



Autumn
2023

Newsletter

Community Bank · Seddon



A Message from our Mobile Relationship Manager



Interest rate fluctuations are part of the experience of having a Home Loan. The rapid increases that have been endured over the last 15 months have seen a multitude of opinions and commentary on whether to remain on a variable rate or look to lock into a fixed term

The decision process involves speculation on the economic

environment, as such, it is best to work out what best applies to your own individual situation.

Factors to be weighed up can include;

- have you reviewed your household budget?
- how much flexibility does your household budget contain?
- do you have surplus disposable income to cope with ongoing rate increases if they continue to occur?
- will your stress levels be alleviated with knowing your repayment won't increase over the next one to five years?

Even if you have a low fixed rate with months to still run, considering the gap between your rate and what is currently being charged, it is never too early to start planning for the next phase of your mortgage journey.

At the Community Bank Seddon, we can explore all possible solutions to put you in the best position to manage this rising interest rate environment.

If you are keen to look at your current situation and discuss possible solutions, please don't hesitate to contact myself, Ashley Coles or Esha Shrestha.

Stuart Stirling
Mobile Relationship Manager

School Holiday Colouring Competition



We're thrilled to finally unveil our recent custom-made Community Bank Seddon artwork created by local artist, Elzette Bester. The artwork was designed to represent the branch and our role in the local community and incorporates a snapshot of the local organisations, programs and projects that the Community Bank Seddon has supported.

Better still, Elzette has designed a black and white version for colouring in, that will be available from our branch over the upcoming school holidays. Drop by any time, Monday - Friday 9.30am - 4.00pm to pick up a copy.



A Message from our Chair



Did you know that Community Bank Seddon is part of one of Australia's most important social movements? In fact, the Community Bank that supports your community is one of a network of over 300 other branches throughout metropolitan, regional and rural Australia.

These Community Banks support thousands of community projects, organisations, sporting clubs, cultural initiatives and even infrastructure builds. In fact, over the almost 25 years since the first Community Bank was created in Minyip/Rupanyip in Victoria's Wimmera, this powerful collective has delivered around \$300 million in direct community investment.

Our colleagues across the nation have supported Australians from every walk of life to connect more deeply with their community. We have supported the country through good times and bad all from the profits we make from banking with our partner, Bendigo Bank.

That means when you, your family and your friends choose a Community Bank as their bank of choice, you will be impacting your community in a significant and tangible way.

We hope you know, choosing us as your bank makes a difference across the country. So if we haven't said so in a while, thank you!

Thank you for choosing Community Bank Seddon because you make a difference.

This year many of the community groups that we support need us more than ever before. Costs are up, volunteer numbers are down and the community is desperate to connect deeply. That puts real pressure on the groups that are here to make our part of the world better.

So if you want to do a little more, why not connect with a local community group or cause that you are passionate about and see if they could use some help?

If you are already a member of a community organisation and aren't currently supported by Community Bank Seddon, come in and chat with the team to see how we might be able to assist. From sponsorship, grants and donations to marquees and branch activations, we have a great number of ways that we can support your group.

As summer in Melbourne meanders into autumn and the summer sports start to transition to winter, the days are a little shorter and cooler, we are more likely to be spending time a little closer to home. Perhaps you will take a moment and spare a thought for those in our neighbourhood that may be doing it a little tougher, many are still suffering the effects of the devastating flooding of the Maribyrnong River or facing food insecurity as the cost of living continues to climb.

These people that you pass in the street may be tapping into the community groups such as Reaching Out Inner West or the Yarraville Community Centre Nourish Program that are helping those facing food insecurity and you might remember that because you bank with Community Bank Seddon we are able to support organisations like this. And many more that truly impact the lives of people around us.

So don't be shy, tell everyone you know that actually Bendigo Bank is the Better Big Bank and you are part of it. The more people that bring their banking to us, the bigger the impact we can have on our community and across the country.

Thanks again for choosing us, we don't take your trust in us lightly. We want you to know that making our community better is what drives the volunteer Directors and our staff. Thanks again for being part of it.

Sarah Franklyn
Chair

Insurance through Bendigo Bank

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Supporting a vibrant school camp in our dynamic city

Attending school camp is a formative experience in the life of a young person. Community Bank Seddon and Urban Camp Melbourne have partnered to support Sunshine Primary School's grade 5/6 leadership camp for the next three years.

The collaboration, a first for a school group at Urban Camp, ensures Sunshine Primary School students are provided an invaluable opportunity for independence and growth away from the classroom and home, from Urban Camp's unique purpose-built location in Royal Park, Parkville.

