

# Community Impact Report 2023/24



Rye & District Community  
Financial Services Limited

# Introduction to Community Impact Report



I am honoured to present the Rye & District Community Financial Services Limited Community Impact Report for 2023/24. This provides a detailed review of how Community Bank Southern Peninsula has supported our local community over the last 12 months.

The Board continues to centre its community investment/returns around two distinct areas:

- The hugely popular Community Funding tranches in March and September where we encourage a diverse array of community groups and organisations (these range from sporting clubs, arts projects and community events to name but a few) to apply for funding across a range of sectors; and
- Specific and targeted funding into those areas that align with our community impact strategy and the pillars we have identified as being of significance, including educational attainment for our young people, food security and the growing and complex issue of housing security in our local region.

We are very proud of the rich relationships we have continued to build with community partners including Rosebud Secondary College, Southern Peninsula Community Support and the Mornington Peninsula Foundation. These relationships are deeply collaborative and we as a Community Bank company recognise the importance of active listening – to better connect and learn from the stories shared by these partners and to work towards a common goal of improving the prosperity of our local community.

The next few pages demonstrate the breadth and depth of our community funding program. We are justifiably proud of the unique Community Bank model that allows us to support so many initiatives within our region. It would be impossible to sustain this investment into the community without the customers who have decided to make Community Bank Southern Peninsula their bank of choice. We do not take this choice for granted. Thank you!



**Vin Cheers**  
**Chair**  
**Rye & District Community Financial Services Limited**

# About us



The Community Bank Southern Peninsula is community-owned, operating three Peninsula branches in Rye, Rosebud and Dromana, and a dedicated lending hub in Rosebud. We employ 22 local staff to ensure our commitment to creating excellent customer service is front of mind.

Our Company (Rye & District Community Financial Services Limited) is a certified Social Enterprise and holds the franchise agreement with Bendigo Bank, to operate our Community Bank branches.

Community banking is based on a Profit-With-Purpose model, meaning our profits are returned directly to the community that generated them. We reinvest most of our profits back into the community through sponsorship and grants.

Our presence on the Peninsula for over twenty-two years has resulted in the return of close to 10 million dollars to the local community, a significant achievement of which we are immensely proud.

## Vision

To be the bank of choice on the Southern Peninsula

## Purpose

To feed into the prosperity of our local Southern Peninsula Community, and not off it

## Mission

To focus on building and improving the prospects of our customers, community partners and shareholders, whilst offering an exceptional Community Bank experience.

## Support Categories



Emergency and community support



Sport and recreation



Environment and animal welfare



Arts, culture and heritage



Health and wellbeing



Facilities and infrastructure



Education and research

# Community Engagement Liaison

Since April 2024, I have been in the position of Community Engagement Liaison at Community Bank Southern Peninsula, a role that I am deeply committed to and proud of.

At Community Bank Southern Peninsula, the role of a Community Engagement Liaison is not just a title, but a unique commitment to making a tangible difference in our community. I work directly with our three branches to identify and implement initiatives that not only support our community groups, local clubs, and volunteers, but also significantly expand our network and foster partnerships that maximise our community impact.

The role also involves delivering marketing and advertising, social media, and events whilst supporting and leveraging our community partnerships and sharing our stories and the stories of local community organisations.

My vision in this role is to create a stronger and more connected community whilst building brand awareness and storytelling with existing and potential customers about the benefits of banking with us and the impact on our local community.

In my short time, there have been some significant highlights. The Community Awards evening held in May was a standout and my first introduction to community funding and its impact on those receiving funding. A group that stood out for me was the Dromana Community Garden. I had met with Marion and Lynn at the garden before they received funding to view their tiny shed, which they wanted to update with a purpose-built pavilion. Within months of receiving their funding, the pavilion project was in full force with assistance from local volunteers and the Dromana Rotary. The pavilion is finished and home to several local groups, and I see the direct positive impact this has on the community.

One of the most rewarding aspects of my role is the opportunity to be in the community and meet wonderful people. Every day, I get to interact and learn more about clubs, community groups, their passions and plans, and most importantly, the people who, in most cases, are volunteers. Our community would be nothing without these selfless people who put others first. They are our community's backbone.

