



Winter  
2023

# Newsletter

Community Bank · Seddon



## From the Branch Manager - Ashley Coles



How is it that spring is nearly here once again? Before the rush of the Christmas period, there is no better time to reassess your current mortgage to ensure it is still meeting your needs.

When it comes to managing our finances, few decisions are as significant as taking out a home

loan. With the ever-changing economic landscape, it's essential to regularly review your home loan to ensure it aligns with your financial goals. Let's explore some of the many benefits of conducting a home loan health check with Community Bank Seddon.

- 1. Local expertise:** The team at Community Bank Seddon understand the unique needs and challenges of the local community. As a branch of Bendigo Bank, we operate on a model that reinvests profits back into the community (\$1.2M+ in the past 12 months alone!). This means that by choosing Community Bank Seddon for your home loan, you are not only supporting a local institution but also contributing to the growth and development of your community.
- 2. Personalised Service:** Our team takes pride in offering personalised service to its customers. When conducting a home loan health check, our experienced staff will take the time to understand your individual circumstances and financial goals. We will work closely with you to tailor a home loan solution that best suits your needs, whether you're a first-time homebuyer, refinancing or looking to invest in property.
- 3. Competitive Interest Rates:** One of the primary reasons for conducting a home loan health check is to ensure you're getting the best possible interest rate. We offer

competitive interest rates, allowing you to potentially save money on your repayments. By reviewing your current loan and comparing it with the rates offered by Community Bank Seddon, we'll help you make an informed decision about whether refinancing is a viable option for you.

- 4. Flexible Loan Features:** Our team understands that everyone's financial situation is unique so we offer a range of flexible loan features that can be tailored to your specific needs. Whether you're looking for a fixed or variable rate loan, the ability to make extra repayments or a redraw facility, we have options to suit your requirements.
- 5. Local Decision Making:** When it comes to making important financial decisions, having a local branch that understands your community can make a significant difference. Our decision-making process is conducted locally, ensuring a faster turnaround time and a more personalised approach. This means you can expect efficient service and quick responses to your queries.

Regularly reviewing your home loan is crucial to ensure it remains aligned with your financial goals. At Community Bank Seddon, we offer a range of benefits, including local expertise, personalized service, competitive interest rates, flexible loan features, and local decision making. By conducting a home loan health check with our team, you can be confident that you're making the right choice for your financial future.

**Ashley Coles**  
Branch Manager

# From the Chair – Sarah Franklyn



Happy Birthday! It's not our birthday but it is the 25th birthday of Community Banking; one of the most influential and impactful community enterprise collectives in Australia.

The team at Community Bank Seddon and the Board and staff of Inner West Community Enterprises would like to wish our friends at the very first Community

Bank; Minyip & Rupanyip a very happy quarter century. The innovation that you showed to create a new way to provide banking services for your rural community has changed the landscape of Australia.

Being part of the Community Bank network is all about strengthening our community. Whether it's by providing great financial products and services or by putting profits back into our community, being part of the Bendigo Bank Community Bank network means we are part of a movement that has directly invested around \$300 million in 25 years into over 300 local communities.

Our community, the inner west, is a rich tapestry of people from a wide variety of cultures and interests and at Community Bank Seddon we try to connect with as many organisations as we can through our sponsorships and grants. In fact, we had a recent program in the branch where we got to know our customers a little better by asking them about the community groups they were passionate about and then asked them to vote with a token for their favourite local organisation.

Congratulations to Friends of Cruikshank Park who and thanks to Yarraville Community Garden and Permaculture Out West. It was great to learn about your work and help you raise funds and your profile with our customers. These groups represent a small snapshot of the local activities and passions that Community Bank Seddon is proud to support. If you are involved in a local community group that needs support, promotion and of course banking products and services then reach out to us at [seddon@bendigoadelaide.com.au](mailto:seddon@bendigoadelaide.com.au).

Sadly winter has hit many in our community hard this year. Cost of living increases have seen real pressure applied to many household budgets and this has led to a sharp increase in food insecurity across our community. Organisations like Reaching Out in the Inner West of Melbourne, the Asylum Seeker Resource Centre and our local food pantries are once again at the centre of our thoughts and community activities. We were thrilled to be able to support Reaching Out in the Inner West of Melbourne with the purchase of a van to ensure they can continue to feed so many homeless and at risk people each week.

As always, the locals of the inner west have been right there along with us banking with Community Bank Seddon, bringing donations into the branch and engaging with our social media to keep sharing the important work and sometimes joyful outcomes of these groups.



One of my favourites was the smiling faces of the 44 children we were able to help fund to attend Urban Camp. This initiative is all about helping kids build skills and more importantly having a great time and looking at the photos I think it was a great success.

