



Westcountry Savings & Loans

**GET MORE OUT
OF LIFE**

**MAKE THE
MOST OF YOUR
MONEY**



Follow our easy steps each month to help improve your finances and ensure you never get in to financial trouble again.

2021 CALENDAR

WELCOME TO OUR **2021** CALENDAR!

We are Westcountry Savings and Loans, your local credit union. Working in partnership with your housing association in the South West we hope to improve financial wellbeing for everyone living, working or studying in our region.

Westcountry Savings and Loans is a modern, community-owned, not-for-profit credit union. There are many thousands of credit unions around the world all helping their members to save and borrow cooperatively.

Launched in 2004, we are the largest credit union in the South West with more than 3,000 members.

We offer honest, transparent and affordable financial services and our members are at the heart of everything we do.

SAVINGS

Saving feels good. Save for the future, your family, a special occasion or a rainy day.

We offer:

- ✓ Instant Access and Regular Savings Accounts
- ✓ Christmas Savings
- ✓ Young Savers (for children under 16)
- ✓ PrizeSaver (the savings account with monthly prizes)
- ✓ Term Deposit Accounts (subject to availability)

You can save directly from your bank or through a salary saver scheme (ask for details of participating employers).

We are fully regulated like the banks and building societies and all your savings are protected by the Financial Services Compensation Scheme.

LOANS

We provide affordable loans to our members for a wide variety of purposes.

We offer:

- ✓ Fair interest rates
- ✓ No arrangement fees or ongoing charges and no early repayment penalties
- ✓ Interest is charged daily
- ✓ A linked account to encourage a savings habit
- ✓ Exclusive rates for members who work for one of our partners.

See our website for more details about interest rates, the types of loans we offer and how to apply. All applications are subject to credit and affordability checks and you'll get a quick decision.

www.westcountry.org.uk

WORKING WITH YOUR HOUSING ASSOCIATION

In 2018 we created a partnership with 9 housing associations in the South West. Working together, we hope to improve the financial wellbeing of their customers, staff, residents and suppliers by communicating the benefits of saving and providing affordable loans.

If you need help with money or are struggling to balance your family's budget, you can contact your housing association or talk to us about ways we can help you get back on your feet:

Telephone: **0800 304 7041**

Email: mail@westcountry.org.uk

Or use our secure instant messaging service, NIVO. You can download NIVO to your smart device from our website or using the following QR code:



Scan me!

Alliance Homes



www.alliancehomes.org.uk

LiveWest



www.livewest.co.uk

Abri

(formerly Yarlinton Housing Group)



www.abri.co.uk

Magna Housing



www.magna.org.uk

North Devon Homes



www.ndh-ltd.co.uk

Cornerstone Housing



www.cornerstonehousing.net

Ocean Housing



www.oceanhousing.com

Teign Housing



www.teignhousing.co.uk

Westward Housing



www.westwardhousing.org.uk

JANUARY | 2021



NEW YEAR NEW START

01 New Years' Day – New Start

Why not make getting more out of your money your new years' resolution?

Open a savings account and set yourself a target amount to reach by March. Then you can build up from there.

04 If you're getting into shape this January, why not get yourself 'finance fit' too by opening a savings account with your local credit union?

10 Start saving this month in readiness for Christmas.

Our Christmas Saver account pays 1% on your deposits at the end of October – just in time to cover your festive bills.

16 If you've been doing 'Dry January', congratulations, you're halfway there!

Have you thought about putting the money you save on alcohol into a savings account? A little money saved regularly soon adds up!

18 Today is sometimes referred to as 'Blue Monday' – a day when a large majority of people are cold, broke and have probably not continued with their well-intentioned New Years' Resolutions. It's never too late to take control of your finances. Even if you can't save any money this month, you could tackle problem debt or get free debt advice from somewhere like StepChange to help you on the road to better financial well-being.

31 If money is tight after the excesses of Christmas, please borrow safely. Choose an affordable, authorised lender like us.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
				01 A New Year, a new start.	02	03
				BANK HOLIDAY		
04 Get finance fit	05	06	07	08	09	10 Start saving this month in readiness for Christmas.
11	12	13	14	15	16 A little money saved regularly soon adds up!	17
18 Take control of your finances.	19	20	21	22	23	24
25	26	27	28	29	30	31 Please borrow safely.

