

If you're looking after the community, we'll look after you.



Banking solutions for the Not-for-Profit sector.

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“Our people are ready to get involved, helping you further your cause with a great deal on your banking and support in other areas as well.”

Peter Hanlon – Group Executive, Retail and Business Banking, Westpac

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We support the supporters.



As Australia's first bank and first company, Westpac has long held a deep appreciation for the connection between healthy communities and healthy economies. Our community focus is therefore a core part of our everyday business model. We're the right banking partner for your community organisation because:

- We can offer you the strength of one of Australia's largest banking networks.
- We've used our business banking expertise to develop a range of special benefits, designed specifically to offer extra value to our community-focused customers.
- We're a recognised global leader in corporate responsibility and sustainability.
- We're active in the community and empower our staff to be active, too.

Our pledge to the Not-for-Profit sector

Through work with community organisations of all sizes – from local sports clubs to schools and national aged care facilities – we've learned that the demands and opportunities of this sector are enormously diverse. Strong banking is key; but we need to offer more than that.

For all of our community-focused customers, we are committed to:

- Understanding your unique day-to-day financial workings and requirements.
- Designing and innovating our products and services to align with your needs.
- Providing specialist bankers, who are dedicated to servicing the Not-for-Profit sector.
- Connecting you with the education, training, resources and other areas beyond just banking that will help strengthen your organisation and achieve your long-term vision.

“Westpac helps us do what we need to do by taking the time to understand our unique needs.”

Yooralla



Caroline McMillan
Service Coordinator
Yooralla

It's clear to see that Yooralla, an Aboriginal word for "Love", is well used here.

The quality of care that began in Fitzroy during 1918 as a free kindergarten for children affected by polio epidemics now provides quality disability services for Victorians in need at 100 sites. Yooralla gives people with disabilities the opportunity of an independent life through therapy, accommodation and respite, and training in independent living skills.

There's less emphasis on the disability and more about achieving goals.

The Yooralla ethos of "People helping people achieve" is reflected in Westpac's approach to Not-for-Profits. Westpac took the time to evaluate and enhance operations, finding simpler ways of delivering cash to all the centres to pay for activities, streamlining services and delivering time-saving solutions to Yooralla's finance administration and people management functions.

Giving people the choice on how to lead their lives is a key benefit Yooralla offers people with disabilities and their families, and Westpac is proud to help facilitate that worthy outcome.

Optimising your day-to-day efficiency.

We can ensure that your organisation's main accounts are configured for optimum efficiency – offering special benefits designed with your community organisation's operational needs in mind.

For a start, we can offer:

- **A transaction account with minimal fees and easy access.**

Make our Community Solutions Account your main account and we'll offer you no monthly service fees and maximum banking freedom with access via a range of banking channels.

- **An account just for petty cash.**

We've created the Petty Cash Account, offering you a better solution for managing and accounting for the petty cash required to run events and other important activities, as well as reducing the risk of expense fraud.

- **Access to smooth and fast transactions.**

We can keep your organisation humming with market-leading transactional technology and process automation, oiling the cogs of payroll, donation or fee collection, super, EFTPOS and employee packaging – to name just a few.

Talk to your Not-for-Profit Banking Specialist or call 1300 655 734 today.

“Westpac is helping us rely less on funding, so we can become more self sustaining.”

Sydney Writers' Festival



Wendy Were
Artistic Director and CEO
Sydney Writers' Festival



SYDNEY
WRITERS'
FESTIVAL
wf.org.au

From humble beginnings as part of the Sydney Festival 12 years ago, to the third biggest writers' festival in the world, the Sydney Writers' Festival has become an internationally acclaimed event, committed to making the written word accessible to everyone.

This year alone, 80,000 people attended the two-week celebration of literature and ideas, to hear over 450 writers and share their works and philosophies.

And Westpac is proud to be a corporate sponsor of this worthwhile initiative.

The involvement doesn't stop there, though. We've taken a philanthropic approach to supporting the Festival, providing funds to augment the artistic program, and increase the scope of the Festival's offer. Writers also visit Westpac offices during the Festival, to share their concepts and theories with staff.

Connecting the humanity behind the work is a key driver for the Sydney Writers' Festival, which connects closely to our ethos of supporting the community and the customer.

