



Bank returns property proceeds to community.

Our Toodyay & Districts **Community Bank**[®] Branch have created an exciting new community initiative that will result in significant local sponsorship funding for Toodyay community groups.

The **Community Bank**[®] Board of Directors have decided to sell a property which has been owned by the Bank, with all proceeds going into the Bank's Community Enterprise Foundation™ account for community use. The sale will boost the branch's sponsorship funding of community organisations, which includes adding to the branch's funds already in place for the swimming pool project.

The property, located at 66 Stirling Terrace, Toodyay, is a neat three bedroom house with internal heating and cooling; a well-presented kitchen area; a verandah around the house as well as a single undercover carport and a fully fenced back yard. The home will also have a freshen up with repainting inside and new carpets.

As it's positioned close to local amenities, the property will undoubtedly attract plenty of attention from first home owner buyers looking to enter the property market as well as the astute investor.



Marketed by Tony Maddox Real Estate, the property will be sold by auction on 24 November 2018. The auction will be held at Toodyay & Districts **Community Bank**[®] Branch, 108 Stirling Terrace, Toodyay at 12 noon where there is ample parking for prospective buyers.

Real Estate Agent Principal, Tony Maddox, expects a big turnout on auction day.

"With bidding commencing at \$200,000, there's every reason to believe this property is going to be one of the hottest sales opportunities of the year. What's extra special about this one is that all proceeds from its sale will be channelled back into the community. Who doesn't want to be a part of that," said Tony.

Toodyay & Districts Community Financial Services Limited Chair, Andrea Carling, said this was the biggest community give-back initiative undertaken by the Toodyay & Districts **Community Bank**[®] Branch in recent years.

"The more people bank with us, the more we will be able to give back to the Toodyay and district community through initiatives such as this. We are locally owned and operated which means we're invested in the local community and in supporting our people.

"Sponsorship funding is awarded to community groups on a quarterly basis. We have had exceptional number of applications which we are delighted to be able to provide funding support. The most recent recipients include the Toodyay Car and Motorcycle Show; Northam Chamber of Commerce; Avonvale Youth Group; Toodyay Chamber of Commerce and the Avon Valley Art Society.

"We look forward to a very successful campaign period ahead and we thank Tony Maddox and his team who in the spirit of the sale, have waived the auction fee and have charged us only minimal administration," said Andrea.

To arrange an inspection, please contact the office of Tony Maddox Real Estate on (08) 9574 2917 or call Tony directly on mobile 0408 926 497.

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

Directors: Andrea Carling (Chair), James West, Esther Bliss, Clifford Clarke, Philip Perkins, Wendy Dymond.

Local Branch Manager leads award-winning team committed to giving back.

There are many people in our local community who tirelessly give of themselves. Local Branch Manager, Kirsten Barrack, is one of those and it's for this reason she's successfully riding the crest of a wave.

Kirsten leads the Toodyay & Districts **Community Bank**[®] Branch and Northam Customer Service Centre team who have won Western Australia Branch of the Month and Region Branch of the Month awards during the last year. This is a significant achievement for the Toodyay & Districts **Community Bank**[®] Branch given there are 46 Bendigo Bank branches in Western Australia – 42 of which are **Community Bank**[®] branch sites and four corporate sites.

Through its sponsorship and grants program, the Toodyay & Districts **Community Bank**[®] Branch has given back over \$1.2 million dollars to the people of Avon Valley since opening 17 years ago.

Several community groups and organisations have flourished due in no small part to the financial assistance provided by the Toodyay & Districts **Community Bank**[®] Branch and the Northam Customer Service Centre. These include Toodyay YouthCare, Tidy Towns, Toodyay RSL, Toodyay and Federal Football Clubs, Toodyay Soccer Club, Northam Hockey Club, Toodyay Bowls Club, Northam Golf Club, the Northam Theatre Group, Avon Valley Arts Society and the local Show societies to name just a few.

Kirsten is proud of what the branch team have achieved winning the awards and during her last 10 years with the Toodyay & Districts **Community Bank**[®] Branch.

Growing up on the Northern Beaches of Sydney, Kirsten and her family moved to Toodyay 13 years ago making the shift from a beach lifestyle to one where they could enjoy the simplicity of life in the wheat belt.

As a former accountant, Kirsten also enjoyed the career change to banking and the opportunity it gave her to give back to the local community.