FEBRUARY | 2021

“

You were my only option at a time when we had spiralled into pay day loans and a debt management scheme.

Staff were friendly, non judgemental and reassuring.

I have since been able to **get back on track** financially but when my mum's boiler needed replacing **you were able to help** at a time no one else would.



”

02 Half term is almost here, set some savings aside to cover days out or entertainment during the break.

07 Winter can be a difficult time for older cars. If yours breaks down and you need emergency cash to cover the repairs, make sure you borrow carefully from an authorised lender like us. Better still, open an account and put a few pounds away each week to cover unexpected costs like this.

10 **Westcountry Savings and Loans Annual General Meeting (AGM)**

We're a non-profit co-operative which means we're run and controlled by our members. Each year we hold a meeting to discuss what's happened in the previous year and explain our plans for the future. If you join Westcountry Savings and Loans you'll be invited to the meeting and can vote on those proposals.

14 **Valentine's Day.**

If wedding bells are in the air, open a savings account and start putting some cash aside for your special day!

16 **Shrove Tuesday**

Get a "flippin'" good loan from your local credit union. Our rates are affordable and we make sure you can cover the repayments before we lend.

17 **Random acts of kindness day.**

By saving and borrowing with us, you're helping to make affordable credit available to everyone in the South West.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
01	02 Set aside some savings for Half-term	03	04	05	06	07 Is your older car ready for the winter?
08	09	10 Westcountry Savings and Loans Annual General Meeting	11	12	13	14 Are wedding bells in the air?
15	16 Get a "flippin'" good loan from your local credit union.	17 Random acts of kindness day.	18	19	20	21
	SHROVE TUESDAY					VALENTINES DAY
22	23	24	25	26	27	28



SPOIL THE SPECIAL LADY IN YOUR LIFE

ON THE 14TH MARCH

04 World Book Day

Reading can be a great way to relieve stress and provide some low-cost entertainment.

You can pick up second-hand books from charity shops at a bargain price and libraries now offer digital loans for their titles if you're interested.

14 Special Ladies Day

A huge thank you to all the mum's, grandma's and important ladies in our lives for all your hard work.

If you could do one more thing for the children in your family, we'd recommend teaching them about money and how to look after it.

20 Spring Begins!

Spring clean your finances – dust off your debt, spruce up your savings, clear out your creditors and mop up money worries with us!

Get your money looking ship-shape by starting a budget for you and your family. List the amounts you get in regularly alongside what you spend to check both sides balance.

Use the budget planner with this pack or take a look at some of the great tools online to help you:

[Moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)

24

As the seasons change, we turn our thoughts to what might lie ahead this year and, dare we say it, the Great British Summer Holiday! If we're able to get away from it all this year, now is a good time to increase your savings so you have cash pay for it.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
01	02	03	04 Relieve stress and provide some low-cost entertainment	05	06	07
08	09	10	11	12	13	14 Teach your children about money & how to look after it
15	16	17	18	19	20 Spring clean your finances!	21 MOTHERS DAY
22	23	24 Start saving for the Great British Summer Holidays	25	26	27	28 British Summertime begins
29	30	31				



“

West Country Savings and Loans are brilliant. They lend sensibly, by which I mean they work out how much is a good amount for you to repay. **They're polite and very helpful.**

”

01 April Fools' Day

We don't joke about money! Open an account with your local credit union and get serious about saving! You never know what's around the corner... if your washing machine leaks or your car breaks down, you'll need cash in an emergency for repairs.

04 Easter Sunday

Check out our 'cracking' loans – affordable rates, flexible repayment options and no fees!

16

Garden getting out of control? If you need to borrow money for gardening supplies or equipment, talk to us about an affordable, responsible loan.

