



Autumn  
2025

# Hello Buninyong

Community Bank · Buninyong

## Chair Message



Welcome to our first newsletter for our shareholders, customers and the community. I'd like to take a moment to reflect on the incredible year we had in 2024. Thanks to your support, we've been able to make a real difference in the lives of so many within our community.

Last year, we celebrated some truly remarkable milestones:

from the resounding success of SparkTank where we distributed \$50,000 in community funding, to surpassing

\$2.25 million in community contributions since we started some 14 years ago.

Our community company also achieved Social Traders Certification which ultimately speaks to our purpose and validates the work we do. These milestones really represent the power of community collaboration and the positive impact we're making together.

Looking ahead, 2025 brings with it a new chapter for our branch, as we prepare to move just a few doors down to a fresh new space. While the location may change, our commitment to providing exceptional service and supporting our local community remains as strong as ever.

**Ian Corcoran, Chair**



## On the move in 2025

Are we moving? Yes, but just a few doors down!

Exciting times ahead for us in 2025! We're packing up and moving later this year to a new location just a few doors down. Everything else will stay the same! Same great service, same friendly faces.... just a fresh new space for you to visit!

Rest assured we'll still be conveniently located right in the heart of Buninyong. This is really important so we can keep supporting our amazing community.

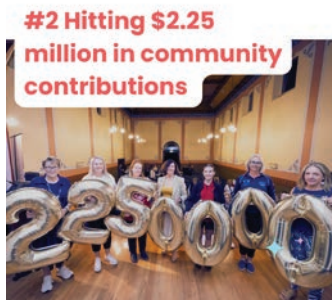
We'll keep you updated with the renovations as we prepare to make this move. We can't wait to welcome you to our new digs towards the end of this year!

# Our 2024 Highlights

As we dive into 2025, we're taking a quick moment to reflect on six incredible highlights from last year. Trust us, it was pretty hard to pick just six!



**#1 SparkTank 2024:** This was our epic community event in November where 10 local groups shared in \$50,000 of community investment funding. It was a true celebration of collaboration and support. We can't wait to see what outcomes this has for our wider community.



**#2 Community Contributions Hit \$2.25m:** In our 14th year, we hit \$2,250,000 in profit returned to community groups, causes and projects. And that's as of 30 June 2024, so we've well surpassed that now! Some might say we're just getting started!



**#3 Social Traders Certification:** We're so proud our community company officially received Social Traders Certification last year! This recognition highlights the power of the community banking model and all the great work we do.

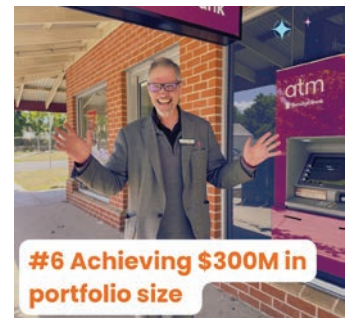
**#4 And that great work includes....** supporting programs such as 17 local high school students attending the life-changing Magic Moments event in Sydney, to funding the CFA for their purpose-built home for the historic Merryweather (which has just been finished).



**#5 Kelly's Dancing Debut:** Our Community Partnerships Lead, Kelly, participated in Dancing with our Stars, helping collectively raise an incredible \$211,000+ for the Ballarat Foundation. What a way to give back to our community!



**#6 A Big Portfolio for a Little Branch:** Finally, our little branch isn't as small as it seems, with a portfolio holding of over \$300,000,000! A massive achievement that has us celebrating internally with a big 'yippee' moment.



Thank you for being part of an unforgettable year and here's to even more milestone moments to come! If you're keen to join the community model and feel good about who you support, talk to us about how we can help.

## The Norris's saved \$5,772 last year on their home loan!\*

All over Australia, homeowners are saving money with a free home loan health check.

How much could you save? Call Branch Manager Randall on 5341 8066 to find out more.

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 **Bendigo Bank**

\*Amount saved was annual payments reduction on an owner-occupier home loan when repayments dropped by \$481 a month from lower interest rate and loan restructure. Actual savings will depend on individual circumstances. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply and are subject to change. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1963170 OUT\_43365068, 19/02/2025



## Kind Words

It's the everyday compliments we receive from customers and the community that mean the absolute world to us. It's why we do what we do. Thank you so much Michelle, Luba and Carolane, for taking the time to share your thoughts with us.

Comments like this reinforce our commitment to making a positive impact in the local community we operate in. With over \$2.25M returned to impactful community projects, we're still just getting started...

