



Spring
2026

Hello Buninyong

Community Bank · Buninyong

You voted... and Maggie & Kate won!

We very intentionally chose to support the Community Spirit People's Choice Award as part of the 2026 Federation University Commerce Ballarat Business Excellence Awards. We love the fact it's one of only two awards decided entirely by the community. Not only that, but it actually recognises and celebrates businesses that do more with their profits and contribute back to the community that they operate in.

Maggie & Kate took out the award at the Gala Dinner in August ahead of fellow finalists Piano Bar Ballarat and Step Up Support Services.

Our Branch Manager Randall Dreger had gone along in July to congratulate all three at the finalist announcement. Then at the Gala event, our Community Partnerships Lead Kelly Bevan addressed the audience about the power of community banking before announcing the winner.

Thank you to everyone who voted because backing a local business in this instance took about thirty seconds and it means a great deal to the people on the receiving end.

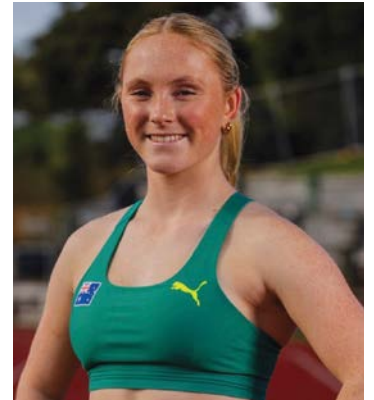




Buninyong to Oregon and fourth in the world!

In August, customer banking helped send Ballarat sprinter Grace Crowe to the United States to race for Australia. Here is what happened when she got there.

At the World Athletics U20 Championships in Eugene, Oregon, the Australian 4x100m relay team qualified fastest for the final and broke the Australian under-20 record in their heat with a time of 43.44 seconds. Grace ran the third leg in 10.61 seconds, the fastest third leg of any runner in the heats.

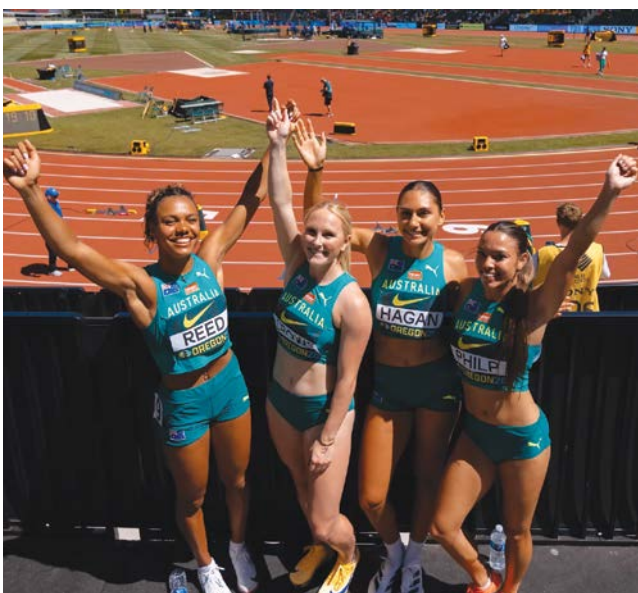


In the final, the team of Thewbelle Philp, Zara Hagan, Grace Crowe and Emilia Reed finished fourth. Jamaica took the win ahead of Switzerland and Belgium.

Fourth at a world championship, as a teenager – what an incredible achievement Grace. Grace trains at the RAD Centre in Ballarat, plays netball for Buninyong, lives locally and has been running since she was seven. That's just a few reasons we said 'yes' to ensuring she could make it to the US.

Grace said, "Not many 17 year olds get to fly overseas and compete for their own country, so that will definitely be an experience I'll take with me for life. Even though we didn't get on the podium, we still got an Australian and Oceania record in the 4x100m under 20 relay, so definitely very proud of that. I've made lifelong friends now in that team, and it's just crazy to think they're all over Australia now".

When local customers choose Community Bank Buninyong, they help create opportunities for local people, clubs and community projects. This time it looked like a plane ticket and a whole regional city watching the replay.