Kirsten is Treasurer of the Toodyay District High School and Treasurer of the Toodyay Chamber of Commerce. She's also a member of the Toodyay Safety and Crime Prevention committee and the Choose Respect committee.

She has vested interests in the Northam community through her dual role as Branch Manager of the Northam Customer Service Centre. She is a member of the Northam Women in Business network and a member of the Chamber of Commerce.

Kirsten speaks of her community values when asked about what she enjoys most in her role with Bendigo Bank.

"There's so many things – the team, the customers, knowing we are doing great things by giving money back to the community.

"What brings our local people together is this shared sense of community. I genuinely believe we're all in it to help make Toodyay, Northam and our district stronger and more vibrant. It can only be good for business, tourism and for the long-term viability of our area," said Kirsten.



Branch team L to R - Zeta Fitzgerald, Kirsten Barrack (Branch Manager), Andrew Lee and Evie Tomkins.

You can have it all with these credit card tips.



Friends share some great credit card advice.

Here's a few handy reminders when it comes to managing your credit card debt. With the cost of living continuing to go up, it's more important than ever you are on top of your credit card debt.

Step 1 – Look for low interest.

Interest rates are charged as a percentage of your outstanding loan so it's important to shop around to find the best card that suits your needs without incurring a high interest rate.

Bendigo Bank's Low Rate Mastercard gives you access to some of the lowest interest rates available. If your current credit card has the same interest rate as Bendigo Bank's you could still be paying more based on how and when you're charged interest.

At Bendigo Bank, you're only charged interest from the time of your statement – not from the time of your purchase, and it's based on the amount you don't repay in full. When you add it up, it could be around a 50% saving on each bill.

Step 2 – Pay it off asap.

Get in to the habit of paying off your credit card every time your income comes in or pay at least the minimum by your statement's due date and maximise your 55 days interest-free. Set yourself up with a budget so you know what you can put straight on to your credit card.

Step 3 – Budget for luxury extras.

We all have living expenses but it's nice to also allow yourself some spending money for those things that bring you joy – whether that be small ticket items like a morning coffee or bigger ones like an annual holiday. You can enjoy these luxury extras if you budget for them.

It just may require you to pull back in some areas of spending. You might like to set money aside in a credit card 'fund' that you can use for discretionary spending. As it's already set aside, there's no interest or debt.

For further information on Bendigo Bank's Low Rate Mastercard, visit us in branch at 108 Stirling Terrace or apply online at www.bendigobank.com.au/creditcards

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Car and Motorcycle Show returns for a fifth year.

The fifth annual Car and Motorcycle Show will be held Sunday 11 November at the Toodyay Agricultural Showgrounds and promises to be bigger than ever.

The weekend event, proudly presented by the Toodyay Car and Motorcycle Association, attracts car and motorcycle enthusiasts from across the country with over 1,500 spectators and entrants expected to descend on the Avon area.

Toodyay Car and Motorcycle Show Vice-President, Julian Ford, said sponsorship was vital to growing the event.

“Since our humble beginnings, our small event has grown in popularity to become one of Toodyay’s premier annual events. It’s thanks to sponsors such as Bendigo Bank that have enabled this growth,” said Julian.

The Show will include a local four-piece band, a live auction, presentation of trophies for various car and motorcycle categories, a bucking bike, a bouncy castle and other attractions including a motorcycle stunt display and active vehicular related displays for attendees.

The Toodyay & Districts **Community Bank**® Branch of is the naming rights of the event’s main attraction – the Bendigo Bank One10 Mini Motocross Freestyle Show.

There will be two 30-minute shows which will be held 11.00am – 11.30am and 12.30pm – 1.00pm.

Toodyay & Districts **Community Bank**® Branch Manager, Kirsten Barrack, said the Toodyay Car and Motorcycle Show takes advantage of Toodyay’s proximity to Perth attracting regular weekend visitors.

“We support a great number of local community groups, organisations and festival events. We recognize Toodyay’s growing



Weekend festivals pull a crowd.

popularity as a weekend destination and are keen to promote and provide our support wherever possible.

“It’s from the collective efforts of the entire community that ensures events like this prosper and businesses likewise reap the benefits,” said Kirsten.

The Toodyay Car and Motorcycle Show gives entrants and spectators the opportunity to view some of the best two and four-wheeled vehicles from Perth and the Western Australian Wheatbelt region. As a not-for-profit organisation, all proceeds from the Show are distributed locally with the Men’s Shed and Toodyay Football Club just two of the many beneficiaries.