“  
Merry Christmas to you beautiful people. It makes such a lovely change to walk into a business where staff call you by your name. That is very rare.

Luba, Buninyong

“  
We are so very lucky and grateful to have a lovely little local bank and have nothing but good things to say about the Buninyong branch.

Michelle, Garibaldi

“  
The service is so good here. I drive down from Ballarat and it's worth every kilometre.

Carolane, Ballarat



## Can we support your community group?

We're here to back the projects, events and initiatives that make our community better for everyone! If your community group or organisation is looking for support, whether it's funding for a new project, resources to help you grow or a partnership that makes a difference, we'd love to hear from you.

Chat with Kelly our Community Partnerships Lead, to explore how we may be able to help. Email [partnerships@bdfsl.au](mailto:partnerships@bdfsl.au) to find out more. To check eligibility and apply online, visit [www.communitygrowshere.com.au/investment](http://www.communitygrowshere.com.au/investment)



Want to see the impact of our support in action? Visit our **Storybank** for inspiring community stories! [www.communitygrowshere.com.au/story-bank](http://www.communitygrowshere.com.au/story-bank)



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## Peita knows nothing about jousting sticks

### But Peita knows banking

Peita shares her knowledge of banking so you can achieve what you want from life.

And, she can meet you when and where it suits you; at the branch, over the phone, or via video call.

**If you need help with your banking, call Peita McNaught, Home Loan Specialist on 5341 8066 or search Bendigo Bank Buninyong.**

**Bendigo Bank**

# Community Impact Stories

Here's a great story: we've put well over \$2,250,000 back into local community projects!

Yep, that's at last count and it's always growing. Over the last 14 years, we've distributed over \$2,250,000 to local organisations, causes and projects throughout the Buninyong district. We are extremely proud of this and the amazing stories that come about because of this support.

We love telling stories of the projects we've funded and how they've enriched our local area and contributed towards a thriving community. After all, that's the aim.

## Helping Create Brighter Futures

At Community Bank Buninyong, we're proud to support the incredible work of the Aboriginal Literacy Foundation helping local students gain the skills and confidence they need to succeed.



Our funding has helped provide tutors for their After-School Literacy Tutoring Program, which runs four nights a week during school terms. With the disruptions caused by Covid lockdowns, this program has been a lifeline for students to catch up and thrive.

Aboriginal Literacy Foundation representative Christine Beswick said "This program fills students with hope for a brighter future, and we couldn't do it without support from organisations like Community Bank Buninyong".

"We are encouraged to see the students improving in their literacy skills and confidence in themselves", she said.

The Impact:

- Students are improving their literacy and numeracy skills in an Indigenous-friendly environment.
- Confidence is soaring, empowering students to embrace education and aim high.
- The program fosters stronger connections between students, their schools and families.

This is what community banking is all about – using profits to make a real difference. Over \$2.25 million reinvested locally and counting.

## Kinder 60 years young

When the Buninyong Kindergarten celebrated 60 years, we knew we wanted to be part of the party! It was a heart-warming celebration of the kinder's important place in our community, with the most special guest in attendance.

Long-time local resident and former kindergarten educator Florence Goodwin who is now 103, cut the birthday cake and delighted everyone with her energy and love for the kids.

Florence said "What a privilege for my little feet to step back into kinder. I love singing with the children and it always helped them."

We partnered with the Buninyong-Mt Helen Lions Club to support the event including fun activities, face painting and a petting zoo. Families came along to reconnect, share stories and generally just enjoy the day together.

Kindergarten Team Leader Emma Winter said, "The day was a huge success with an amazing turnout of families, staff and community members. The kids had so much fun and many families stayed for the entire event."



## Outdoor classroom for young parents

We said 'YES' to supporting the Young Parents' Outdoor Classroom at Yuille Park Community College. This is a space that is already making a difference for students and their families.

Through our partnership with Yuille Park Community College Young Parents Program, we've helped the school transform an under-utilised area into a vibrant, welcoming outdoor learning space. With funding from our Community Bank and the guidance of expert landscape architects, the project is giving students and young parents a safe, inspiring place to meet, learn and grow.

Campus Principal Beau Guest said, "The outdoor space looks incredible. Not only is it a place for learning, but it also gives young parents a chance to connect with the school community. We're so pleased students can now learn about native flora endemic to the Ballarat area, while the whole community can see the positive impact we're making together."

For our Community Bank, this project aligns perfectly with investing in the future of our local communities.

