

Autumn  
2025



# Newsletter

Community Bank · Balnarring & District

## From our Branch Manager



I would like to express my gratitude to our customers who continue to support our Community Bank. You may not think who you bank with matters, but it does. Community Bank Balnarring & District is based on a 'profit-with-purpose'

model, which means our profits are returned directly to the communities that generated them.

I am excited to share two of the great initiatives our branch is running during Autumn:

**Tokens of Appreciation:** Customers who take out a new product will be provided with a token. They can choose to place the token into any of the boxes of participating community groups on our Tokens of Appreciation board. At the end of the program cycle, groups will be presented with a grant based on the number of tokens allocated to them, as further explained on page two.

**Home loan health checks:** Homeowners are saving money with a free home loan health check. With recent changes to interest rates, there's never been a better time to review your home loan. Our Home Loan Specialist, Kristy, would love to help you get the most out of your home loan.

I look forward to seeing you in our branch soon. Don't forget to support the bank that supports you and your community.

**Mark Butler**  
Branch Manager

## Meet Kristy, our Lending Specialist

Well, what is there to say about me!

Hello, I am Kristy, the newest member of the Community Bank Balnarring & District team. My role is Customer Relationship Manager and I am here to help you with all your home lending needs.

Although I am new to Balnarring, I have been part of the wonderful Bendigo Bank for over five years, previously being located on the southern Peninsula and over that time I had many different roles.

Before that I was with another financial institution.

Being part of a Community Bank is such a humbling experience, knowing that what we do is all part of how we give back to our amazing communities.

I am a single mum of three kids, two of whom are now adults – when did that happen! My weekends are spent with my family and wonderful friends and I am partial to a little city staycation here and there.





Better banking. Big local impact.



Balnarring Junior Football Club



Point Leo Surf Life Saving Club



Merricks Coolart Catchment Landcare Group



Community Bank  
Balnarring & District

## Meet our home loan specialist

Make an appointment today.

Call Kristy McRae, Lending Specialist on 5983 5543  
or search Bendigo Bank Balnarring.

[bendigobank.com.au](http://bendigobank.com.au)

**Bendigo Bank**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (2113551-2113522) (01/25)

## Tokens of Appreciation

Our Tokens of Appreciation program allows customers to be part of the decision-making about where the profits generated by their banking go.

By selecting which group benefits from the impact of their banking choices, our customers have the opportunity to get more involved by allocating tokens to the groups or organisations of their choice.

As you know, supporting our community is a vital part of our business model and returning

our profits to the communities that generate them makes a positive impact by supporting the clubs, organisations, and projects at the heart of those communities.

The first six months of the program were very successful and from July to December 2024, Community Bank Balnarring & District customers allocated over 190 tokens to community groups of their choice.

This saw 21 local community groups nominated and share \$8000 of community funding, based on the number of tokens they were allocated.

Community groups that promote this initiative amongst their members can benefit by encouraging all members to consider choosing Community Bank Balnarring & District as their bank of choice, which will then increase the allocation to their group.

Selected products include new home loans, bank accounts, insurance policies, credit cards, equipment finance, and more.

Community banking – profit with a purpose.



Crib Point Football Netball Club



Balnarring CFA



## Better banking. Big local impact.



Director Susan checking the effectiveness of the system and meeting a very relaxed and cool old male patient



Misting system being installed



An old female Koala from Balnarring, which was brought back to Jennie's as the hot weather was too much for her, lying right under the mister outlet

### Saving our Koalas – the work continues

We know that summers in Melbourne have become hotter, drier, start earlier and are longer-lasting and more intense because of climate change.

This poses an additional threat to our already diminishing Koala population, impacting their habitats, the availability and nutritional value of their food and their overall health. It has also caused real problems for the 'patients' at Jennie Bryant's Koala Hospital in Tyabb.

To overcome the risk of heat stress over prolonged periods of high temperatures, your Community Bank worked with Jennie and Belinda of Mornington Peninsula Koala Conservation to fund the installation of a misting system in the enclosures.

Let Jennie tell you what a difference this will make:

"It will give the Koalas relief from the heat, which will stop them being so stressed. Their food source will last longer and will be cool and provide more liquid in their diet."

We talk often about the vital impact the banking of our customers has on their communities and there could be no better example than knowing these vulnerable Koalas now have one less problem to deal with and Jennie can be a little less worried about the native animals to which she devotes so much of her life.

A huge thank you from all of us Jennie.

If you would like to make a donation to Jennie's vital volunteer work, for which she receives little funding beyond what we provide, drop it in to our Community Bank and our staff will make certain it goes into Jennie's account.



### Mornington Peninsula Youth Leadership Camp 2025

Along with other Community Banks on the Peninsula, we have supported this wonderful opportunity for young people to develop their leadership skills since 2016 with much pride.

This year's two-day camp, which is offered free to young people from 14 – 17 years of age, took place at Iluka Retreat & Camp in Shoreham and what a wonderful time they had, guided by the Shire's dedicated youth workers.



### Flinders Golf Bowls Club

Our Community Bank staff acquitted themselves very well at the hotly contested Flinders Golf Bowls Club 'Bendigo Bank Community Cup' on a slightly wet late January evening.

It was a great night of fun and friendship at this always welcoming club, which we have been proud to support since 2010.



Glenys receives some helpful advice from a club member



Amelia, Mark and Kristy



Story Dog Ruby



RDA Carriage Driving



St Johns Recitals



Merricks Coolart Catchment Landcare

# Our Community Bank company – unlocking business for good and building stronger communities

‘Balnarring & District Community Services Limited’s mission is to be a substantial, sustainable, community-built business that contributes to community prosperity.’