The magic keeps going

Ask a teenager what they learned at a leadership summit and you might expect a shrug. Not these ones.

Community Bank Buninyong customers fund Year 10 scholarships for local secondary students to attend the Magic Moments Foundation Youth Leadership and Business Summit. It's a five-day residential program covering leadership, communication, financial literacy and the things that do not appear on any school timetable but shape a young person all the same. This year 17 local students were fully funded and 10 partially funded, plus a few extras made the Ballarat contingent closer to 30.

They came home, they got back together with their families and us, for a homecoming reunion. Part debrief, part celebration, and all in all, a very loud catch-up!

Here is the part we love most. Magic Moments does not send young people off for five days and wave goodbye. Once a student has been through the summit they can go back, first as a graduate continuing their own learning, then as a youth coach supporting the next group of nervous participants walking in the door.

Our Community Partnerships Lead Kelly Bevan went along again this year and experienced everything up close. She also picked up a second job title, taking the decks as DJ Kel in the Grad Room.

"You cannot describe it properly until you have stood in that room. These young people back each other completely. The older ones look after the new ones without being asked. I came home genuinely proud that we help make it happen," Kelly said.

We are not doing this alone. Thank you to Soroptimist International of Ballarat, Sebastopol and District Lions Club and Buninyong-Mt Helen Lions Club, who back these scholarships alongside us.

To this year's students, congratulations. We cannot wait to see what you do next.



Chair message

Since our last newsletter, everyday customer banking helped Ballarat sprinter Grace Crowe get to the start line running for Australia at a world championship in the US. Local students came home from a leadership summit and brought their families along to tell us about it. A swimming club got the unglamorous piece of equipment it actually needed. A local business took home our Community Spirit People's Choice Award, voted for by this community. And the branch quietly turned 16.

That last one is worth sitting with. Sixteen years of local people banking locally and three of the team who opened the doors on day one are still working in the branch today. That says a lot about how lucky we are to have such incredible people.

We also closed off another financial year of community investment with some impressive numbers now cumulatively sitting at over \$2.8 million of profit that's been directed back into impactful community projects. The numbers are in this issue and every one of them started as somebody's account at our branch.

That is the model. It keeps working because local people keep choosing it and we love doing more every single year.

Before I sign off, a date for your diary. Our Annual General Meeting will be held on Wednesday 25 November at 6pm at Buninyong Community House. This is your company and the AGM is where you hear how the year went, ask the questions you want answered and meet the people around the board table. Shareholders and customers are all welcome, and we would love to see you there.

Brett Jones
Chair

Our year in numbers

The numbers are in for FY 2025/2026 and once again, they tell a pretty remarkable story about what happens when local banking profits stay local.

Over the past financial year, Community Bank Buninyong invested **\$311,671** back into our community, supporting **66** projects across **59** community groups.

But the real impact stretches much further.

That investment helped unlock more than **\$2.53 million** in leveraged value (as reported by recipient groups themselves), an extraordinary eight to one return on our funds, while another **\$8,340** was distributed through Community Gold.

And local people continue to sit at the heart of it all. Today, **43.6%** of residents living in postcode 3357 bank with us.

Since Community Bank Buninyong first opened its doors 16 years ago, we've now returned **\$2.8 million** to the community.

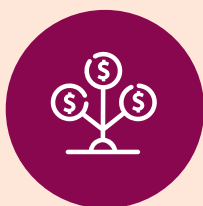
Yes, the figures matter, but what they make possible matters even more.

Read our full **Community Investment Impact Snapshot 2026**

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In summary, 2025/2026 delivered:



\$311,671

of profit invested back into the community in the last 12 months



66

projects supported



59

community groups supported



\$8,340

in Community Gold



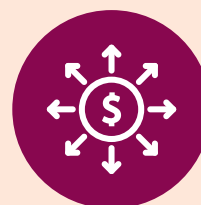
43.6%

of residents in postcode 3357 bank with us



8 to 1

ratio, leveraged value of \$2,533,122



Cumulatively,

\$2.8 million

returned to the community since we opened



Tech keeps swim meets running smoothly

Ballarat Gold Swimming Club has upgraded its race-day technology thanks to a community investment grant from Community Bank Buninyong customers, replacing ageing IT equipment that was starting to slow the club down.