One of our recent initiatives, the Happy Birthday cake and coffee cards, is a testament to our commitment to our customers. Each month, we offer a coffee & cake card valued at \$15 as a birthday gift to express our appreciation to you, our valued customer. Customers can drop by one of our three branches to collect their cards if it is your birthday that month. This initiative not only shows our appreciation but also supports three of our local cafes, further strengthening our community ties.

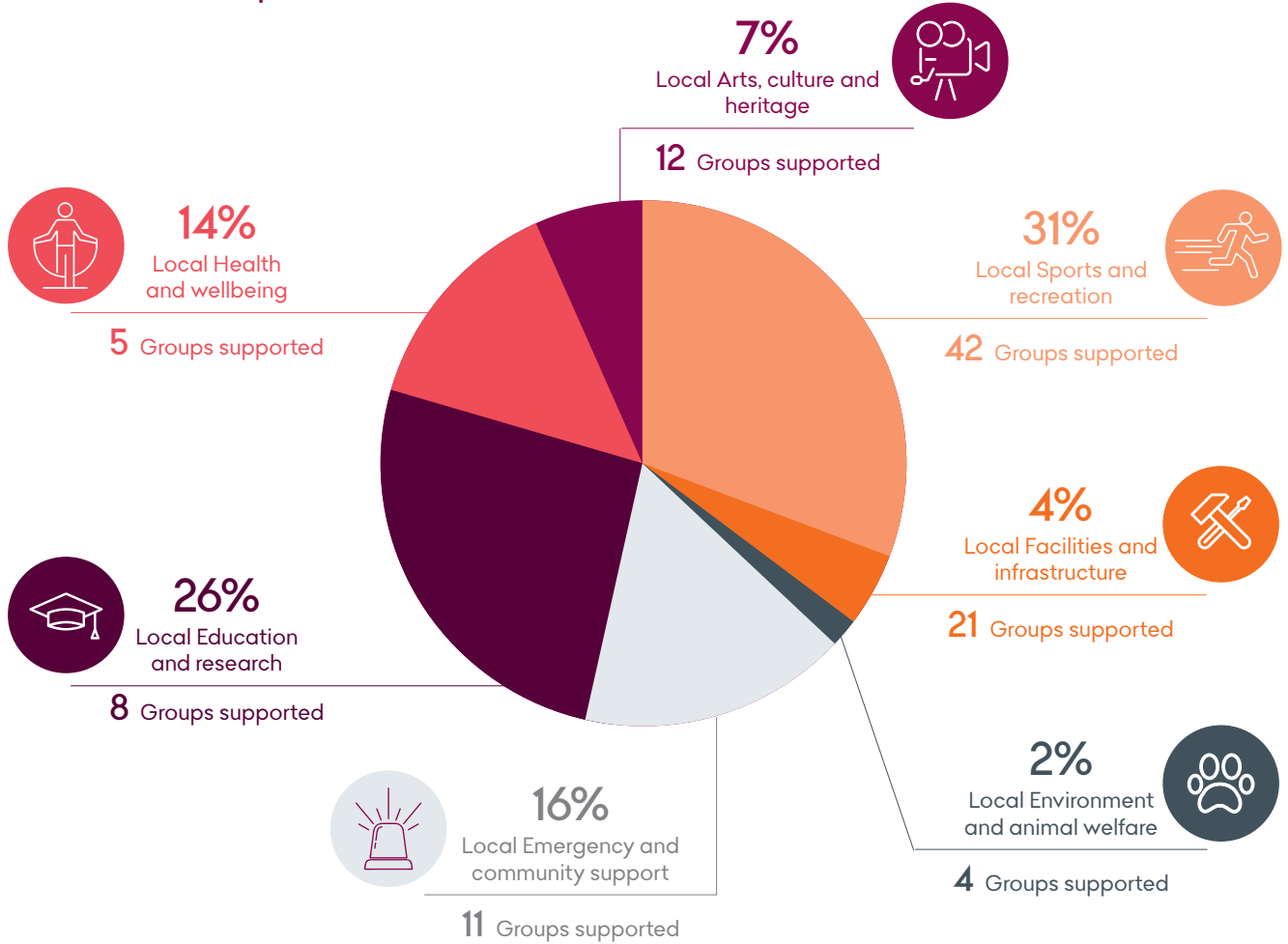
We deeply appreciate your support and hope you find our Community Impact Report insightful and inspiring. Your continued support and advocacy are crucial to our success. Please keep sharing our story; the more customers we have, the more we can do for our community. Together, we can make a real difference