Don't forget when you bank with Community Bank Seddon we put the profits back into your community. The place where you live, work and raise your family.

If you have ventured into the branch over the last few months, not only would you have seen our walls adorned with talented local artists like Avery Clarke and Sally Walshe who have helped bring the local community inside our walls; you might have seen a few new faces.

Over the last few years, the team at Community Bank Seddon has grown and our latest team members Julia and Angela have joined our Branch Manager Ashley, Stuart, Trish, Teena, Esha and Dom as the friendliest team in banking! And because they work for a Community Bank, you might see them regularly out and about with our Community Engagement Manager, Suzanne Saunders, meeting our community groups, volunteering with groups like The Huddle and presenting scholarships and art prizes.

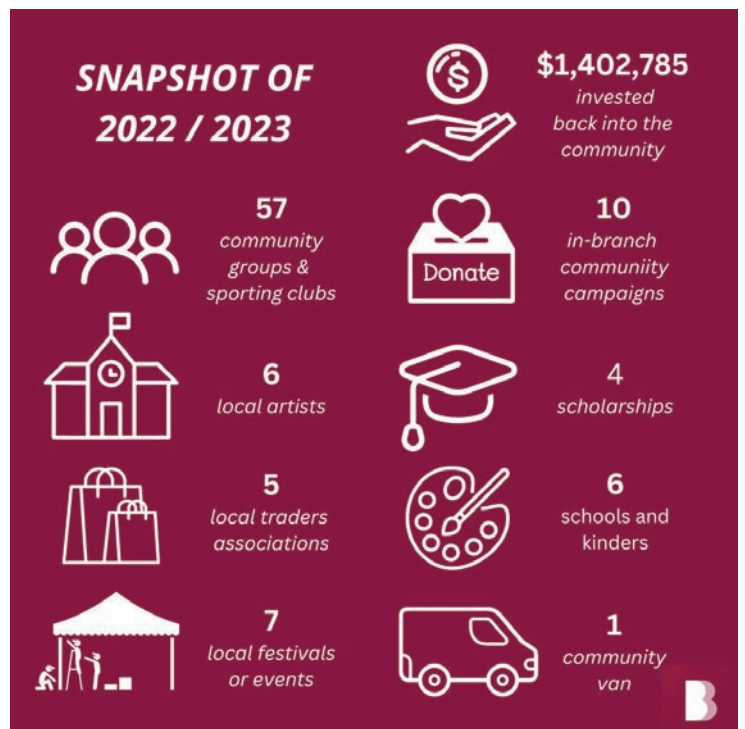
Finally, I want to make a shout out to the Board of the Inner West Community Enterprise. This is the organisation that holds the franchise for Community Bank Seddon and is lead by a group of passionate volunteers and community leaders. A huge thanks to my fellow directors Wal Wiersma, Jack Fitcher, Jenny Britt, David St John, Pamela Sutton-Legaud, Freddy Lopez and Marcus Olive. Just like you, these people love the inner west and want to continue to make sure it's the best place in the world to live!

**Sarah Franklyn**  
Chair

## Shares

Do you want to become a shareholder in your local community bank? Initially we raised \$673,000 from local mums, dads and community business owners to create Inner West Community Enterprises Limited, the social enterprise that owns the Bendigo Bank Community Bank Seddon franchise. While the majority of our initial shareholders are still on board, occasionally small parcels of shares are available to buy.

For further information regarding buying or selling shares -<https://www.bendigobank.com.au/branch/vic/community-bank-seddon/lvm-shares/>



## Welcome to the team – Angela and Julia



Within the last three months, we have been very fortunate to welcome two new staff members to our team – Julia Nguyen (pictured left) and Angela Benedict.

Julia recently joined Community Bank Seddon in the role of Customer Relationship Officer, bringing with her seven years of experience in the

finance sphere. She's excited to connect with the locals and remember all the names and faces of our regular customers and is keen to get involved with the branch's community programs.

With a keen interest in art, Julia recently chose the Show Your Westside art exhibition for her staff grant and was fortunate to present the 2nd prize at the exhibition launch. Not surprisingly, Julia enjoys exploring different art exhibitions, is a passionate photographer and likes to try new cafes and coffee shops in her spare time.

Angela's has flourished in her role as a Customer Relationship Manager after working as a lender for the past two years. She too is keen to get to know the customers and is looking forward to helping them with their home ownership needs, whether it's by doing a financial health check on their current holdings or helping people move into their first home.

Embracing the community sponsorship program, Angela has already dedicated her time in volunteering at The Huddle, Reaching Out in the Inner West as well as a financial wellbeing program for women escaping domestic violence and supporting the Asylum Seeker Resource Centre through our staff grants program.