Are you one of us? We share the **Community Bank**® story.

In the late 1990’s a new type of banking model came onto Australia’s banking scene – Bendigo’s **Community Bank**® branches.

It was a brave and bold move by a regional bank, and now 20 years later, there are more than 321 **Community Bank**® branches throughout Australia, partnering with Australia’s fifth largest retail bank.

Not only do these **Community Bank**® branches provide banking and financial services, they have a unique point of difference. We’re everywhere in the community.

There are people at university today with the help of a scholarship from their local bank branch. There are solar panels on aged care centres, youth care being provided in schools, sporting clubs receiving funding for equipment, lighting and sound upgrades for the arts and financial literacy programs for young people.

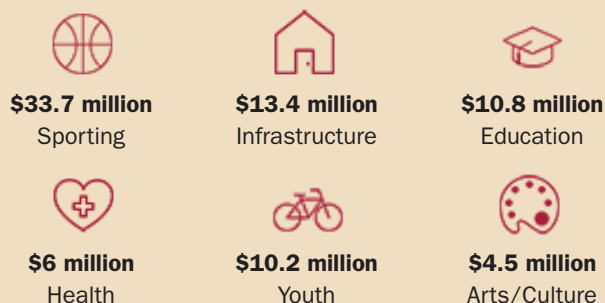


Our Toodyay & Districts **Community Bank**® Branch reinvests profit back into the community.

In fact, more than \$165 million has been reinvested back into Australian communities. Significantly, these reinvestment decisions are being made by locals and for locals.

Twenty years on, the opportunities for reinvestment by our **Community Bank**® network, and in our local neighbourhoods, are endless.

\$165 million in profits from our **Community Bank**® partnerships have been reinvested in Australian communities since 1998, including;



Join us and share in this exciting journey. Every account you open with our Toodyay & Districts **Community Bank**® Branch helps us reinvest profit back into the community. Come and see us today at 108 Stirling Terrace or call us directly on 9574 4077.

Markets have community support in the bag.

Approximately 50 workshops will be held before the end of the year delivering to over 500 people messages about the effects of single use plastic and food waste on the environment and on our lives, thanks to the efforts of the Northam Farmers market via the Northam Chamber of Commerce.

The Northam Farmers market, as an initiative of the Northam Chamber of Commerce and Northam Women in Business, has secured a grant of \$13,000 from the Waste Authority to deliver community workshops designed to upskill participants on making changes in their behaviour regarding waste. Participants will also learn how their small changes will collectively make a big difference. This echoes market initiatives such as sustainable packaging, reducing waste and buying local produce.

In November, the workshops will also be held at an all-day state Scouts event at the Recreation Centre in Northam, forming part of an environmental badge.

Northam Chamber of Commerce Executive Officer, Ms Esther Bliss, said the workshops can be held anywhere for any group, including in work places as a team building activity with a live exercise on how to decrease waste generation and increase recycling in the workplace.

“Workshops will be held at the Northam Farmers Market each fortnight, and each week at the Northam Chamber of Commerce, Bunch of Dreams and the Northam PCYC.

“With sponsorship funding from the Toodyay & Districts **Community Bank**[®] Branch we will be able to expand these workshops to the Toodyay Farmers Markets, the Toodyay CRC and into schools,” said Ms Bliss.

A small sustainability shop will also be available after each workshop for people to purchase items such as beeswax wraps, additional straws, keep cups and bamboo toothbrushes.

Toodyay & Districts **Community Bank**[®] Branch Manager, Ms Kirsten Barrack, said the branch came on board to enhance the reach and impact of the workshops.



Workshops are being held each fortnight at the Northam Farmers Markets.

“We have a very clear mandate to support local initiatives that promote sustainable living. The community workshops are a fantastic initiative and through our funding we’re delighted to see the expansion of the program in to locations such as schools, to other Northam locations and to also reach Toodyay residents,” said Ms Barrack.

For more than 50 years, global production and consumption of plastics have continued to rise. Today we produce 300 million tonnes of plastic each year, half of which is for single use purposes such as straws, food packaging and coffee cups to name a few. With over 90 per cent of plastic unable to be recycled, it’s a growing concern for our environment.