**Natalie Sevier**  
**Community Engagement Liaison**  
**Community Bank Southern Peninsula**

# The numbers 2023/24

## Contribution Split



23

Years of providing community service



\$9.5 million

Contributions to the community to date



\$547,000

Contributions to the community



103

Local organisations supported



1

Local Bus



22

Local staff



4

Local branches: (including a dedicated lending HUB)



12,308

Local customers: Dromana: 3308, Rosebud: 4070, Rye: 4660



451

Local shareholders



8

Volunteer Local Directors



# Emergency and community support

We continue to forge deep links with community stakeholders around local emergency and community support groups. These are not just volunteers but integral members of our community who provide unwavering services and support.

The **State Emergency Services Sorrento** is operated by forty-two highly trained volunteers. Their commitment and diverse backgrounds, including tradies, professionals, retirees, students, ex-teachers, and nurses, reflect the rich tapestry of our community. These are volunteers that choose to be involved and everyone here feels valued and integral to our community.

As a volunteer group the commitment is to be on call 24/7 and for the Road rescue Crew to respond within 8 minutes is a testament to their reliability and dedication, inspiring to us all.

They have a school education program explaining who the SES are and how to prevent accidents. Margaret, an ex-nurse and nurse-educator who runs the school's program, says most kids need to learn what the people in bright orange overalls do, and this is an excellent opportunity to provide preventative emergency education, which could save lives. Engagement with Community Groups educates them on how to protect themselves and their property prior to events so they become more resilient and recover sooner.

*"The SES relies on grants, donations, and its own fundraising efforts. This year, we donated \$5000, which assists with ongoing operating costs.*

*The SES Sorrento Unit has attended to 570 calls since January 2024 and of those 27 were to respond to Road Rescue. Community Funding is used to purchase and maintain equipment so that the members can efficiently, effectively and safely attend to the community needs. This is an integral part of our vision of safer communities together."*

*Margaret Davis, Deputy Controller Community Engagement/Events Sorrento Unit Victoria State Emergency Service*





## Emergency and community support



The **Main Ridge Fire Brigade & CFA**, a small rural Brigade in Main Ridge, is staffed by around 18 active volunteers. They respond to various emergencies, including fires, accidents, fallen branches, cats in trees, and more. Their services, which extend to neighbouring areas such as Red Hill, Flinders, Boneo, and Dromana, are invaluable to our community, making us all feel grateful and appreciative.

Last year, the Brigade applied for funding to purchase an industrial washing machine and dryer, which is crucial equipment that helps keep our volunteers safe. We were happy to get involved and support this vital community service.

This year, the Mornington Peninsula has experienced a significant increase in the need for emergency food relief. Our supported emergency food programs and other emergency groups are operating at full capacity. Once again, these organisations are relying on the dedication of our volunteers to meet this growing need, emphasising the urgency of the situation.

*“On any given night over 1,000 people are homeless with 16% of them rough sleeping, this figure is double the national average. It means the Peninsula is the 4th largest rough sleeping community in Victoria, the majority of rough sleepers are on the Southern Peninsula.”*

*Jeremy Maxwell, CEO, SPCS*



Fresh Food is a cornerstone of **Southern Peninsula Community Support's** food program. The SPCS Fresh Food Walk Up program had over 2,400 attendances and provided over \$130k of food while a further 3,000 or so of Fresh Food bags were distributed through their main centre's Emergency Relief program. Overall, \$591,846 of food, (total aid provided \$1,113,399) was given to over 1,800 individuals and their families last year.

Our \$25,000 donation contributes to running their Fresh Food Program. We will continue to support their emergency food relief program so they can continue helping those most vulnerable.



## Emergency and community support

*“The support of the Community Bank is vital to the running of our fresh food programs and crucial to creating the best possible food options for our clients. If you are struggling, then being healthy isn’t just a matter of buying the right food or picking the right ingredients for a more balanced meal, it’s often about having access to enough food in the first place.*

*We are enormously grateful to the staff, board, and of course, the customers of the Community Bank Southern Peninsula for having our back over such a long time.”*

*Jeremy Maxwell, CEO, SPCS*



**Dromana Community House** is a little neighbourhood house with a big heart. This has been our first year supporting their Grab & Go Meal Food Program with a donation of \$10,000.