25

Now is a good time to start saving for the summer. Maybe you want to go on holiday? Or spruce up the garden? Putting a little money aside regularly can help you achieve your goals.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
			01 April Fools' Day! We don't joke about money!	02 Good Friday	03	04 Check out our 'cracking' loans.
				BANK HOLIDAY		EASTER SUNDAY
05 Easter Monday	06	07 World Health Day	08	09	10	11
BANK HOLIDAY						
12 Ramadan begins	13	14	15	16 Is your garden getting out of control?	17	18
19	20	21 Queen's Birthday	22	23 St George's Day	24	25 Start saving for the summer.
26	27	28	29	30		

MAY | 20
21

**BE
KIND TO
YOUR MIND**

MENTAL HEALTH WEEK
W/C 10TH



10 Today marks the start of mental health week. Money worries are closely linked to mental health issues like anxiety and depression.

If you are struggling to cope, get help. If debt is an issue, speak to a free, independent debt counsellor like StepChange.

www.stepchange.org

12 International Nurses' Day

We're grateful to all NHS workers for their incredible efforts during the global pandemic in 2020 and for everything they still do for us.

We offer a discount on loans to Key Workers as our way of saying thank you.

23 If you haven't started saving for your summer holidays, don't panic. It's not too late to open an account and put some money aside. If you want to book your break and don't have the cash available, we can help with an affordable loan.

30 Now is a good time to save some cash towards school uniforms. The new academic year will be here before you know it and it can be difficult to buy all the gear just before the kids go back.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
31					01	02
BANK HOLIDAY						
03	04	05	06	07	08	09
BANK HOLIDAY						
10 Mental Health Week. If you are struggling, get help!	11 Ramadan ends. We wish all our Muslim members Eid Mubarak.	12 International Nurses' Day. Discounts for Key Workers	13	14	15	16
17	18	19	20	21	22	23 Have you started saving for your summer holiday?
24	25	26	27	28	29	30 Do your children need a new school uniform?



“ It's a great small loan service for me as a single mum when I really needed it. ”

03 If your washing machine breaks down or your oven's broken and you need to borrow money for a replacement, think about a loan from a credit union.
We are often a cheaper alternative to finance deals from retailers and you could use a loan from us to buy from a local selling site on social media.

05 **World Environment Day**
If you're trying to be 'green' and need cash for an electric vehicle or more environmentally friendly appliances, why not try a loan from your local credit union? You can help local communities at the same time as protecting the planet.

20 **Special Gents Day**
A huge thank you to all the dad's, grandada's and important gents in our lives for all your hard work. If you could do one more thing for the children in your family, we'd recommend teaching them about money and how to look after it.
Saving regularly and borrowing carefully are really important life lessons. Start them on their journey to financial well-being by opening a savings account with us.

25 It's hard to believe we're almost halfway through another year. If your money-saving ambitions haven't gone to plan, don't worry. There's always time to start saving for the future. Open an account with your local credit union today.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
	01	02	03 Need money fast? Borrow from your Credit Union.	04	05 World Environment Day. Are you trying to be greener?	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20 Gents, why not open a savings account for your child.
21	22	23	24	25 How are your saving ambitions going?	26	27
28	29	30				

FATHERS DAY

HELP IS ALWAYS AT HAND

INTERNATIONAL FRIENDSHIP DAY
30TH JULY



03 Want to get out and enjoy the garden? Whether it's a new BBQ, some garden furniture or play equipment, talk to us about an affordable loan to improve your outside spaces.

10 If you need to borrow for a last minute holiday deal, make sure you choose an authorised lender, like us, who'll check you can afford the repayments before you sign up and help you save during the life of your loan.

17 **World Emoji Day**
How are you feeling about your finances? More 😞 than 😊? Open a savings account with your local credit union and take control of your money.

22 **Sizzling summer savings?**
Interest rates haven't been the best for a long time. Credit unions pay an annual dividend to their savers when there's income left over after paying the bills. We can't promise market-leading returns, but we can guarantee your money saved with us will help thousands of other members living in the South West get access to safe, affordable credit.

30 **International Friendship Day**
Credit unions are community-owned, non-profit organisations providing affordable, responsible loans and a safe home for savings. We like to think of our members helping each other financially – offering the hand of friendship by improving financial stability in our region. We're covered by the Financial Services Compensation Scheme so your deposits are protected too.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
			01	02	03 Want to get out and enjoy the garden?	04
05	06	07 World Chocolate Day	08	09	10 Fancy a last minute get-away?	11
12	13	14	15	16	17 World Emoji Day How are you feeling about your finances?	18
19	20	21	22 Do more with your money.	23	24	25
26	27	28	29	30 International Friendship Day. Help is always at hand!	31	



ENJOY THE OUTDOORS & MAKE MEMORIES

WORLD PHOTOGRAPHY DAY
19 AUGUST

01 We're only just into the summer holidays but the return to school will be here before you know it.

If you or someone you know needs to borrow money to buy school uniform, make sure you use an affordable, registered lender like us.