This mission statement was unanimously approved at our last AGM. It commits our company to returning profits to local communities (as we already do), whilst continuing to reward the ongoing support of our wonderful local shareholders and has now seen us obtain certification with Social Traders Limited.

Social Traders is the pioneer of the social enterprise sector in Australia. As the Community Bank model has been operating as a social enterprise for decades, certification is a validation of the enormous impact we have in our communities.

We will now have an even broader framework for telling our story and showing how we deliver positive social outcomes across our district.

Businesses and individuals are increasingly seeking to choose products and services which make a difference for people and planet, but it is sometimes difficult for them to tell the real thing from marketing hype and green-washing.

Certification provides a guarantee of integrity for our Community Bank company and will bring business growth opportunities within this growing, socially aware group, further

increasing the profits we share with our community.

Certification does not change our corporate structure or how we operate as a franchisee with Bendigo Bank, as it is an external process acknowledging Balnarring & District Community Services Limited as a social enterprise, which will work closely with like-minded companies and groups to ensure all people, places and our planet, thrive.



Crib Point Football Netball Club

Did you know that Willum Warrain Aboriginal Association in Hastings has two successful social enterprises - the Willum Warrain Bush Nursery, which is open to the community and Cultural Immersion Tours and Cultural Awareness Training, both of which provide employment opportunities and share culture with the broader community.



Protective goal post padding funded by your Community Bank keeps young players at Crib Point Junior Football Club safe. Community is the name of the game!



Your Community Bank funded a new barbeque, along with some of our aprons, for members of Somers Petanque Club to enjoy some after-game socialising.

# In their own words... some of the many programs and events we are proud to fund because our customers choose to bank with us.

## Somers Chamber Music Society

"The bank has been an incredible supporter of our Society through their community investments over recent years and we value them as our only sponsor.



Anyone that enters the Community Bank Balnarring & District cannot help but be blown away by the incredibly welcoming environment that every staff member demonstrates in their interaction with each and every customer.

Our entire committee has no hesitation in recommending to our membership the incredible service."

## Mary Iles, the busy lady of many Flinders hats!

"I would like to thank you all, with my many hats on, for the great support we always received from the bank. Over the years I have come to you with a begging bowl and every time, you have helped - St Johns Fete, The Flinders Art Show, Motoring Heritage event, the Big Beach Clean-up and the Tom Barr Smith fund-raising efforts on behalf of Motor Neuron Disease, have all benefitted from your support.

Thank you all for your kind efficient responses and help over many years."



## Young people making positive impacts

### Western Port Secondary College

The Community Bank Balnarring & District Young Leader Award celebrates leadership, character and true community spirit and Nash and Beau certainly live these attributes.

Nash and Beau both achieved excellent Year 12 ATAR scores in 2024 and are now studying physiotherapy and engineering respectively at Monash University.



Nash and Beau with Directors Susan and Kym.

They are also working part-time at Western Port Secondary College this year - Nash mentoring younger students in Youth Empowerment with the Western Port Marrung Mob (wellbeing) and Beau tutoring in Learning Initiative, focusing on Maths Intervention. What inspiring role models for all students.

## Balnarring District Netball Club

"New year, new netballs with our very own logo on them, thanks to Community Bank Balnarring & District. Great to see our U13 and 15 players helping whip the Bumblebees into shape ahead of the anticipated masters' tournament on Saturday.



Thanks also for sponsoring a women's tournament kit for the club. Community Bank Balnarring & District."

## Point Leo Surf Life Saving Club

It's been very busy summer at Point Leo, another of those clubs which provides endless opportunities for locals, young and older, to be involved and in this case, learn vital lifesaving skills, keeping themselves and others safe at the beach. Thank you, Point Leo!



Nippers



Boxing Day Swim Classic

# Follow us



[bendigobank.com.au/balnarring](https://bendigobank.com.au/balnarring)



[facebook.com/communitybankbalnarringanddistrict](https://facebook.com/communitybankbalnarringanddistrict)



[instagram.com/communitybankbalnarring](https://instagram.com/communitybankbalnarring)

Banking convenience for you creates community support for all. We are delighted to support these groups.



▲ We made a significant contribution to the cost of installing these wonderful new lights at Somers Tennis Club, which we have supported since 2010. Excitement all round!



▲ Congratulations to Flinders Yacht Club on another successful and popular annual Sailing School, which we were pleased to again support.



▲ Vox Choir is now the proud owners of these choral risers, which can be shared with other local choirs, thanks to our support.



## Talk to us today



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 /communitybankbalnarringanddistrict  
 /communitybankbalnarring

### We're open:

9.30am - 4.00pm Monday to Thursday  
9.30am - 5.00pm Friday

### Directors

Heather Goddard (Chair), Chris Gurney (Treasurer), Ron Kempster, Stuart Whiteley, Kym Bridgford, Sarah Moran, Susan Beanland, Andrew Thomas, Michele Sabto, Michael Treadwell. Community Engagement Officer: Melinda Symes, Company Secretary: Ken Brown

Balnarring & District Community Services Limited  
ABN 84 127 842 059



▲ Womin Djeka is now a hugely popular annual event where the community gathers to celebrate and honour First Peoples cultures and contributions and 2025 was no exception, with an amazing array of amazing workshops, market stalls and music.



▲ Thanks to our Community Bank for the new outboard for Somers Yacht Club's patrol boat, which was well-used at the recent State Mosquito Catamaran championships.

## Banking Safely Online session

YOU'RE INVITED

Need assistance with  
online banking?  
Talk to us and find out  
more

## Scam alerts

Identify and protect yourself from common scams. View the latest scam alerts on the Bendigo Bank website at

[www.bendigobank.com.au/security/scams/alerts/](http://www.bendigobank.com.au/security/scams/alerts/)