Think 'cash grow'...

We know you have to work hard for every dollar that flows into your account.

At Westpac, you can save and invest with confidence, knowing your money is with one of the world's strongest banks. And, our comprehensive product range means you don't have to choose between competitive interest and at-call access – you can have both.

For example:

- **Earn a high cash rate without sacrificing access.**
Simply save online with our Westpac Business Max-i Direct Account. There are no monthly service fees or minimum transfers required to earn a competitive rate. And, you can access your money via a same-day transfer to your Westpac transaction account.

- **Access even higher rates based on your combined Westpac term deposits.**

We'll help boost your investment power by offering you rates based on the sum of your combined Westpac term deposits¹ even if they have different maturity dates – so you're always accessing competitive returns².

- **Take advantage of specialised portfolio management and advice.**

Through Westpac Financial Planning, you can talk to an expert about wealth management and risk strategies especially designed for Not-for-Profit organisations.

1. This applies providing the sum of combined deposits is greater than \$250K, and the individual term deposit is greater than \$20K.

2. The interest rate applicable to the term deposit will be the interest rate on the day the term deposit is being opened or reinvested and will be based on the balance of the total term deposit portfolio held at Westpac (subject to meeting the conditions in point 1).

“We create opportunities for young people to make positive life choices so they can make the world a better place.”

Youth Off The Streets

Father Chris Riley's



Youth Off The Streets®

Grant Dodds
Chapel School Manager
Youth Off The Streets



Supporting young people to turn their lives around and overcome immense personal traumas has become a life commitment for Father Chris Riley and the staff at Youth Off The Streets. From a single food van delivering meals to young homeless people on the streets of Kings Cross in 1991, it has become a major youth-specific agency providing a wide range of critical services.

It's a hard, challenging, and life-affirming experience, and Westpac is helping wherever it can.

Over the last seven years, Westpac have provided financial and volunteer support, including funding in 2002/03 to support McIntosh House, a Semi-Independent Living Program teaching self-sufficiency, and this year donated items to help furnish Youth Off The Streets new offices in Mascot.

As Father Chris says, "It's the most rewarding job in the world" and something we believe deserves our support.

...as well as 'cash flow'.

We recognise that fundraising and fees for services and membership are your organisation's lifeblood; we can assist by providing you with the latest facilities for collecting funds – and make it efficient to get money out to where it's needed.

For example:

■ **Collect donations electronically – anywhere.**

We'll get behind your fundraising efforts with special benefits on our EFTPOS Advantage range, making it easy to collect donations electronically, both from your offices or branches and out in the field at fundraising events.

■ **Offer your supporters a range of payment options.**

With Westpac, you can be confident that you'll have access to market-leading payment options to assist you, including internet and telephone banking, EFTPOS, BPAY®, Direct Debit, Mail Order and more.

■ **Accept online payments without setting up a website.**


You don't have to spend loads setting up a website for payment collection or distribution. Via Westpac PayWay, you can use ours, branded with your logo and access number, and with robust security backing every payment.

**Talk to your Not-for-Profit
Banking Specialist or call
1300 655 734 today.**



“In the same way we’re providing for the future of our students, Westpac helps us deliver our long-term viability.”

Knox Grammar School



John Weeks
Headmaster
Knox Grammar School

The ethos for Knox Grammar is as inspiring as it is complex: educating Australia's next generation of leaders. With a 10-year strategic plan built on the premise that excellence can be realised in a supportive and stimulating educational environment, the school has created an environment that allows individuals to develop their personal character, and prosper.

With day boys and boarders reflecting a wide range of backgrounds from around Australia and overseas,

Knox Grammar School offers students equally diverse opportunities to find and develop their talents.

Westpac is part of a long-term relationship that has seen many improvements to the facilities, and a secure base from which the school can meet the demands of education in the 21st century.

Knox Grammar School continues to strive for excellence in all endeavours, and Westpac is proud to share similar beliefs.

Helping your organisation to grow and expand.

The more successful your organisation is, the more the community benefits – so, if you need the finance to grow your purpose, we have many options available to support your growth or transition.