We'll make sure the repayments are manageable and help you save while you have the loan.

07 Credit unions lend money to members for a wide variety of reasons. Whether your household electricals need replacing or you need to pay emergency vet bills, we can help with an affordable loan.

19 **World Photography Day**

If you're a budding amateur wanting to update your kit, or a professional looking to invest in the latest technology, we know photography can be expensive.

Open a savings account with us and, by putting a little aside on a regular basis, or whenever you can, you'll soon have enough for an upgrade.

27 Don't forget – if you need to borrow money to buy school uniform, talk to your local credit union about responsible, affordable borrowing.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
30	31					01 The return to school will be here before you know it!
BANK HOLIDAY						
02	03	04	05	06	07 Credit unions lend money to members in need.	08
09	10	11	12	13	14	15
16	17	18	19 World Photography Day Need some new camera kit?	20	21	22
23	24	25	26	27 Still need that school uniform? Talk to your local credit union.	28	29



ANXIOUS ABOUT WINTER COSTS?

DON'T BE! SPEAK TO **STEPCHANGE**, THE FREE, INDEPENDENT DEBT ADVICE SERVICE.

02 The start of a new academic year is a good time to think about whether you have enough money set aside to cover the costs involved. Lunches, school trips, fairs, fêtes, photo's and replacing worn out uniform can be expensive. Open a savings account today to make sure you're prepared.

10 Did you overspend during the holidays? Don't panic. If you need to borrow, make sure you choose a responsible lender who, like us, is authorised by the Financial Conduct Authority (FCA) and provides you with paperwork upfront.

21 **World Gratitude Day**
We're grateful to all our members across the South West for being part of our community-owned, not-for-profit organisation. Without that support, we wouldn't be able to ensure that fair, affordable credit remains available to everyone.

22 **Autumn Equinox**
Getting out and about as the leaves change colour can do wonders for our mental health. Similarly, sorting out your budget and saving money can help improve your financial well-being. Tackling debt and money worries can alleviate anxiety or depression so please get help if you're struggling. The free, independent debt advice service, StepChange is a good place to start.

30 We're fast approaching the end of the year and thoughts inevitably turn to Christmas. It's a good idea to set aside a little extra each month in the lead up to the festive season – that way you'll be ready to buy the tinsel, twinkly lights and all the trimmings!

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
		01	02 Are you ready for the academic year?	03	04	05 Charity Day
06	07	08	09	10 Did you over spend during the holidays?	11	12
13	14	15	16	17	18	19
20	21 World Gratitude Day. Thank you to all our members	22 Autumn Equinox Time to improve your financial well-being	23	24	25	26
27	28	29	30 Christmas is around the corner. Are you ready?			

OCTOBER | 2021

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I would recommend Westcountry Savings and Loans to anyone, **the rates are brilliant**, its **quick and easy** to apply, all the members of **staff are friendly and helpful**. I wouldn't borrow from anyone else.



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04 World Animal Day

We're a nation of animal lovers but we know that when things go wrong with your pet's health, it can be difficult to cope financially as vet bills mount up. Start saving money with your local credit union and you'll soon build up a nest egg to help you cover the costs. If you need to borrow in an emergency, please make sure you choose a responsible, affordable lender like us.

10 World Mental Health Day

Money worries have long been linked to poor mental health. It can seem like a daunting prospect but there is help available, for free, from independent debt counsellors. If you're struggling to manage your finances, please get help. Talking to an advice line is a great first step and we'd recommend StepChange:

www.stepchange.org

21 International Credit Union Day!

A huge thank you to our members for being part of the global credit union movement. There are 86,055 credit unions from 118 countries serving 291,432,972 members* across the world and we are proud to be a part of that.

