



Spring
2022

Newsletter

Community Bank · Seddon



From the Branch Manager



How great is it to see the back of winter? Everyone has a spring in their step come Spring!

The transition from winter to spring often sees a rise in properties for sale, with spring traditionally seen as the season to buy and sell.

Rising interest rates have dampened the usual frenzied conditions, however with homes spending longer on the market and with a greater number of properties available, this has created healthy conditions for purchasers.

The respective state and federal governments have provided various schemes such as, Victorian Home Buyer Fund, First Home Guarantee, Family Home Guarantee and Regional first home buyer guarantee to assist clients purchasing their home. In addition, there are also incentives to assist first home buyers purchase their first home such as The First Home Owners Grant (FHOG), Stamp duty concessions and the First Home Super Saver Scheme.

We are a participating lender for all of the current schemes available and our lending team; Stuart Stirling, Esha Shrestha and I are always available to have an informal chat about any questions you may have.

In conjunction with Money Mentors, we recently conducted a first home buyer workshop to discuss how to put yourself in the best possible situation to purchase your first (or next) home. Due to the success of this workshop, we look forward to holding another session in February 2023. Keep your eyes out for further details!

Ashley Coles
Branch Manager

Welcome to the team

Dom Kovesy

Welcome to our newest team member, Dom Kovesy. Dom has joined our branch in the role of Customer Relationship Officer and since relocating from Geelong, she is looking forward to getting to know our wonderful community.



Yarraville Trugo Club

We're proud to support the Yarraville Trugo Club's 85th Birthday celebrations including trugo demonstrations, a chance to play the game, community BBQ, birthday cake and prizes to be won!



Thursday 17 November
12 noon – 4.00pm.
Yarraville Trugo Club,
49 Fehon Street,
Yarraville
Rear of Community
Hall

From the Chair



The blossoms are out and we are sneezing through another Melbourne spring! It feels that the year is rushing past with the winter season done and dusted and the summer sports heating up. Congratulations to the winners of our local leagues at all levels and best of luck to those in competition now.

Community Bank Seddon is thrilled to

continue to support so many local sports clubs and if your club needs sponsorship, or even access to our marquees, then drop into the branch and chat with the team. We know the benefits of participating in sports include improved mental and physical health, building teamwork and leadership skills and importantly helping people stay connected to their community and that's why so many Community Banks are proud to support local sport.

Community connections are at the heart of what the team at Community Bank Seddon are passionate about. Our branch team and board work hard to find ways to connect our community and bring it together. From our sponsorship and grants program, our support of local events, like the hugely successful Seddon Christmas in July and working closely with the Seddon Village Traders Association, showcasing local artists and of course all the work we do to help enable our local community groups and schools.

This is what banking with Australia's most trusted bank brings. Not only great service, a full range of banking products and local staff that care about our customers; the money that we make in revenue from banking is invested directly into the inner west.

Over the last 14 years we have been proud to support over 190 organisations that make an enormous contribution to this community. In fact, we have returned over \$1,000,000 in sponsorship, grants and donations to the causes that you care about!

These funds have had an enormous impact on so many, here are a couple of my recent highlights:

- Regular support of local schools especially Yarraville Special Development School whose students make gorgeous soap you can often find for sale in the branch

- Our Community Pitch events where community and business came together to celebrate and support dozens of community causes
- All the junior sports clubs where our sponsorship helps keep sport accessible for families
- Regular in branch partners, the CWA who use the funds we help them raise to improve the lives of women and children
- All the local artists we have on show in the branch
- The Inner West Community Foundation who connect us to The Westsider, the Community Bike Hub and help deliver financial literacy via the Money Mentors program.

And this is just a few of the amazing organisations we support and celebrate. If you want to learn more about these organisations then keep connected on our Instagram and Facebook page where we celebrate so many of these amazing groups.

As we move into Christmas and the end of the year I would like to wish you and your families all the best for a safe and wonderful festive season and thank you for continuing to choose us as your banking partner. Our Branch Manager Ashley Coles and the team, including new recruit and local resident Dom, are here to support you with all your banking notes.

The recent flood of the Maribyrnong River and of course throughout other parts of Australia have devastated so many. Community Bank Seddon is here to help customers with questions about their banking and in the coming weeks as the water subsides, we will be working with community groups to support those affected.

On a final note, I would like to acknowledge the passing of Betty McClafferty. As an original Board member of Inner West Community Enterprises, the business behind Community Bank Seddon, and the inaugural Treasurer, it was the passion of people like Betty who have made this community better. We have recently created a judo scholarship in Betty's name as this was one of Betty's passions.