The grant funded a new laptop for the club's Race Secretary, who uses it to manage meet entries, timekeeping data, results processing and event administration during competitions.

"Having a reliable, modern laptop has made a real difference to how we run our swim meets," Race Secretary Natalie Millar said.

Without support, the club faced a choice between delaying the upgrade and passing the cost on to member families. Instead the equipment has already been tested



at a club-hosted meet, cutting waiting times and reducing the risk of technical issues on race day.

"The improvements don't just benefit our club, they create a better experience for swimmers, officials and families, while strengthening our ability to host competitions that bring swimmers and their families into Ballarat," Club Representative Cindy Swanton said.

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Backing the young people already doing the work



Community Bank Buninyong was proud to support the 2026 City of Ballarat Youth Awards, held in August and presented by the Youth Events Team, a volunteer group of young people who plan and run the whole night themselves.

More than 70 young people were nominated across the awards, which have run since 2005 and recognise people aged 12 to 25 along with the adults who back them. Major award-winners this year were Lucas Kis and Mackenzie Molloy in the 12 to 17 category and Allysa Speirs (pictured) in the 18 to 25 category which was supported by Community Bank Buninyong.



Supporting an award like this is a small thing to do and a big thing to receive. Being told in public that your effort counted can change how a young person sees themselves, and it costs us very little to be the reason that happens.

Images: Meda Design AU

Stop. Think. Protect.

Scams don't keep to a calendar, so neither do we. We got behind Scams Awareness Week in August, but the message matters just as much in February as it does in August.

Bendigo Bank helps protect customers from scams through multi-factor authentication, 24/7 monitoring and Banking Safely Online sessions.

There's also the option to walk into a branch and ask a real person whether something looks right. No question is a silly one and nobody here will make you feel rushed or foolish for asking.

If you are ever unsure about a message, a call or a payment, stop before you act.

More information is available at www.bendigobank.com.au/security

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Bendigo Bank
The better big bank

Our people

16 years of local community banking

Community Bank Buninyong turned 16 in August. Our founders, shareholders and customers should be proud of what they built here.

Three people have been part of the story since day one. **Lea, Narelle** and **Jenny** were there when the doors first opened and they are still here today, helping customers and supporting this community for the same reasons they jumped on board all those years ago.

Sixteen years is a long time in any job. It is a long time to stay in the same branch, in the same town, looking after many of the same families. And for that they are absolutely celebrated and genuinely appreciated.

Thank you Lea, Narelle and Jenny, for everything you have brought to our branch and our community.



10 years of supporting customers

Ten years of helping people through big life moments is a pretty special thing. From lending conversations to the little bits of local knowledge that only come from being part of the community, Peita's contribution is so very worth celebrating.

Congratulations on your 10 year milestone Peita.

Friendly service matters. Patience matters. Feeling confident enough to ask questions matters. If you know someone who wants to feel like their branch has their back too, there is always room for one more.

“The staff at Community Bank Buninyong are always friendly, helpful, patient and professional. Love going to the branch as their customer service is always of a high standard.”