For further information about the workshops, please contact the Northam Farmers Market on 0427 472 729 or by email at northamfarmersmarket@gmail.com

The Northam Farmers Market Community Workshop Program has been funded by the State Government through the Waste Avoidance and Resource Recovery Account, and administered by the Waste Authority. Link: www.wasteauthority.wa.gov.au

Community Bank[®] branch deepens partnership with Lions.

Toodyay locals saw plenty of action both on and off the field this last AFL season with Toodyay & Districts **Community Bank**[®] Branch signing a new three-year sponsorship deal with the Toodyay Football Club.

As a long-time sponsor of the Lions, the Toodyay & Districts **Community Bank**[®] Branch contributes funds each year of the deal



The Lions new jerseys were a big hit with both players and spectators.

which goes towards the running of the Club. The branch is also naming rights sponsor of the Club’s popular new hoodies, which were worn this last season by both the Senior and Junior Club players.

Toodyay Football Club Treasurer, Patrick Thompson, said the **Community Bank**[®] branch had been a long-time supporter of the Club and their ongoing support was valued.

“The Lions Club Committee and coaches together with the players and their families are all really appreciative of the ongoing support we receive from all our sponsors. Bendigo Bank have been with us at least since I started playing in 2004 so it’s been a very happy partnership that we’ll take through to at least 2020,” said Patrick.

Toodyay & Districts **Community Bank**[®] Branch Manager, Kirsten Barrack, said the Club was a natural fit given their respective roles in the community.

“The Lions and our **Community Bank**[®] branch share a sense of service to the community, and in our varying capacities, we’ve both played a significant role in shaping the lives and futures of Toodyay locals. We’re delighted to have renewed our partnership agreement and look forward to another fantastic season ahead in 2019,” said Kirsten.

With up to 100 club players, coaches, committee and supporters now on a well earned break, it won’t be long till the count-down begins again for what is promising to be another big year for the Lions.

Community Bank® branch signs on as Northam Hockey Club sponsor.

The Toodyay & Districts **Community Bank**® Branch and the Northam Customer Service Centre also threw their support behind the Northam Hockey Club as the latest sponsor to sign on to the club this last season.

As the only platinum sponsor of the club, the **Community Bank**® branch committed significant financial support to help offset Northam Hockey Club's costs which included fielding 11 teams competing in the Avon Hockey Association. With Bert Hawke Oval being the home ground for all Northam teams, the club is responsible for ground maintenance, light fees, junior development, supplying umpires and running a canteen.

Northam Hockey Club President, Kelsey Lawrence, said the club was appreciative of the branch's support.

"As with any sporting club or community organisation, we rely heavily on the support of volunteers and financial sponsors to be successful. By working together with our sponsors, we can support our local families with quality sporting facilities and player development," said Kelsey.

Visitors come from all over the Avon region including Toodyay, Cunderdin and Wongan Hills with the club also expanding to junior teams from Mundaring.

Toodyay & Districts **Community Bank**® Branch Manager, Kirsten Barrack, said the branch was committed to supporting local families.

"Communities are often built around shared interests and there's no passion or pursuit more galvanizing than sport. We believe that when we support community groups, whether they be school, club, charity or any other Toodyay or Northam service group that we are playing an important and positive role in the lives of our people.

"The more our community realises the benefits of banking with us, the more we can give back to the people of Toodyay, Northam and the surrounding Wheatbelt area through sponsorships such as this one with Northam Hockey Club," said Kirsten.

The Toodyay & Districts **Community Bank**® Branch is a true community venture, offering a full range of banking products and services in a business model designed to strengthen the local community.



Northam Hockey Club receives much-needed funding from the **Community Bank**® branch.

Community steps up to give school courtyard a make-over.

The Toodyay District High School courtyard is receiving a huge make-over thanks to the support of our Toodyay & Districts **Community Bank**® Branch.

Branch Manager, Kirsten Barrack, said the project was an attractive one for the whole Board and branch team.

"We believe it's important to start young when it comes to managing your money. It's for that reason, we have a vested interest in supporting our district schools where ever we can – not only by providing school banking services, but whenever they reach out wanting a helping hand.

"That opportunity was presented to us when the Toodyay District High School came to us in need of funding for their school courtyard refurbishment.

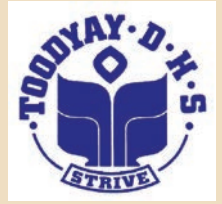
"We recognise the importance of having a school courtyard that everyone's proud of and especially given it's used by the whole school and for school as well as community events.