For example:

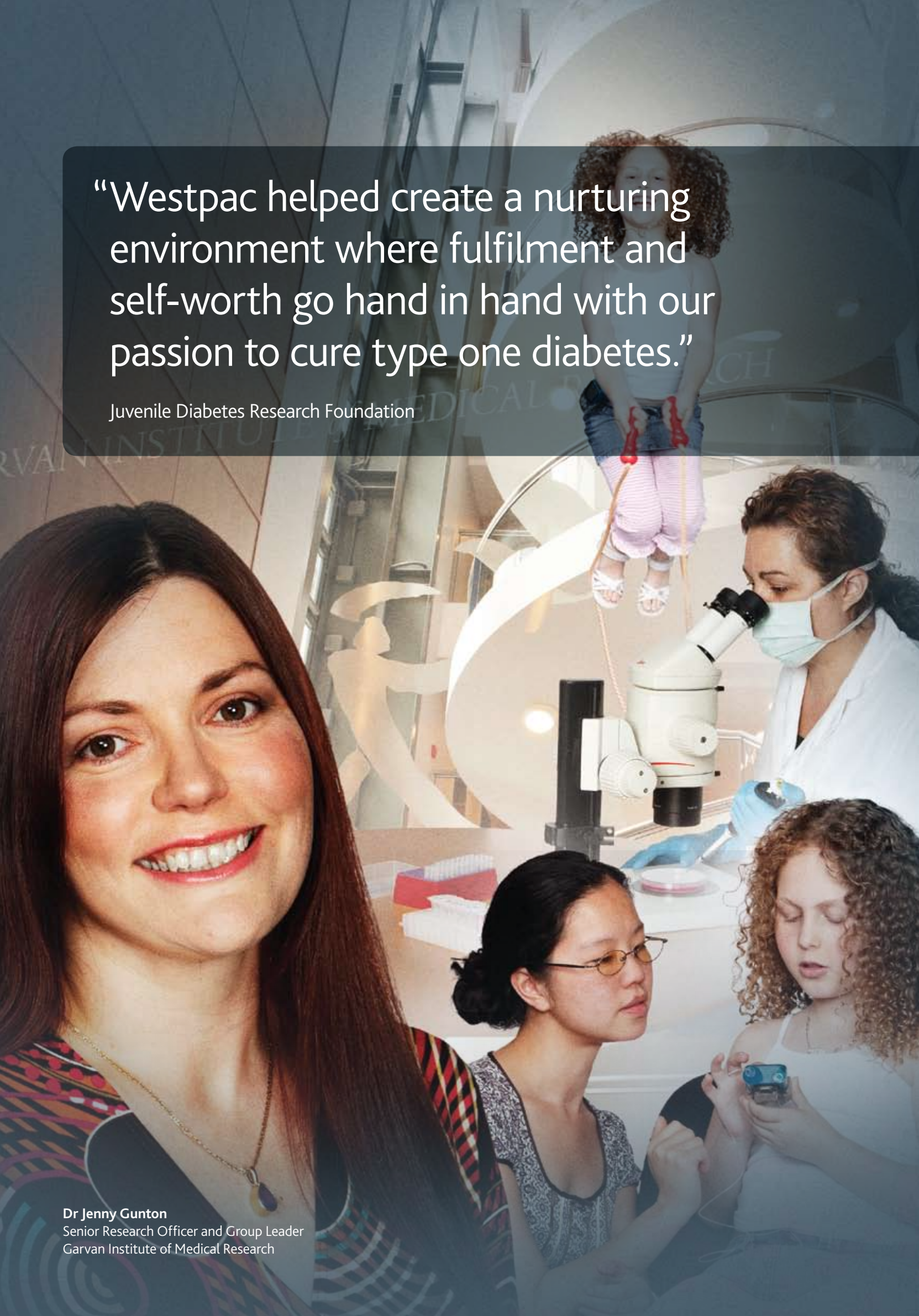
■ **Get the right loan for the right purpose.**

Our Not-for-Profit specialists are committed to ensuring you have the most efficient, cost-effective lending solutions we can offer – from credit cards and overdrafts for everyday expenses, to longer-term borrowing for expansion, to insurance premium finance for keeping your insurance costs manageable.

