



## Birthday celebrations.

Over 15 years ago we opened our branch and now 15 years on we are opening our much awaited agency in Northam.

These are very exciting times and we embrace the challenge of new business and partnerships with our neighbouring town, giving us the opportunity to take our branch to another level.

We shared our birthday celebrations with the whole community in the form of a family movie night in Duidgee Park, with ice creams, drinks and pop corn, a great night was had by all. These evenings are such a success we are looking to more local partnerships and holding regular twilight movies.

Our agency has been a much anticipated work in progress, crossing many hurdles as they arose and finally achieving a partnership with Bob Davey Real Estate in Fitzgerald Street Northam. Our agency is a little unique in that we will have a fully trained Bendigo and Adelaide Bank staff member in an office, on hand for all opening hours to assist with all enquiries, thus providing a very comprehensive service.

Northam is in the centre of three surrounding towns all having **Community Bank**<sup>®</sup> branches and is a major regional centre, yet it has always proved to be evasive when meetings have been held looking at the feasibility of opening their own full branch. Starting smaller we will be able to test the waters, whilst growing our business and developing strong community ties with our neighbouring township. We are extremely excited and know we can only achieve strong business growth with lots of hard work and determination.

## Our story.

Opening our new agency takes us back to our point of difference and how banking with a **Community Bank**<sup>®</sup> branch really makes such a difference within our community.

In the 15 years since opening we have put back in excess of \$1.2 million to our community, through sponsorships, grants and dividends. This has only been possible through ongoing and new business. Every loan, credit card, piece of insurance, superannuation plan, accounts, just to mention are few, that are opened with us, generate an income, less costs, provide our profit, that in part makes up the money that we invest back into our community.

Community groups, craft clubs, schools, sporting bodies, aged, youth, environmental, plus many more groups, have all benefitted by our success. That success can only be achieved by your ongoing and continual support. Please come and see us at our Toodyay **Community Bank**<sup>®</sup> Branch or Northam Agency for all your financial requirements, thus allowing our partnerships to become even stronger.



## Adopt A Spot.

Looking back over the past year we have achieved many highlights, one of the strongest being our partnership with the Keep Australia Beautiful Council, the Toodyay Tidy Towns committee and Shire of Toodyay.

This partnership has seen the birth of a community project encompassing 25 community groups of all ages, backgrounds and interests to form our Adopt A Spot program.

This amazing initiative has provided much needed funds for local groups whilst building a stronger working community taking ownership of their town.

Toodyay has just won the Regional Tidy Town award, also category awards for Community Actions and Partnerships and Waste Management and Litter, great results again for strong partnerships. Representatives from all parties involved in the Keep Australia Beautiful, Tidy Towns Awards flew into Tasmania for the national judging on Friday 27 February with fantastic results for Toodyay, taking out the national title Of Tidy Towns Australia including the following three categories; Dame Phyllis Frost Litter Prevention Award Resource Recovery and Waste Management Award Environmental innovation and Protection Award. Wow what a fantastic effort from our whole community, everyone's hard work has paid off with these amazing results. Communities working together are unstoppable!



## Our schools.



We welcome strong partnerships with our local schools.

This year as part of our commitment to ongoing youth education we provided funds to local

schools to be used towards end of year awards, what a great opportunity to acknowledge young peoples achievements and contributions.

We have tried a new initiative this year by offering our pre primary students a \$20 voucher to be used towards opening a bank account, this also allows them to participate in school banking.

We feel education whilst formally focused on school subjects is also inclusive to financial learning building strong financial habits into the future.

## Partnerships.



At the **Community Bank**<sup>®</sup> branch, we realise the importance of partnerships with various other local organisations.

We have worked hard to form a strong working bond with our local Shire and Community Resource

Centre, thus allowing us to participate in joint functions, pooling our resources and achieving fantastic results.

All towns value the importance of the contribution made by local volunteers, our communities are enriched by the time so willing given of these people.

In partnership we held a Sundowner to honour their fantastic efforts, it was well attended and such a humbling experience to give of our time, whilst acknowledging the richness of our volunteers.



Toodyay & Districts Community Financial Services Limited 108 Stirling Terrace, Toodyay WA 6566 **ABN** 67 090 105 249

**Directors:** Michael Knowles (Chairman), Nyaree Lawler (Secretary), Elaine Hall, Alan Jelly and Kristee Jolly.

## Toodyay & Districts Community Bank<sup>®</sup> Branch

108 Stirling Terrace, Toodyay WA 6566

Phone: 9574 4077

Opening hours: Monday 9.00am – 5.00pm, Tuesday 9.30am – 5.00pm, Wednesday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: [www.bendigobank.com.au/toodyay](http://www.bendigobank.com.au/toodyay) [www.facebook.com/ToodyayCommunityBank](http://www.facebook.com/ToodyayCommunityBank) [twitter.com/bendigobank](http://twitter.com/bendigobank)

## Shop local.

Toodyay businesses have banded together to encourage a shop local campaign, with all businesses encouraging trade to stay locally within our town.

Whether it be having your hair done, shopping for groceries, meat, hardware, opening accounts or purchasing insurance, you go into the barrel to win a \$100 voucher. All draws are being done here in the branch, ensuring our customers privacy whilst enabling us to contribute towards another great community scheme.

Keep up to date with our latest news and events on our facebook page.

<https://www.facebook.com/ToodyayCommunityBank>



## 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 Toodyay & Districts **Community Bank**<sup>®</sup> Branch is bigger than that - and comes with a range of big benefits, discounts and savings.

**Drop into your nearest branch at 108 Stirling Terrace, Toodyay or phone 9574 4077 and compare our fixed rate home loans.**

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