"It's given us a significant opportunity to again demonstrate our support in the community and we hope in turn, results in more business to the Bank so we can continue to give back where it's needed the most," said Kirsten.

The Toodyay District High School P&C President, Claire Ferguson, said the school was extremely grateful for the funding support provided by the Toodyay & Districts **Community Bank**® Branch.

"Our P&C identified the courtyard area required a much-needed face-lift, not only because students eat their lunch there every day, but because it is used for a number of school and community functions.

"We reached out to the Toodyay & Districts **Community Bank**® Branch for support and they didn't hesitate to come on-board with the funding we required to undertake this dramatic improvement to the area. Our school community is most appreciative of their ongoing support," said Claire.



What makes a successful business? You.

Smart Banking Solutions for Small Business.

Drop in to see Kirsten and the team at 108 Stirling Terrace, Toodyay - 9574 4077 or 150 - 152 Fitzgerald Street, Northam - 9622 8159 to find out more.

 **Bendigo Bank**
Bigger than a bank.

[bendigobank.com.au/
business](https://www.bendigobank.com.au/business)

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Toodyay soccer players demonstrate great skill development.

The Toodyay Soccer Club enjoyed another terrific season with many local families involved in Monday afternoon training at Toodyay Oval. The club has supported the development of both boys and girls in soccer and has seen great improvement in player skills this last season.

The club also played two 'home' and two 'away' matches against Northam Soccer Club which allowed the Junior, Intermediate and Senior teams to test their newly learnt skills. Although the Toodyay teams held their own in these matches, the club's focus continues to be one of inclusiveness and fun.

Our Toodyay & Districts **Community Bank**[®] Branch has once again been the major sponsor of the club sponsoring the Awards Presentation and the 2019 season club uniforms. We joined other local sponsors – the Toodyay Bakery, Toodyay IGA and SportsPower Northam who all provided support throughout the season.

We look forward to an even bigger year ahead in 2019 and in the meantime wish all players and their families the very best in the off season.

Registrations will open for the 2019 season in March.



Toodyay Soccer Club promotes inclusiveness and fun.

Northam Women in Business a step closer to making someone's dream a reality.

With applications now closed, it's only weeks to go until we have a winner for the Northam Women in Business bursary, which will be steps closer to making someone's dream a reality.

The Toodyay & Districts **Community Bank**[®] Branch and Northam Customer Service Centre are major sponsors of the bursary, with the winner taking home \$5,000 to put towards furthering their career.

The Bursary Committee received a number of strong applications and has short-listed five applicants for interview.

The Northam Women in Business Bursary is a one-off payment awarded annually to a successful female applicant who demonstrates a readiness to embark upon a business career or venture with the aim of achieving self-employment.

Toodyay & Districts **Community Bank**[®] Branch and Northam Customer Service Centre Manager, Kirsten Barrack, said the bursary was another way the branch was able to demonstrate its commitment to the Northam business community.

"The Northam Women In Business bursary is a fantastic initiative that goes a long way to helping women realise their dreams. With the right backing and support, these women can go on to achieve amazing things. We wanted to be a part of that – working together to make the dreams of our Northam women a reality.

"Our **Community Bank**[®] branch is a committed supporter, not just this year, but for many years to come," said Kirsten. Northam Women in Business Executive Officer, Dr Stephanie Spencer, says the **Community Bank**[®] branch has set a great example for the business community.

"We've established a very strong partnership with the Toodyay & Districts **Community Bank**[®] Branch and Northam Customer Service Centre. It's partnerships like these that lay the foundation for a very strong business community and one from which we can all profit.

"The Northam Women in Business scholarship provides the same foundation for women in their careers. We have received applications from a number of women in our Northam community with aspirations to further their career or business venture. It's an incredible opportunity to receive valuable mentoring and financial support," said Dr Spencer.



Northam Women in Business supports the dreams of women in business.

Toodyay & Districts Community Bank[®] Branch

108 Stirling Terrace, Toodyay WA 6566 Phone: (08) 9574 4077

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

Website: www.bendigobank.com.au/toodyay facebook.com/bendigobank twitter.com/bendigobank

Northam Customer Service Centre 150-152 Fitzgerald, Street, Northam WA 6401 Phone: (08) 9622 8159

Opening hours: Monday to Friday 9.30am – 11.30am and 12 noon – 4.00pm



www.bendigobank.com.au