Their volunteers work six days a week collecting, assembling, cooking and distributing at the Dromana Community House. They provide wholesome home-cooked meals to over 50 people weekly and offer pantry items and staples to those less fortunate. Their volunteers will also deliver and check in on people if they have not seen them.

This year their tiny kitchen with one stove cooked 4,761 mains, 2297, desserts and 1,861 garlic rolls. Week one they started with 6 people in line and now they are assisting between 50 and 70 people and their families, weekly.



**Vinnies Kitchen** in Rosebud provides hot meals 5 days a week, plus food hampers and feeds up to 60 people daily, double last year. Vinnies Kitchen Rosebud, an independent-run group supported by 55-plus volunteers, are experiencing a higher demand because of the increased numbers of people sleeping rough on the Peninsula foreshore. Their dedication and hard work inspire and motivate us to continue supporting them.







# Sport and recreation

Sports are at the core of our communities; an entire community benefits from sports participation. From players to families to volunteers, sport brings people together. This forms new friendships and builds a sense of belonging and community.

Community sport has evolved into a wonderfully inclusive platform, offering opportunities for involvement at all levels, ages, and genders. This inclusivity is a testament to our community's diverse and welcoming nature. If you, or your children participate in sport on the Southern Peninsula, your club was probably sponsored by Community Bank Southern Peninsula.

This year we supported 42 local clubs through sponsorship amounting to \$161, 500. We also provided equipment, marquees, lucky door prizes and marketing assistance.

## Rosebud Football Club & Vinnies Kitchen Collaboration

Fiona and her leadership team had a fabulous day at this year's Rosebud Football & Netball Club Sponsors lunch.

The RFNC is a passionate group that delivered great speeches on the day. We learnt about their club development plans, the focus on their junior teams, the facility upgrade, and how they support community groups like Vinnies Kitchen Rosebud.

Anne-Maree from Vinnies Kitchen Rosebud spoke about their urgent need for new ovens to cope with the increased capacity for emergency food relief. The kitchen has operated in the local Community for 33 years, relying solely on community funding and grants.

Our team was overjoyed to present Anne-Maree and her team with a cheque for \$10,000, a contribution made possible by the combined generosity of our staff. This significant support is a testament to the power of our community and should fill us all with pride and inspiration.

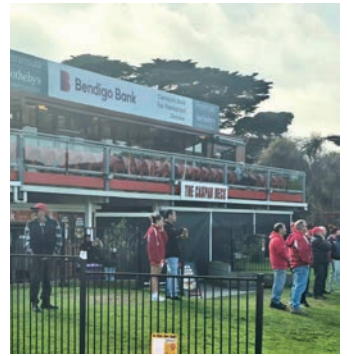


## The Karingal Bulls

This was the first season of our partnership with the Karingal Football Netball Club, sponsoring the senior and junior teams, football and netball teams. This is an exciting partnership, and we are grateful for the opportunity to be involved with the club and their inclusive culture.



# Sport & recreation



# Environment and animal welfare

We love our furry friends; we love them so much that we can bring them to work. Customers will often see Basil, Dash, and Eddy visiting the branches on a mission for treats and cuddles. A dog in the workplace provides a calming vibe.



We proudly support the **Mornington Obedience Dog Club**, a community volunteer group operating for over forty years, providing obedience training and agility classes. The group brings like-minded people together with their canine friends. Our support helps run their training programs, building trust and respect between owner and dog.

**Habitat Restoration Fund** received a grant for \$3,500. The community funding went towards a larger scale effort by Habitat Restoration Fund to restore the creeks and undertake weed removal and revegetation works at Hillview Reserve in Dromana. These works improve the natural beauty of the area and enhance the birdlife and animal habitat. Weed control is a major focus along with replacing repair guards for plantings specifically made for Koala habitat and food sources. Other projects to be undertaken by HRF at the location, include the installation of shade trees and the creation of walking tracks that link with Arthurs Seat State Park. HRF also provides free guided tours to nature lovers, around many of the beautiful parklands and reserves of the Mornington Peninsula.