*Source: World Council of Credit Unions Statistical Report 2019.

26 Did you know, you don't have to be a member to apply for a loan with us? Membership of the credit union is free and you can join once you're loan application is approved.

31 British Summertime ends - Halloween

Don't be spooked by loan monsters this Halloween... as your local credit union we can offer safe and affordable loans for a wide range of reasons.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
				01	02	03
04 Animal World Day Are you prepared if your pet gets sick?	05	06	07	08	09	10 World Mental Health Day Struggling financially? Please get help!
11	12	13	14	15	16	17
18	19	20	21 International Credit Union Day! A huge thank you to all our members.	22	23	24
25	26 Did you know? You don't have to be a member to apply for a loan.	27	28	29	30	31 British Summer time ends Don't get spooked.
						HALLOWEEN

NOVEMBER | 2021



GET YOUR SAVINGS 'SUPER SPARKLY'

ADD A FEW EXTRA POUNDS THIS MONTH - YOU'LL BE THANKFUL WHEN CHRISTMAS ARRIVES

01 With Christmas getting closer, now is the time to plan your budget for the big day. Think about what you need to buy and who you're buying for. Make a list detailing what you can afford for each person and stick to that budget so you don't overspend.

05 **Guy Fawkes night**
Get your savings 'super sparkly' by adding a few extra pounds this month – you'll be glad you did when you need to cover off the Christmas bills!

13 **World Kindness Day**
Credit unions are created by people being kind to each other with money. Members save with us so that we can lend their money, responsibly, to other members living, working or studying in the South West. Do something kind with your money today and join your local credit union.

14 **Diwali starts**
Celebrate this year by joining the credit union – your savings are protected and you'll be helping to make sure affordable credit is available to families across the South West.

26 **Spend Nothing Day!**
The last Friday of November is a big sales day for retailers everywhere. We urge our members to be careful with their money and only make purchases where they're really necessary. Remember, a bargain is only a bargain if you needed the item in the first place! Instead of 'splurging' in the sales, why not think about something you can do for free?

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
01 Have you budgeted for Christmas?	02	03	04 Diwali begins	05 Guy Fawkes night Get your savings 'super sparkly'	06	07
08	09	10	11 Remembrance Sunday ARMISTICE DAY	12	13 World Kindness Day Be kind with your money.	14 Diwali starts Celebrate by joining the Credit Union.
15	16	17	18	19	20 International Children's Day	21
22	23	24	25	26 Spend Nothing Day! Don't 'splurge', do something fun for free!	27	28
29	30					

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I have been with them for some years, **wonderful kind caring people**, always willing to help when they can, they are so **understanding** of people's needs. I have been financially stuck a few times and they have gone out of their way to assist, **brilliant**.



”

01 Now we're into the business end of Christmas planning you'll need to be extra vigilant with costs. Present buying, food ordering and decorations can quickly race out of control leaving you without enough to cover the bills.

Manage your budgets carefully and only buy what you need.

12 Borrow money carefully this Christmas.

If you're offered cash without paperwork by "a friend of a friend", it could be a loan shark.

Doorstep and pay day lenders can charge very high interest rates so be sure to shop around before you sign up to a loan.

Use the loan calculator on our website home page to see how much it will cost to borrow from us.

29 If your festive financial hangover is going to take you some time to sort out, open a savings account now in readiness for Christmas 2022... it seems like a long way off but putting a little aside each week could mean you're free of the January debt next time.

31 Happy New Year to all our members and partners across the South West – we wish you a settled, healthy and prosperous 2022!

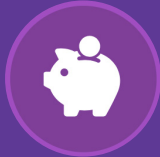
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
		01 Manage your budgets carefully for Christmas.	02	03	04	05
06	07	08	09	10 International Human Rights Day	11	12 Borrow money carefully this Christmas
13	14	15	16	17	18	19
20	21 Winter Solstice Day	22	23	24	25	26
				CHRISTMAS EVE	CHRISTMAS DAY	BOXING DAY
27	28	29 Do you have a financial hangover?	30	31 Wishing all our members a healthy and prosperous 2021		
BANK HOLIDAY	BANK HOLIDAY					



Westcountry Savings & Loans



SAVINGS



LOANS



ON-LINE

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