Joanne, Ross Creek

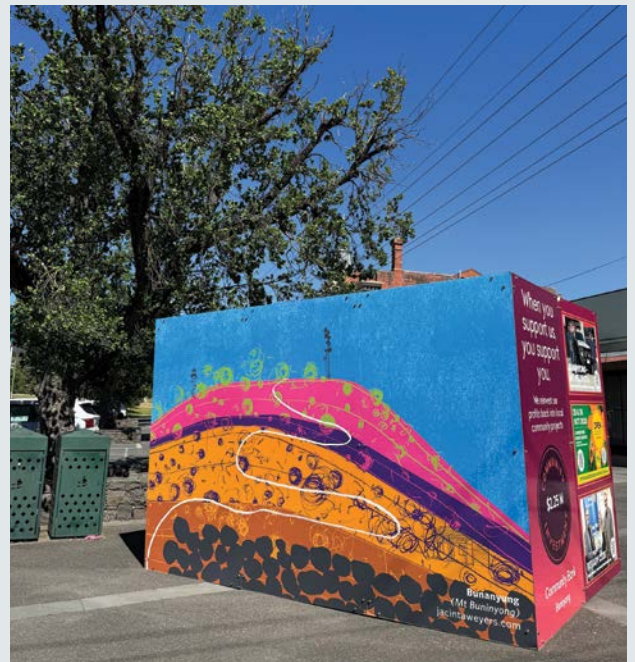




Something new out the front

If you've walked past the branch recently you might have noticed our new planter boxes, part one of our branch landscaping plan and the product of a small and cheerful working bee.

The boxes are custom corten steel, made to measure within millimetres of their life by Plinius Engineering. The plinths holding the soil are our old Bendigo Bank novelty cheques, now superseded and enjoying a second career!



Got something to shout about?

If your community group has an event, a project or a piece of local art worth putting in front of the whole town, the Community Chest is yours to use, for free.

It sits on the roundabout in the centre of Buninyong, on the corner of Warrenheip and Learmonth Streets, with three sides available to book. Every car through town sees it.

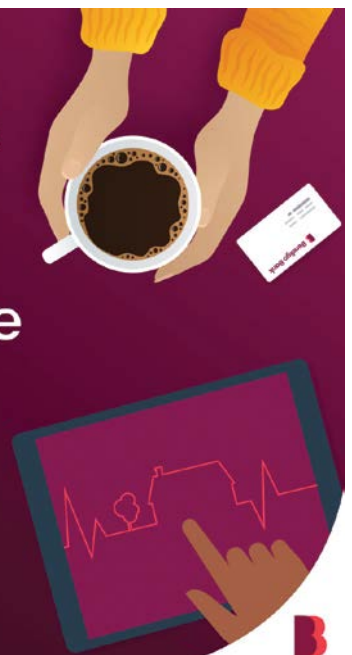
The Chest started life as a Buninyong Business Network project, funded by Community Bank Buninyong. When the BBN wound up in late 2025 the asset came back to us, and we now manage the bookings so it keeps working for the community that paid for it in the first place.

For all the information visit www.communitygrowshere.com.au/community-chest



Refinance, renovate, or just re-evaluate

Book in for a home loan health check today.



T&Cs apply.



About us

We're a local branch with a local purpose. Community Bank Buninyong is owned by the community and operated in partnership with Bendigo Bank. That means our profits go right back into our local area to help our community thrive. Our community company is Social Traders Certified and an award-winning organisation.

Chances are you've seen our impact in action, at your club, your school, your community group or a local event. Bank with Community Bank Buninyong where it's a win-win for you and your community.



Talk to us today



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www.bendigobank.com.au/buninyong

www.communitygrowshere.com.au

New
location!



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We're open:

9.30am - 5.00pm Monday to Friday

Our Leadership Team:

Chair: Brett Jones **Company Secretary:** Scott Sherritt
Treasurer: Graeme Benn **Directors:** Joanne Innes, Andrea Mason,
Omaru Maruatona, Stacey Oliver, Karen Snibson.

Branch Manager: Randall Dreger

Community Partnerships Lead: Kelly Bevan

Buninyong & District Financial Services Ltd
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You are invited to our AGM

Wednesday 25 November 2026, 6.00pm
Buninyong Community House

Buninyong & District Financial Services Ltd is the community company behind Community Bank Buninyong, and the AGM is where you get the full picture of the year just gone. The financial results, where the community investment went, and what the Board is planning next.

It is also the one night a year you can ask the Board anything you like, in person, and get an answer on the spot.

Shareholders and customers are all welcome. We would love to see you there.

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.



We'd love to show you more of what we do each week.