The school's first camp was held in early March. Forty students embarked on a fun-filled three-day school camp, enjoying a raft of educational and social experiences together.

Urban Camp's experienced team created a program of activities which included Melbourne's top educational attractions including Scienceworks, Planetarium, ACMI, Melbourne Museum and the Immigration Museum. The students also visited the bustling Queen Victoria Market, enjoyed sweeping views across the city from the top of Melbourne Skydeck and a river cruise before gathering for a night-in to watch a movie at Urban Camp.

On the first day of camp, Sunshine Primary School gathered in the courtyard for the Welcome to Camp; joined by staff from Community Bank Seddon. Urban Camp's CEO, Daniel Whykes acknowledged the generosity of the partnership noting without the support of Community Bank Seddon the school camp would not have been possible.

"Bendigo Bank Community Bank Seddon dug deep into their pockets to make this camp a reality for Sunshine Primary School."

Natalie Talbot, teacher at Sunshine Primary School reflected on their first day exploring Melbourne, "we could not be more grateful. We have had the best day together. Thank you so much."

Sunshine Primary School students returned home with an even greater connection with their friends, peers and teachers through their shared experiences in the city.

More information about Urban Camp may be found at www.urbancamp.org.au



Scholarship students

Congratulations to our 2023 scholarship recipients, Sundus Mohammed and Youssif Serag as well our 2022 recipient Brandon Henry who is returning to study after a gap year. All three students were nominated by Daniela Angelico, Principal of Mt Alexander College for excellence in the areas of leadership, community service and academics.

It was lovely for our team and Board members to meet with all three students recently – an added bonus when Sundus met branch mascot, Bonnie the Border Collie, and overcame her fear of dogs!

Footscray Trugo Club

With the generous support of the Community Bank Seddon, the Footscray Trugo Club was able to purchase a lawn aerator and an electric mower.

This has allowed us to maintain the ground when the conditions are favourable as well as being able to mow the pitch for match days without noise or smelly emissions. The club members are ecstatic with our new purchases.

Footscray Trugo Club



Christmas Food Drive

Thanks to everyone who contributed to our Christmas Food Drive supporting Reaching Out in the Inner West of Melbourne. The local volunteer organisation provides homemade cooked vegetarian meals and food basics to people experiencing homelessness or generally in need. Since 2005, they have been setting up in Nicholson St Footscray every Monday at 5.30pm however have now extended their services to provide outreach support to inner west commission flats, community groups and organisations throughout the week.

If you would like to volunteer or support Reaching Out in the Inner West, join their volunteer Facebook group.



Director Profile – Freddy Lopez



Freddy with his sons Sean 16 and Ryan 13 playing in the same Senior cricket team for the first time at Grand United Cricket Club.

Freddy joined the Board of IWCE in 2019 after meeting IWCE CEO, Andy Moutray-Read at West Footscray Roosters Football Club. The conversation led to him learning more about community Banks and the great work of Inner West Community Enterprises (IWCE) in the community.

These discussions led to Freddy attending a few meetings and seeing what an impressive bunch of people were involved. In Freddy's words, "Luckily, I was able to convince IWCE to allow me to join. Must say that I was very disappointed there is no secret handshake though – still working on that."

Apart from being part of an the amazingly talented team, my passion revolves around local sports and community groups. These groups give the Seddon/Footscray region a binding identity, fosters a sense of belonging and a great place to unwind and stay connected with people from all different backgrounds.

The Inner West Community Bike hub and Money Mentor programs, both in their own ways have enormous potential to be self-sustaining. Being an accountant by trade, the Money Mentor program can really help people to be in control financially because, as we know, stressing about money and bills can be really overwhelming."

West Welcome Wagon



Late last year we were able to support two significant projects in conjunction with West Welcome Wagon and the Asylum Seeker Resource Centre.

With their connections to over 400 families in the west, West Welcome Wagon are a great resource to provide direct support families in need, so much so, resources and support are delivered directly to the families' front doors.

"All items are delivered directly to clients' homes by volunteers. It is great to see the families we support," said volunteer Catherine Ryan.

West Welcome Wagon is relies fully on the help of volunteers. At a time of a nationwide shortage of volunteers, it was a huge effort to plan and coordinate their Christmas Toy Drive deliveries with the delivery of their Back-to-School packs prior to Christmas in a huge effort minimise double-handling.

Both community and corporate volunteers, spent countless hours gift wrapping donated toys and packing backpacks ensuring none of the 400 families with school-age children missed out.

While the team were continuing to provide some last-minute school essentials last week, in total they have provided nearly 200 uniform vouchers, 540 backpacks and backpack refill kits as well as 10 CAS calculators for senior maths students.