# Environment and animal welfare

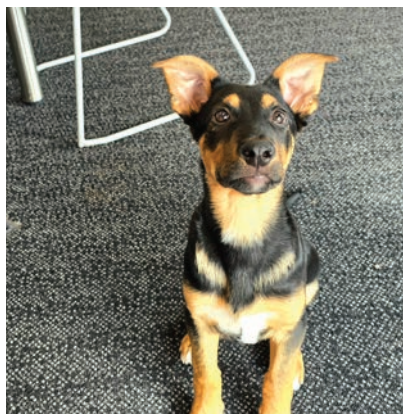
## Community Awareness

This year, Fiona and Nat visited Leesa, the Community Animal Shelter Operations Supervisor, and her dedicated team at Mornington's Community Animal Shelter and Pound. Learning about another community-focused organisation was a great experience. It was an opportunity to share with our network the excellent community work that they do.

The facility's primary purpose is to assist and care for the Community's lost, stray and surrendered animals in need. They have cared for cats, dogs, livestock and pocket pets for over 30 years. They are dedicated to positively impacting the lives of all animals that come through the facility and the Community they serve. They are focused on finding homes for their furry visitors. Animals that end up here are loved and cared for until they are rehomed through their adoption program.

The investment that goes into each animal is unique. The entire team are involved in understanding the animal's personality, likes, dislikes, triggers, etc. Dogs are street-walked for an hour daily, which helps identify any idiosyncrasies, and we all have those!

Unfortunately, with the cost of living, more and more dogs are being surrendered, and they will most likely end up at this shelter. The shelter covers a vast area, from Portsea to Mt Eliza. It operates seven days a week, 24/7, which is remarkable as it is a relatively small team of ten. They rely heavily on the other sixty-plus local rescue groups, which are an integral resource, especially if they are at capacity.





## Arts, culture and heritage

This year, we were proud to support local artists, writers, orchestras, film festivals & makers, theatre companies, cultural programs and the International Cool Climate Wine Show.



**Peninsula Studio Trail** is a fabulous initiative that fosters creativity in our community. They open three weekends a year, and there are now over 38 studios involved. PST supports a diverse range of artists, including photography, painting, ceramics, sculpture, and drawing. Our funding assists with promoting and marketing the studio's open weekends and their Art Show held in September.



This is the second year we have been involved as a sponsorship partner of the **International Cool Climate Wine Show**. As a Community Bank on the beautiful Mornington Peninsula, we support many community events. Given that the Mornington Peninsula is home to vineyards and an agricultural sector, it makes sense for us to support this event, which showcases and supports an integral Mornington Peninsula industry, employing many and driving tourism.

Fiona Somjee, Community Company Manager, had the opportunity to address the attendees, speaking about the benefits and points of difference of a Community Bank. She also presented awards for the best Mornington Peninsula white and red wine.





## Arts, culture and heritage

Our ongoing partnership with the **Living Culture** school education program, which fosters cultural awareness and appreciation, has profoundly impacted their ability to reach students, schools, and the broader community that need these services. This year, they received a \$15,000 donation, meaning they can extend the program and, in this case, Tootgarook Primary School.

### **A Letter from Living Culture**

*Thanks to the support from the Community Bank Southern Peninsula, we have seen enthusiasm from schools, which need these much sought-after services that promote growth, cultural understanding, and respect. Feedback from schools indicates that students are gaining knowledge and developing a sense of pride and connection to the diverse cultures that shape our nation. Educators have reported increased student engagement and curiosity, enriching classroom discussions and community interactions.*

*We can support students transitioning from Primary School to Secondary Education. This is a vital time of growth in young people's lives.*

*The impact extends beyond the classroom as families and community members are invited to participate in cultural events and programs, fostering unity and a shared appreciation for Indigenous heritage.*

*In conclusion, this investment in the Living Culture core programs is more than a contribution; it is a commitment to building a more inclusive and culturally aware society. We are excited about the ongoing partnership with the Community Bank and look forward to further collaboration in celebrating Australia's vibrant culture with those in our immediate community.*

*Thank you once again for your incredible support.*

*Warm regards,*

*Heidi Duell and Lionel Lauch*

*Founders, Cultural lead and Community Engagement.  
Living Culture*





# Health and wellbeing

Our commitment to supporting local community organisations that promote the health and wellness of people of all ages, genders, and abilities remains steadfast. We offer financial support to ensure these vital initiatives can continue to thrive.



This year, we received a funding request from the **Red Hill Junior Football Club**. They were seeking support to run a series of Sports & Life Training Sessions (SALT), a program that is integral to their community and the health and wellbeing of their younger members. (U18)

This community program, which has already shown promising results, educates and empowers young members of the club and community on how to better equip themselves to deal with the societal issues of today, like peer group pressure, drugs & alcohol, and wellbeing & mental health.