After hours, Angela likes to wander off the beaten path and explore local shops and eateries. An avid theatre fan, there is nothing she likes better than supporting community arts programs.

## Show Your West-Side Art Exhibition

Our staff grants program gives our team a chance to connect with the community and support an organisation or project they are passionate about.



For Julia this meant supporting the recent Show Your West-side Art Exhibition, where local artists had the opportunity to showcase their perspective of the City of Maribyrnong. Support was overwhelming with over 200 entries submitted and 400 attendees at the launch event. Julia was thrilled to present 2nd prize to local artist, Andy Robertson.

The branch's commissioned artwork by Elzette Bester was also showcased in the exhibition. The piece gained a great deal of interest with guests spending much time discussing and taking in all the details that tell the Community Bank story.



## Refinance, renovate or just re-evaluate

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

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**

\*Roy Morgan Single Source (Australia), May 2023. 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](https://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\_30475616, 19/07/2023

# Volunteering for The Huddle

The Huddle's Multi-ART Superclinic was created after the success of our Autumn school holiday Multi-SPORT Superclinic. The clinic was an opportunity for all young people aged 5-12 years to experience various art forms that they may have never tried before. The activity took place in a welcoming and familiar space, the North Melbourne Community Centre and we welcomed over 60 kids and their families. Participants tried drumming with Kofi Kunkpe, circus training with local troupe CircusNexus, painting and crafts with Arts for Kids Culture, and cubby house building with The Venny. Thank you to Suzanne, Teena and Angela from Community Bank Seddon for volunteering with The Huddle and helping us to provide an engaging, imaginative and creative day!



## Ruth, The Huddle

"This was the best Huddle Holiday activity ever. My kids really enjoyed it all! Thank you for all that you do for the community."

– Parent, Multi-ART Superclinic

"My boys really enjoyed this day, especially the drumming!" – Parent, Multi-ART Superclinic



# Scholarship Students – update

We love receiving updates from our scholarship students, and for Sundus and Brendon, it's been an eventful six months so far!



Getting close to finishing his first semester Bachelor of Arts, majoring in International Studies, at Melbourne University, Brendon recently sent through a recent 'life update'.

"My uni life has been busy but rewarding. I am having a rewarding learning experience, thanks to your scholarship funds, although I have to dedicate all my time towards staying up to date with assignments,

clubs and social events. My first semester ends in a few weeks, and I am very satisfied with my academic performance.

My family and I also became Australian citizens recently! It is an exciting time for us and I look forward to the opportunities that citizenship will provide.

I am happy to report that I used the funds to supplement my tuition expenses. I would like to thank you and the Seddon Community Bank team for supporting my educational journey."

The transition to tertiary studies is often a huge leap for our scholarship students - combining independence, workload, juggling study and work are always a challenge. But for some

it's the realisation that their chosen field of study may not be all they've dreamt about.

Recently, scholarship student Sundus decided that her chosen field of nursing was not quite what she expected.

"I have just moved universities as well as courses (from Nursing at Deakin) to Law at RMIT University.

I have realised that nursing just is not well suited for me, and I've found a recent interest in Law, so I applied and luckily got accepted," she said.

"I studied nursing for almost three months and got settled into the course and uni life. The biggest challenge I specifically faced was having to be very independent in university - not having teachers motivating you and reminding you of important tasks due.

After volunteering at The Huddle and participating in their Game Changers program, Sundus was thrilled to report that she recently found employment at Collingwood Football Club in the role of Media Assistant.

We're really excited to hear more news and looking forward to further updates as the year progresses.



## Artists – Sally Walshe

Sally is a community minded local Footscray Artist. She studied printmaking and has been a practicing printmaker for over 15 years and has won several awards for her linoprints. Many of her themes are autobiographical, depicting her life as a partner, mother and single parent. Sally also loves exploring local natural themes, sometimes with a touch of fantasy, such as the beautiful Cruikshank park - as found in the exhibition at the Community Bank Seddon.



Sally has a passion for making linoprints and loves sharing her joy through teaching others. She loves the community she lives in and is interested in creating opportunities for all local artists and creatives to show their work and develop their practices, right here in the inner west!

In 2022, Sally turned her efforts to a new project - LaDY MoHaWK - which marries her art designs with emblems of empowerment. Sally's art can be found in many businesses in the inner west, such as Brother Nancy Cafe, Hail Lilith bar, Pie Thief Pies, Swedish Bakery, The Chestnut Tree Bookshop, and Oval + Pear

If you would like to speak to Sally about any creative opportunities, or art for your home or business email [sally@ladymohawk.com.au](mailto:sally@ladymohawk.com.au)

Sally will be exhibiting some of her artwork at our branch until 30 September.