Sarah Franklyn
Chair

Meet Stuart
Your mobile
lending specialist

Call 0422 607 490



Reaching Out with Seddon Village



Every Monday evening since 2005, a small group of people set up in Nicholson Street Mall in Footscray to provide home cooked vegetarian meals, fruit and vegetables, snack packs, tea/coffee/milo/sugar, drinks, non-perishable food items, bread, adult clothing, shoes, toiletries, doonas, blankets, pillows, sleeping bags to people experiencing homelessness and those generally struggling.

Since 2020, Community Bank Seddon has embraced the local charity to support Randa, Ron, Paul and their team of volunteers in their mission to provide selfless service to the community.

The staff and customers have supported Reaching Out in the Inner West with collections of food, winter coats, blankets and volunteering at their Monday night service.

Over time, other businesses in Seddon Village have provided support by dry cleaning of donated coats, blankets, quilts and bedding and contributions of cooked meals, fresh produce and non-perishable items.

Randa says she has often been left speechless with the support Reaching Out in the Inner West has received. 'Thank you so much to the amazing Seddon Village! We honestly couldn't do it without such unconditional support, understanding and compassion. We haven't gone out and sought support! It has happened organically. Initially it started with a phone call in February 2020, from Suzanne from the Community Bank Seddon, offering support.

I was totally speechless as part of our selfless service was to use our own personal means to support people in need (and we did that for more than a decade). As lockdown hit and the level of need skyrocketed, we started to accept fresh produce and non-perishable food donations to meet the need in the community.

Our charity tends to attract people that can give selflessly and expand their heart! No other way forward for humanity: love and compassion for all without judgment!

If you would like to support Reaching Out in the Inner West, they can be contacted via their Facebook group – and volunteers are welcome to attend their Monday afternoon service in Nicholson Street Mall in Footscray at 5.30pm.

Community Campaigns

Community Campaigns are regular in-branch fundraisers and awareness campaigns supporting local schools, clubs and community organisations. Recently we have proudly assisted:

- Yarraville Special Developmental School - Toy Drive
- CWA Footscray Produce Stall
- Escabags – essential items for their escape bags
- Reaching Out in the Inner West – Winter Coat Drive
- West Welcome Wagon & ASRC – Christmas Toy Drive.



Time for a home loan health check!

With interest rates on the rise, there's never been a better time to review your home loan.

We'll look at your rate, term, repayments, and equity, giving your loan a full check-up to make sure it's still right for you and your current needs.

Enquire online at [bendigobank.com.au/healthcheck](https://www.bendigobank.com.au/healthcheck) or call your nearest branch on 9687 2500.

 Community Bank · Seddon

 **Bendigo Bank**

*Source: Roy Morgan Single Source Australia, March 2022. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply. Please consider your situation and read the Terms and Conditions, available online at www.bendigobank.com.au or upon request from any Bendigo Bank branch, before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (1676698-1734981) (05/22) OUT_26268109, 14/10/2022



Scholarship Recipient - Zebib Gebralese



My name is Zebib and I received the first Community Bank Seddon scholarship when I completed Year 12 at Mt Alexander College in 2022. I am currently studying Global Studies at Latrobe University, majoring in International Relations at La Trobe University.

In the first semester I was on campus three to four days a week but due to the long distance from my home, I decided to attend once a week

and study the rest online. I like that I chose at least a day to be on campus because it's the time I get to socialise with my friends and classmates and see any programs the University has to offer.

The Community Bank Seddon scholarship has assisted with study expenses but also allowed me to consider participating in the Model United Nations (MOC UN) as an extension of my studies. A MOC UN is an educational simulation held in different locations around the world, where students can learn about diplomacy, international relations and the United Nations.

MOC UN's are held in different locations and schools depending on the topics. For instance, the topic 'Equality for Young Girls' was held in the Immigration Museum in Melbourne that I attended. One day it may be in Melbourne or New South Wales again depending on what the students are interested in.

I would like to thank the Board and staff of the Community Bank Seddon for the scholarship and appreciate the opportunities it has given me.

Vale Betty McClafferty

In 2006, at the age of 77, Betty was one of the original members of the steering committee who came together to spend two years fundraising to establish a Bendigo Bank Community Bank in Seddon. With a history in bookkeeping, her original role was to manage the weekly pledge balances.



When the bank was officially established in 2008, Betty became an inaugural Director. She remained on the Board until the first Shareholder dividend was paid in 2012 and retired at the age of 83. Betty continued to support the bank as a Shareholder and endeavoured never to miss an AGM.

While a passionate Seddon community member, Betty's passion also extended to a lifelong love of Judo. At the age of 93, she was a San Dan (3rd Degree Black Belt).

She was an active member and instructor of both Moonee Ponds and Newport Judo club for many years until she could no longer participate due to an extremely uncommon break in her right leg that refused to completely repair.