"We are hearing about the cost-of-living increases and this time of the year places a heavy burden on families. We hope that with our assistance, the children of our clients will arrive at school prepared and ready to learn," said Catherine.

West Welcome Wagon welcomes individual and workplace volunteers throughout the year to pack resources ready to be delivered to families in need. Both daytime and after work options are available. Learn more - www.westwelcomewagon.org.au/volunteer

From the team at Community Bank Seddon, we thank our community for the Toy Drive donations before Christmas as well as the ongoing support of our customers who enable us to support vital local projects such as these.

Sponsorship and Grants Program 2023

The Westsider

Maribyrnong Swifts

West Footscray Neighbourhood House

North Melbourne Football Netball Club

Footscray High School

Westgate Concert Band

Melbourne City Football Club

Spotswood Traders Association

Footscray Rangers Soccer Club

Maidstone United Soccer Club

Flemington Traders Association

Sam's 1000

Yarraville Christmas Carols

Victorian Youth Polo Academy

Yarraville Footscray City Band

Heads Together for ABI

Asylum Seeker Resource Centre

Kensington Neighbourhood House

The Huddle

Moonee Valley Bridge Club

Kensington Stockyard Food Garden

Union Road Traders

Mt Alexander College

Footscray Lacrosse Club

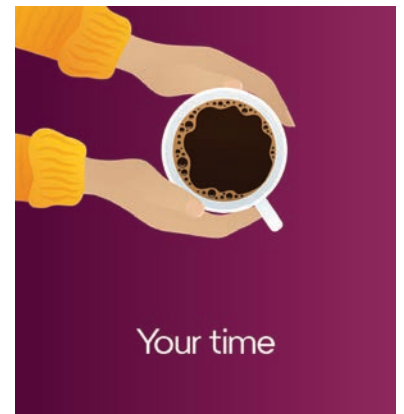
Festival Of Colour

Yarraville Festival

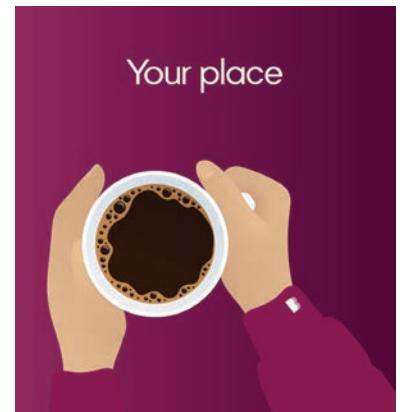
West Footscray Roosters
Football Club



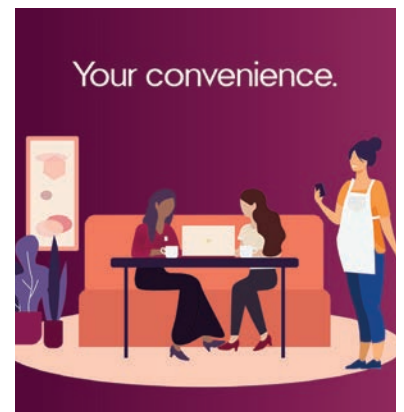
From top: Footscray Historical Society, Grand United Cricket Club, Piggy at Yarraville Carols, The Venny, Fifth Footscray Scouts Group.



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Hours: 9.30am - 4.00pm Monday to Friday
and by appointment other times

Directors Sarah Franklyn (Chair), Wal Wiersma, David St John (Secretary), Jenny Britt, Jack Fitcher (Treasurer), Pamela Sutton-Legaud, Freddy Lopez, Marcus Olive.

Inner West Community Enterprises Limited
90 Charles Street, Seddon VIC 3011
ABN 93 124 893 705

Artist in Residence – Joanne Daniel

For the month of March, we're exhibiting the artwork of local artist, Joanne Daniel. Joanne creates original and contemporary abstract artworks. A Chaldean originally from Iraq, her works are greatly influenced by colour, the environment and her faith. Full of colour, texture and dynamism, her works come in a multitude of sizes to brighten any space.



Drop into the branch any time Monday – Friday, 9.30am – 4.00pm until 17 April. Learn more at www.danielarts.com.au

Tokens of Appreciation



Our Tokens of Appreciation give customers the opportunity to choose a one of three community groups that they would like to receive a \$500 grant. This month, the team focused on an environmental theme, choosing

local community groups Permaculture Out West, Yarraville Community Garden and Friends of Cruickshank Park.

It's just another way we support our community but also a chance to say thank you to our customers for choosing to bank with Community Bank Seddon.