## Supporting Local Business

We're proud supporters of many local traders associations in the inner west, including the local business community at Seddon Village Traders Association who we recently supported with the purchase of a defibrillator. The defibrillator can be accessed in the entrance of Foodworks Seddon (open hours: Mon-Fri 7am – 9pm / Sat-Sun 8am – 9pm)



## Reaching Out in the Inner West van

Continued customer support for the Community Bank Seddon means that we are able to support our community in bigger and better ways. Including purchasing a much-needed van for Reaching Out in the Inner West of Melbourne!



Every Monday evening, Reaching Out runs a food outreach program in Nicholson Street Mall in Footscray, providing home cooked vegetarian meals for over 250 people experiencing homelessness or in need. The program has extended beyond meals to also include fresh fruit and vegetables, drinks, toiletries, blankets, towels, pillows and warm clothing – a huge undertaking that requires volunteers to transport carloads of items to the mall each week. The van will not only assist with the Monday night outreach but will be out on the road throughout the week, collecting donations, delivering ingredients to the volunteer cooks and stocking food pantries and community housing agencies and support groups throughout the week.

If you would like to support Reaching Out in the Inner West of Melbourne by volunteering or providing donations, join their Facebook group - <https://www.facebook.com/groups/252482409442971>

## Sam's 1000

Precision Medicine puts cancer patients on the right medicine, first time, every time. But it is not currently standard care for all Australians.

Samuel Johnson from Love Your Sister, together with the Australian Genomic Cancer Medicine Centre and the Garvan Institute of Medical Research, is asking Australian businesses to help make it happen.

Bendigo Bank is proud to support them and your business can too.

Learn more at <https://www.loveyoursister.org/sams1000>



## Community Campaigns

During National Heritage Month in May, we were proud to support the Seddon Village Traders Association and Footscray Historical Society exploring the history of Hidden Seddon. To support the Hidden Seddon Heritage Walks, which sold out within a week, the branch displayed a series of photographs, maps and books showcasing the history of Seddon and the wider area. The exhibition was one so well-received, we look forward to participating again next year, with an exhibition of the artwork of local Archie Cowan currently being collated by the State Library.

We appreciate the support of our customers with our other community campaigns including:

- Share the Dignity 'Dignity Drive'
- Pet Food Drive for Lost Dogs Home & Reaching Out in the Inner West
- Tokens of Appreciation – winner Friends of Cruikshank Park (pictured)
- CWA Produce Stall (coming soon!).





## Sponsorship Program

### Update from our Sponsorship Recipients

"We are delighted to let you know that we have experienced an unprecedented surge in participation this season. We proudly report that the number of junior members has skyrocketed to approximately 200, a significant increase from last year's count of 120. This remarkable growth can be attributed, in large part, to your generous contributions that enable us to provide a vibrant and nurturing environment for our young local athletes." – **Michael, Maidstone United SC**



"Many thanks for the great display banner you obtained for us. We are certainly indebted to you for all that you have achieved for Footscray Historical Society. The banner will be a wonderful promotional asset for the Society." – **Ian, Footscray Historical Society**

"In 2023, the Women's playing group have also committed to building the foundations of a complete pathway for girls and women, by assisting with the club's Auskick program and forming relationships with our newest Roosters. There is a strong chance that the club will field an U10 Girls team in the next year or so, and the Senior Women plan to support as coaches and volunteers.

Without the support of sponsors like Community Bank Seddon, these in-roads into a fully-fledged female footy program would not be possible. Not only does it remove barriers to participation via player sponsorships, new equipment and fresh uniforms, but it means that our future stars have the best possible start in the sport." – **Kel, West Footscray Roosters FC**

"It is really very hard to put into words the meaning of this experience. To have 3 sun filled days, exploring this amazing city of ours, which for too many of our students is a world beyond their usual experiences. It enabled our students to develop better relationships with themselves, each other, their teachers and our community.

It was such an incredible experience and one that we are truly thankful for. We made memories that will last a lifetime." – **Natalie, Sunshine PS (Urban Camp, March 2023)**



## Talk to us today



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Customer Relationship Manager  
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**Stuart Stirling**  
Mobile Relationship Manager  
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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

### Meet Stuart, your Mobile Relationship Manager

"Just wanted to pass on feedback on how great Stuart has been. I am in the process of purchasing my first home and have been through three banks as I wanted someone who could talk me through the process in relatable language, Stuart was patient with me and helped guide me through the process and put me at ease. Stuart was recommended to me by a friend who had the same experience and I am already recommending him to everyone I know that needs a lender." – **Happy Customer**