*“The Red Hill Junior Football club is incredibly grateful to be able to provide SALT (Sport & Life Training) events to our junior footballers through the support of Bendigo Bank. The sessions have a huge impact on our club and open up the forum for incredibly important conversations and training to support our young players.”*

*Rob Cooper, Red Hill Football & Netball Club.*



We have a longstanding relationship and commitment to the **Portsea Camp**, having helped fund several of their programs. One of our successful initiatives is the Girls Happy Vibes Mentoring Program.

This year, there was a request for \$5000 to help fund the Journey Program Camp for teenage boys.

The Journey program is a dynamic 5-day initiative designed to empower teenage boys and male-identifying youth, fostering confidence, resilience, leadership and respect as they embark on a transformative journey. This immersive experience, with its unique blend of camping, trangia cooking, a 50km cycling adventure, a 15km hike and a 15km kayak experience, offers participants a diverse range of outdoor activities and character-building opportunities.

The Portsea Camps program focuses on teenage boys' achieving their strengths, values, and potential to be community leaders.



## Facilities and infrastructure

We continue to support our community groups and gardens, clubs, and schools to provide equipment to improve their facilities and add value to their organisations.

Our **Rotary and Lions Clubs** are the backbone of our community fundraising and providing ongoing support to the Southern Peninsula. **The Boneo Lions** has a new BBQ and food trailer with the assistance of our donation. This will enable them to increase their fundraising activities at events and markets. The money generated from sales goes directly back into the community.

**The Rotary Club of Sorrento** has a community bus, Bluey, which we sponsor. Bluey services St Joseph's and Sorrento Primary schools in Sorrento. The bus means the children can get out and about, attend excursions, visit Melbourne, and experience life beyond the Peninsula.

During the year, we visited Sorrento Primary to check out Bluey and met Principal Monica and the students, who had fun with our community letters.

When Bluey is not being used for school commitments, the community can hire the bus, subsidising the costs and keeping Bluey on the road.

The 24-seater, designed to cater to the diverse needs of our community, is available for hire on weekends, after school hours, and on designated days during the week.

The Southern Peninsula has many community gardens, many of which we support because they connect people and provide a healthy and positive environment for all ages.





## Facilities and infrastructure



This year, we received a grant application from **The Dromana Community Garden** to replace their tired old shed with a fit-for-purpose pavilion. This pavilion will protect their tools from the elements and serve as an undercover potting shed.

This inclusive space is open to all, with no gates for wheelchair access, and is dog friendly. It supports kids from Scouts, Peninsula Special School, local high schools, and those who want a patch of dirt to engage socially and hang out with a worm or two.

Everyone is welcome to join and contribute to the community garden. We are so proud to have watched this project come to life and see what has become a wonderful community meeting place.



### **A letter received from Marion, President of the Dromana Community Gardens**

*Dear Nat,*

*We have received additional funding for our project from the MPSC for \$34,500.*

*We would like to thank the Community Bank Southern Peninsula for supporting our project with your donation, which helped with our successful funding from the Council.*

*We have come along since we first met with you and Dash in our little slice of heaven, Dromana Community Garden, and we look forward to seeing you again soon.*

*Thanks again for the terrific job you do for your local community.*

*Yours sincerely,*

*Marion Trevellyan*



## Education and research

Supporting our schools, kindergartens, educators and support programs is integral to the prosperity of our community. We continue to support the Mornington Peninsula Foundation with over \$300,000 in support being provided to support their literacy program. The community impact and results have been astounding, with students in the program directly benefiting and changing their lives.

*“Through the partnership with Community Bank Southern Peninsula, Mornington Peninsula Foundation has increased its reach and capacity to address low educational attainment rates on the Southern Peninsula. Funds have specifically been channelled to support whole school improvement through teacher training and coaching in the transition to evidence-based, high-impact teaching, leadership development to manage systems changes and resources to give every child the books and tools they need to succeed in their learning.*

*One secondary and three primaries have been supported, and more are coming on board. All are seeing significant improvements in literacy and engagement levels, which impact behaviour, academic outcomes, attendance and wellbeing. These very promising signs indicate that we can make profound and lasting change with communities that have experienced intergenerational disadvantage for decades. The long-term commitment from the Community Bank Southern Peninsula is pivotal in this work. This partnership is highly valued by all at MPF and the wider Community.”*

