



From the Chairman.

Happy New Year to our local Byford & Districts Community.

After the disasters of 2013 and the disruption to the beginning of 2014 our **Community Bank**[®] branch is looking forward to a positive and productive 2015.

This year will see our branch celebrate its 10th birthday. Although it may not seem like 10 years, it was 28 January 2005 when the Byford & Districts **Community Bank**[®] Branch first opened its doors for business.

This first decade has proven to be a wonderful success for the hardworking members of the community who started this new venture with hope in their hearts and a vision to bring banking facilities to a growing community, but not just any bank, one that also gives back to its community. And how this community has grown, with the population increasing from 12,800 (census 2006) to 25,350 (SJ Shire statistics) in 2015.

Since our humble beginnings in 2005 the **Community Bank**[®] branch has committed \$970,135 to the Serpentine Jarrahdale community. We have contributed to many local groups such as schools, sporting groups and various other local volunteer groups to help them achieve their goals. Along with our contributions, we have also been a part of many local events such as the Jarrahdale Log Chop, Carols by Candlelight and the Mundijong Community Fair. The branch is also the major sponsor of the WA Cancer Council SJ Relay for Life. On a Corporate level our branch holds an annual competition for Seniors with the Seniors Bake Off, held during Bendigo Bank Seniors Week in November, which is always well received.

We are very proud of what we have been able to achieve as a business and of the support we have provided and received from our local community. We hope to continue to help our community grow and develop for many years to come.



Ready to relay.

The Byford & Districts **Community Bank**[®] Branch team is ready for the 2015 WA Cancer Council SJ Relay for Life. With the Disney themed event fast approaching the **Community Bank**[®] branch team "101 donations" have outfitted themselves as dalmatians and have been busy fundraising for the WA Cancer Council event.

The SJ Relay for Life will be held at the Byford Secondary College on 28 and 29 March 2015.

Get a team together or register as an individual at <http://www.relayforlife.org.au/>

If you cannot participate but would like to volunteer your time please email you interest to margaret.eakin@bendigoadelaide.com.au

Byford & Districts Community Development Services Limited PO Box 28, Byford WA 6122 **ABN** 49 105 289 450

Directors: Kim Simpson (Chairperson), Ray Marchetti, Peter Eva, Kim Petersen, Cherie Baron, Denise D'Agnone.



Seniors bake up a storm.

Our Serpentine Jarrahdale seniors once again showcased their talents at the Byford & Districts **Community Bank**[®] Branch Seniors Bake Off held during seniors week in November.



The judging panel of the Hon. Tony Simpson, Minister for Seniors, Kim Simpson, Chairman of the **Community Bank**[®] company Board and long standing Board member Peter Eva had their work cut out for them with the mouth-watering selection of cakes on offer.

The contestants and other seniors from the district enjoyed morning tea courtesy of the **Community Bank**[®] branch while awaiting the final decisions.

In the end first prize was taken out by Bev Coleman with an old favourite Vanilla slice closely followed by Lauris Gibbs' delicious Banana, carrot and ginger cake and rounding out third was Judy Martin with her wonderful Pavlova. Best presentation was awarded to the Upside down lemon delicious cakes and most creative to the mushroom cakes.

A wonderful morning was had by all and we look forward to this years bake off and even more sensational culinary delights.

WIN one of ten \$10,000 prizes.*

Take out a new home and contents or landlord's insurance policy before 30 June for your chance to win.

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Byford & Districts **Community Bank**[®] Branch

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Staff profile – Charmaine Argus.



Job Title: Customer Service Officer.

Family members: Partner, Mike and six kids altogether.

How long have you worked in the Serpentine Jarrahdale district: First job close to home.

Previous job: Administration/Reception for a welding company.

Training: Clerical traineeship and Tafe accounting course.

What do you enjoy most about Byford & Districts Community Bank® Branch: Community spirit and corporate bowls.

Hobbies: Camping, sustainable gardening.

Favourite place: The Northern Territory.

Funding recipients June – December 2014.

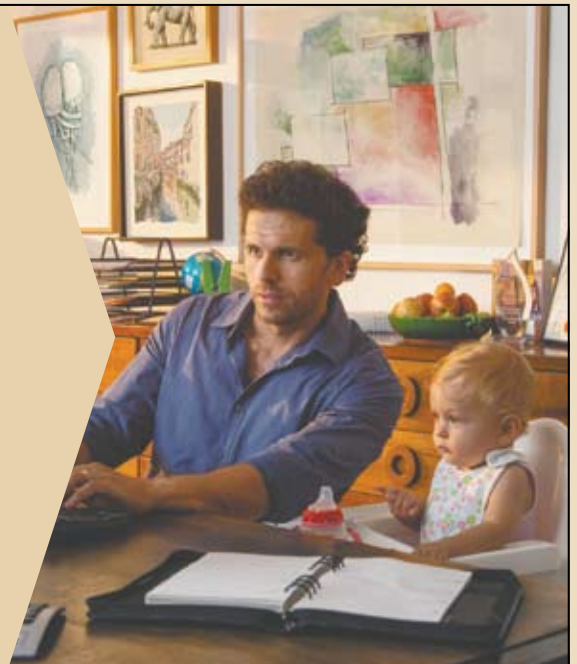
Oakford Bushfire Brigade	Thomas Perrott Residents Association
Serpentine Jarrahdale Relay for Life	Starlight Foundation
Mundijong Community Association	Seniors Bake Off
Lions Club	SJ Landcare
Serpentine Primary School	AK Strikers
Breeders Owners Trainers & Reinspersons Association	Jarrahdale Log Chop
Byford Kindergarten	North Murray Diamond Sports Association
Byford Primary School	Serpentine Jarrahdale Grammar School
Jarrahdale Primary School	SJ CRC Community Directory
Byford Scout Group	Carols by Candlelight
Harry Perkins Institute	

Our lowest home loan rates in decades.

There's never been a bigger opportunity to lock in a low, low interest rate.

But it's more than just a great rate, a home loan from Byford & Districts **Community Bank®** Branch is bigger than that - and comes with a range of big benefits, discounts and savings.

Drop into your nearest branch at 837 South Western Highway, Byford or phone 9525 0879 and compare our fixed rate home loans.



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Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S49375-5 (235930_v1) (14/01/2015)

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Relay for Life Serpentine Jarrahdale movie night fundraiser.

50 Shades of Grey

Friday 27 February 2015

Grand Cinema Armadale

**Tickets and candy bar specials
available from Byford &
Districts Community Bank®
Branch**

**6/837 South Western Highway
Byford**

Phone: 9525 0879



Byford & Districts **Community Bank®** Branch

It's our tenth birthday thanks to you

Join us as we celebrate Byford & Districts **Community Bank®**
Branch's tenth birthday on Saturday 31 January.

In just ten years, Byford & Districts **Community Bank®** Branch has contributed \$970,135 to the Serpentine Jarrahdale community, and it's all thanks to you.

To celebrate, we invite you to join us for A Birthday party to eat drink and dance the night away at the Briggs Park Pavillion from 7:30-11:30pm.

Licensed venue capacity 250 so don't miss out.

RSVP by January 23.

Drop into your nearest branch at 837 South Western Highway, Byford or phone 9525 0879 for more information.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. BDC14 (234888_v2) (29/12/2014)

Byford & Districts **Community Bank®** Branch

Byford & Districts Community Bank® Branch

6/837 South Western Highway, Byford WA 6122

Phone: 9525 0879

Opening hours: Monday to Thursday 9.00am – 4.00pm, Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/byford
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