■ **Finance new equipment without tying up capital.**

If you need a range of primary goods to help you do your important work – Westpac Equipment Finance could allow you to get what you need without tying up your valuable working capital.





“Westpac helped create a nurturing environment where fulfilment and self-worth go hand in hand with our passion to cure type one diabetes.”

Juvenile Diabetes Research Foundation

Dr Jenny Gunton
Senior Research Officer and Group Leader
Garvan Institute of Medical Research

For senior Garvan scientist Dr Jenny Gunton, scientific research has a human heart. As Senior Research Officer and Group Leader at the Juvenile Diabetes Research Foundation (JDRF) in the Garvan Institute, Jenny has seen close up the damage that diabetes can do and, like her colleagues, is driven to find a cure for this devastating disease.

This dedication at times led to an unexpected side effect: high staff turnover. Westpac, aware that keeping capable staff happy and healthy in this important workplace was

critical, gave the Foundation direct access to Westpac's Human Resources department, to help design beneficial leave and remuneration packages, so the bright minds in the Foundation could do their best work. Staff turnover has now dropped from 40% to 5%. With no cure yet for diabetes, or any way to prevent its eventual complications, Westpac continues to provide support to help Jenny and her peers make diabetes history.

Going beyond banking.

You're part of a unique and specialised sector, and, with over 191 years serving the community, we're more than just a bank. We have a shared community focus and purpose that goes beyond banking, which we support in many different ways.

- **Access financial education and advice.** We provide a series of education and training programs to support you and your organisation including:
 - **Business Education Workshops.** Learn how to improve your community organisation's operational performance through better cash flow, financial reporting and management.
 - **Bite Size Workshops.** Each looks at a particular issue, such as cash flow or interpreting financial statements, without stealing more than a couple of hours.
 - **Free Guide for Community Treasurers.** A powerhouse of helpful tips on bookkeeping, asset registers, cash flow, tax and much more.

- **Take advantage of our ongoing community-focused initiatives.** We offer a whole range of other valuable resources that go beyond banking, including:

- **The online Community Financial Centre.** In association with Our Community, this online resource provides information to support and accelerate the impact of your community organisation as well as providing numerous free resources and tools for community treasurers, board members and staff. Visit ourcommunity.com.au/westpac
- **GiveNow.com.au** An online facility, supported by Westpac, offering a secure way for any community organisation to accept credit card donations from anywhere in the world. Visit GiveNow.com.au



Switch your Not-for-Profit to Westpac? Not a problem.



We know you need a smooth transition to your new banking partner, so we'll be there every step of the way to help you switch banks. We will:

- Review and recommend the most appropriate solutions to completely cover your needs.
- For larger, more complex customer needs, provide a dedicated person to help manage the transition of your banking to Westpac.
- Open your new accounts and assist you with re-setting any automatic payments.

Talk to your Not-for-Profit Banking Specialist or call 1300 655 734 today.

Over 191 years of community commitment:

“Community groups are absolutely vital for the development of a thriving and vibrant nation. More than 65% of Australians belong to one or more of the nation’s 700,000 community groups. Westpac and Our Community are now working together to help build and accelerate the impact of this vital sector.”

Dr Rhonda Galbally AO
CEO
Our Community

- **Westpac employee involvement.**
We match dollar for dollar with our employees’ donations to tax-deductible charities, and thousands of paid volunteering days are logged each year by our staff.
- **The Westpac Foundation.**
Invests in programs that create and sustain social enterprises in disadvantaged communities.
- **Community partnerships.**
Westpac has a range of long-term partnerships that reflect a diverse range of community issues.
- **Capacity building for the community sector.**
Free information and resources to assist with financial literacy; e.g. help sheets, templates, websites and more.
- **Getting involved in ongoing community projects.**
Recognising Community Treasurers through our Award Program, Financial Literacy Events and GiveNow.com.au
- **Corporate responsibility – Westpac has been:**
 - The first Australian bank to sign the Equator Principles agreement.
 - Recognised by the Dow Jones Sustainability Index as one of the world’s most sustainable companies.
 - Rated at the 2008 World Economic Forum as one of the 100 most sustainable corporations globally.
- **Westpac operates under principled and sustainable business ethics.**
Across employee and customer practices, environment, community involvement and supply chain management.

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