*Nikki Fisher Communication Manager Mornington Peninsula Foundation*



# Groups supported 2023/24



## Emergency Services & Support

Dromana Community House  
Main Ridge CFA  
Payton Foundation  
Peninsula Life Care  
SES Sorrento Unit  
Southern Peninsula Community Support  
Vinnie's Kitchen



## Sports & Recreation

Boneo Adult Riders Club  
Capel Sound Tootgarook Community Netball Club  
Dromana Beachcombers Basketball Club  
Dromana Bowls Club  
Dromana Cricket Club  
Dromana Football Netball Club  
Dromana Football Netball Club  
Dromana Junior Football Netball Club  
Dromana Social Golf Club  
Dromana Valley Probus Club  
Fatima Basketball Club  
Girl Guides (Mornington Peninsula - Rosebud)  
Golf Peninsula Victoria  
Main Ridge Bowls & Pétanque Club  
Main Ridge Junior Cricket Club  
Main Ridge Pony Club  
Main Ridge Tennis Club  
Mornington Peninsula Veteran Golfers' Association  
Mount Martha Valley Probus Club  
Nepean Netball Association  
Point Nepean Men's Shed  
Red Hill Football Netball Club  
Rosebud and District Men's Shed Inc  
Rosebud Country Club Bowls Section  
Rosebud Cricket Club  
Rosebud Football Netball Club  
Rosebud Heart Junior Soccer Club  
Rye Beach Community Bowls Club  
Rye Beach Probus Club  
Rye Bowls Club

Rye Sports & Social Club  
Rye Sports & Social Club (The Rye Gift)  
Rye Tennis Club  
Rye Yacht Club  
Safety Beach Dromana Mens' Shed  
Safety Beach Sailing Club  
Sorrento Bowls Club  
Sorrento Football Netball Club  
Sorrento Probus Club  
Tootgarook Cricket Club  
West Rosebud Bowling & Croquet Club  
Woodworkers of the Southern Peninsula



## Environment & Animal Welfare

Dromana Foreshore Committee of Management  
Habitat Restoration Fund  
Peninsula Obedience Dog Club



## Arts, Culture & Heritage

Dreamhouse Theatre Company  
Dromana Australia Day Committee  
International Cool Climate Wine Show  
Peninsula Chamber Musicians  
Peninsula Film Festival  
Peninsula Studio Trail  
Peninsula Writers' Club  
Poets' Corner  
Rosebud Christmas Carols  
Seaside Community Orchestra  
Southern Peninsula Choir Inc  
The Revivaging Project (auspiced by Living Culture)



## Health & Wellbeing

Red Hill Junior Football Club  
Southern Peninsula Cancer Support Group  
Speak & Share Limited  
The Portsea Camp  
The Village Glen Fidelity Club



## Community Facilities & Infrastructure

1st Red Hill Scout Group  
Boneo Lions Club  
Dromana Bay Life Saving Club  
Dromana Community Garden Inc  
Karingal Bulls Junior Football Club  
Karingal Football Club  
Lions Club of McCrae & District  
Lions Club of Rye  
Main Ridge Cricket Club  
Mornington Peninsula Bowmen  
National Servicemen's Association of Australia - MP Branch  
Radio Port Phillip (RPP FM)  
Red Hill District Lions Club  
Rosebud & McCrae Life Saving Club  
Rosebud Community Garden  
Rotary Club of Sorrento  
Seawinds Community Hub  
Sorrento Cricket Club  
Sorrento Tennis Club  
Southern Mornington Peninsula Uniting Church  
Tootgarook Senior Citizens Club



## Education & Research

Capel Sound Community Group  
Dromana College  
Light Up Autism Foundation  
Living Culture Inc  
Mornington Peninsula Foundation  
Rosebud Toy Library  
Rye Community House  
Rye Pre School



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Directors: Vincent Cheers (Chair), Renee Bowker, Craig Dowsing,  
 Steve Edmund, Steve Robin, Helen Murphy, Josh Oppy, Oriana Tessari.  
 Company Secretary: Sarah Marshall

Rye & District Community Financial Services Limited proudly acknowledges the Bunurong people of the Kulin Nation and the Aboriginal and Torres Strait Islander peoples as the first peoples of this nation and the traditional custodians of the land where we live, learn and work. We pay our respects to elders past and present as it is their knowledge and experience that holds the key to the success of future generations.