Our Community Partnership Lead Kelly Bevan said, "We are proud to support initiatives like this one at Yuille Park. The Young Parents' Outdoor Classroom aligns perfectly with our commitment to investing in projects that help build stronger, more connected communities. This space will provide long-term benefits for the students, their families, and the broader community, and we're excited to be part of that."



## Spreading Christmas Cheer!

We're so proud to have supported this Reverse Advent Calendar Ballarat project through our recent SparkTank event! The Men's Hygiene Packs initiative resulted in our community collecting essential food and toiletries, which were packed and distributed to those in need during the group's Big Blessing Day in December.



Thanks to the generous contributions of our local community, Reverse Advent Calendar Ballarat was able to provide bags filled with items that truly make a difference – providing hope, dignity, and support to men facing hardship.

Here's how the project made an impact:

- **Community Inclusion:** Men of all ages, from teens to those in their 80s, were able to feel seen and supported. Feedback confirmed that the packs helped restore their dignity and provided hope as they approached Christmas.
- **Volunteer Engagement:** In early December, an amazing group of volunteers came together to assemble the 400 packs. Their efforts were essential in making this project a success.
- **Partnership with Uniting:** After the Big Blessing Day, 100 Men's Hygiene Packs were donated to Uniting's Street2Home program, where they'll support men experiencing homelessness.

Together, we are making a positive impact and ensuring no one in our community is left behind.

## Serving up opportunities

Our Community Bank continues support of the Buninyong Tennis Club and the Buninyong & District Tennis Association with new uniforms and balls for the Club and updated Community Bank Buninyong signage on all the nets.

We understand supporting grassroots sports is key to building strong, healthy communities. By investing in local junior tennis, we're helping encourage healthy habits, community spirit, and skill development for the next generation.

We look forward to seeing what projects are next on the agenda for both the association and the Buninyong Community Tennis Club to keep reinvigorating interest in the sport.

Let's keep serving up opportunities for growth, fun and friendship on and off the court!



## Hub supported for three years

We're proud to support the Community Care Centre Ballarat, a new initiative that's now helping those in need across the region!

Our Chair Ian Corcoran and Community Partnerships Lead Kelly Bevan attended the official opening with Samantha McIntosh doing the honours. The Centre is a central hub where local welfare organisations can access donated second-hand goods, preventing items from going to waste and distributing them directly to those who need them.



After three years of work by six local Rotary clubs and the Ballarat Council, the Centre is now a one-stop shop for welfare agencies to access household items like bedding, furniture, appliances and everyday living essentials.

Community Bank Buninyong understands how important a resource hub like this is to effectively coordinate welfare efforts and has committed to contributing \$22,000 each year for the next 3 years to ensure this service continues to run while providing time to establish a sustainable model into the future.

This is truly a collaborative project making Ballarat more supportive than ever and the type of project we originally opened a branch for!

## Preserving local history

The Buninyong-Mount Helen Fire Brigade hosted their Open Day and officially opened the Merryweather Room.

This project, which we supported a few years ago, by

contributing \$45,000, has now been completed with historical signage, memorabilia and references for all to see.

We recognise the importance of investing in our local history and preserving one of the last remaining Merryweathers. Our Board Director Omaru was on hand to participate in the festivities, including the official ribbon-cutting ceremony.

Be sure to walk by the station to see the stunning digital print on the back wall and discover how things were done in the "olden days."

Supporting a local community branch like us means that profits are reinvested in the community, including funding infrastructure like the Merryweather Room for the Buninyong-Mount Helen Fire Brigade.



# SparkTank Truly Shone in Buninyong

SparkTank distributed \$50,000 of community investment funding to ten local organisations. An audience of over 140 attendees cheered on the community groups who pitched their projects to a panel of local leaders.

Community Partnerships Lead Kelly Bevan, said, “We wanted to cast the net wider to include groups across the greater Ballarat region, some of whom we haven’t supported before. It’s also an exciting new way to engage the community and bring fresh energy to our program”.

SparkTank was hosted by local compère Debbie Rybicki, with a panel of esteemed ‘Sparks’ including George Fong, Ellen Jackson, and our Branch Manager Randall Dreger who evaluated the pitches and awarded funds on the night.