Betty was a valued and loved member of the Seddon community, Community Bank Seddon and the Newport Judo Club. She passed away on Tuesday 31 May at the age of 93 and will be dearly missed.

SEDDON VILLAGE GIFT CARD

Buy a gift card today & go into the draw to WIN one of three \$250 gift cards
T&Cs apply

Perfect Christmas Gift!

Purchase at Far Fetched Designs,
Invite Me & Seddon Book Alley

Use at 30+ local businesses



Community Bank
Seddon
Bendigo Bank

Local Village for Local People

www.seddon-village.com.au

Ts & Cs - To go into the draw gift card purchases must be a minimum value of \$50. Purchases must be made by 20 December @ 12am. Winners will be drawn and notified by email Saturday 24 December



Artist in Residence – Jack Forbes-Walker



The Board Chair and staff at the Community Bank Seddon were proud to welcome Jack Forbes-Walker (@salt.water.boy) when he presented them with a printed copy of his artwork "Flowing Waters".

The branch sponsored Jack to participate in the High Tees 'Artist in Residence' Program with Jess MacDonald, supporting emerging artists who are creating unique collections. The program teaches them not only how to make an income from their art but also important behind the scenes business skills.

Jack is a proud descendent of the Birpiri people from the Northern Central Coast of NSW and currently lives in West Footscray.

Indigenous artwork has such a natural connection to country and Jack's work is no exception. This piece of wearable art - called Flowing Waters - speaks to the importance of our waterways and why climate action is so crucial to preserving them.

He loves working with indigenous iconography and symbols to make art about the importance of Country, connection to people and place and coming together to protect country. Connect with Jack via Instagram @salt.water.boy

Sponsorship and Grants Program 2022

Yarraville Footscray Bowling Club

Yarraville Cricket Club

Grand United Cricket Club

Westside Cycle Club

Footscray Historical Society

West Welcome Wagon

Asylum Seeker Resource Centre

Druids Cricket Club

Footscray Angliss Cricket Club

Yarraville Glory Football Club

Yarraville Trugo Club

Mt Alexander College

Westgate Basketball Association

Newport Baseball Club

West Footscray Traders Association

Friends of Cruickshank Park

Barkly St Uniting Church Cricket Club

Footscray Trugo Club

The Westsider newspaper

Fifth Footscray Scout Group

Footscray City Primary School

Newport Judo Club

Progress Kinder Ascot Vale

Kensington Neighbourhood House

Urban Camp

Footscray United Cricket Club

Victorian Flood Victims

Reaching Out in the Inner West

Yarraville Girl Guides

Seddon Village Traders Association

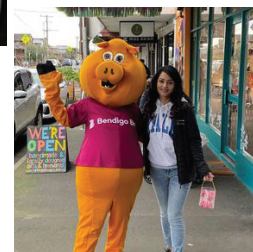
Launching the Elzette Bester Exhibition

Monday 14 November

We're thrilled to be exhibiting the beautiful work of local, Elzette Bester in our branch from the 14 November. Her work is vibrant in colour and intention and she loves creating a visual narrative by exploring her diverse multicultural community, including the beauty of her surrounding environment.

The works exhibited are inspired by her personal and emotional observations during the 2020-21 pandemic as well as work inspired by her beloved South Africa. We are excited to be unveiling a special piece that Elzette has created especially for our branch at the launch of her exhibition.

Enquiries for prints, custom sizing and commissions can be made through her website or Instagram @elzettebest.



Top L-R: Christmas in July. Grand United CC

Above L-R: Footscray Historical Society. Artist Kerrie Gottliebse.

COMMUNITY BANK SEDDON

Toy Drive

Supporting West Welcome Wagon & Asylum Seeker Resource Centre

24 October - 24 November

We are collecting new and unwrapped donations for asylum seeker children aged 1 - 17

Drop-off Location:

Community Bank Seddon 90 Charles St Seddon
Monday - Friday
9.30am - 4.00pm

ASRC
Community Bank Seddon
Bendigo Bank
West Welcome Wagon

Talk to us today



Ashley Coles
Branch Manager
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Esha Shrestha
Customer Relationship Manager
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bendigobank.com.au/seddon

/seddoncommunitybankbranch

/seddon_community_bank_branch

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

Branch of the Year 2022



Congratulations to our amazing team for their outstanding performance at the recent Bendigo Bank Regional Awards Night.

Our team scooped up four key awards for the 2021-22 financial year including the top awards:

- Branch of the Year 2021-22
- Highest Lending Growth
- Highest General Insurance
- Wealth Award for an Individual – Esha Shrestha.

Once again, we're proud of our team's ability to maintain their hard work and dedication during two very challenging years - proud night for all involved, a culmination of great leadership and teamwork.