The community groups who received a share of the \$50,000 funding pool included:

Babies Above Incorporated	\$10,000
Ballarat Police and Citizens Youth Club Incorporated	\$1,500
Heartbeat Victoria Ballarat Branch	\$1,500
Ballarat Centre Against Sexual Assault	\$7,000
Bunanyung Landscape Alliance Inc	\$4,500
Ballarat Pony Club Inc	\$1,500
Buninyong Primary School	\$6,000
York St Church of Christ (Reverse Advent Calendar initiative)	\$1,500
Leigh Catchment Group Inc	\$10,000
Ballarat Neighbourhood Centre	\$6,500



Community Bank Communications Lead Sam Elshaug, said, “A real highlight of the evening was having customers present cheques to the successful community groups. After all, distributing these funds is only possible because people choose to support us, and it seems fitting that they get to experience firsthand what it feels like to give back.”

You can check out images and video highlights from the night all in the one place. It’s the perfect way to relive what was truly an all-of-community event!

Visit [www.sparktank.org.au](http://www.sparktank.org.au) (2024 Showcase)



# Community House delivers

We know our Community House is a much-loved facility for community groups, so we again decided to measure the impact it had in 2024 and compare it to the year before. We looked at the number of sessions that were booked, the number of groups that used it, and the number of hours it was occupied for. And overall, we were impressed!

The House is generally used in the evening, with the busiest times being Monday evening, Tuesday morning, Thursday afternoon and evening. It's easier to secure a booking on Friday, Saturday or Sunday.

Community groups or commercial businesses looking to use the House can find out more at [www.communityhouse.com.au](http://www.communityhouse.com.au)



**What happened  
at the  
Community  
House in 2024?**

**530**

**sessions were  
booked**

41% increase  
on last year



**80**

**groups used  
the facility**

77% increase  
on last year



**1407**

**hours were booked**

22% increase  
on last year



**27**

**hours (average)  
booked per week**

22% increase  
on last year



**We're pretty  
busy on**

**Monday evenings,  
Tuesday mornings,  
Thursday  
afternoon.**



**It's easier to  
book on**

**Fridays,  
Saturdays and  
Sundays.**



**If your community  
group or commercial  
business is interested  
in using the House,  
find out more ....**

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



Buninyong & District Financial Services Ltd



# Meet Matt – Our Local Business Banking Expert!

Say hi to Matt King our business banker for Community Bank Buninyong! With 20+ years in financial services, Matt knows his stuff when it comes to business – but more importantly, he's all about building strong relationships and helping local businesses set themselves up for success in the long term.

Born and bred in Ballarat, Matt's a proud local, dad to two teenagers and a big fan of footy and cricket (though his playing days are slightly behind him now).

To see how Matt can help, call the branch on 5341 8066 or email us at [buninyong.mailbox@bendigoadelaide.com.au](mailto:buninyong.mailbox@bendigoadelaide.com.au)



## Talk to us today



**Randall Dreger**  
Branch Manager  
**5341 8066**  
[randall.dreger@bendigoadelaide.com.au](mailto:randall.dreger@bendigoadelaide.com.au)

### Community Bank · Buninyong

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### We're open:

9.00am - 5.00pm Monday to Friday

### Our Leadership Team:

**Chair:** Ian Corcoran **Company Secretary:** Scott Sherritt  
**Treasurer:** Richard McDowell **Directors:** Ron Delaland, Joanne Innes, Brett Jones, Andrea Mason, Omaru Maruatona, Debbie Rybicki, Graeme Benn.

Buninyong & District Financial Services Ltd  
401B Warrenheip St, Buninyong VIC 3357  
P 03 5341 8066  
ABN 63 137 673 388



# Community banking creates change

Every year we love to share the impact we're making in our community! Our 2024 IMPACT REPORT is a great read if you like to understand what your Community Bank has achieved this past financial year.



Check out our 2024 Community Impact Snapshot, which is based on the 2023/2024 financial year figures and was presented at the last AGM.

This past year we returned \$345,139, which cumulatively takes our tally to over \$2.25 MILLION of profit to meaningful projects that are making a real difference locally.

Over 14 years, we've supported 190 organisations and helped deliver 458 projects that are delivering positive change and strengthening our community!

You can read the full report – scan the code or use the link below.

[www.communitygrowshere.com.au/impact-snapshots](http://www.communitygrowshere.com.au/impact-snapshots)



## Let's Be Friends!



Jump on your socials and follow us on Facebook and Instagram

@communitybankbuninyong for local impact stories featuring your clubs, organisations and the community.

Scan the QR codes for Facebook, Instagram and LinkedIn. We'd love to show you more of what we do each week.

### Direct Delivery

If you'd like to ensure you get our news delivered directly to your inbox each quarter, then make sure you're on the list. Jump on the web address below or scan the QR code.

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