



Autumn
2022

Newsletter

Community Bank · Seddon



From the Branch Manager



It can be hard for many Victorians to save enough for a house deposit. That's why the Victorian Government has launched its new shared equity scheme which aims to accelerate the path to home ownership.

You can only access this opportunity from two banks, one of which is Bendigo Bank.

If you have a 5% deposit, the Victorian Government will contribute up to 25% of the purchase price for eligible participants and 35% for Aboriginal and Torres Strait Islanders in

exchange for an equivalent share in the property, whilst removing the need for Lenders Mortgage Insurance.

As the value of the property changes, so too will the value of the State's share, or interest in the property. This means the Homebuyer Fund will share in any gains in your property's value.

Participants can repay the Homebuyer Fund's share, or interest in their property over time. Repayments can be made by refinancing, using savings, and from proceeds when the property is sold.

We're proud to be a participating lender and look forward to helping even more Victorians into home ownership.

If you have any questions or would like more information on the Victorian Homebuyer Fund, please come and visit us at the branch or call the branch on 03 9687 2500 to organise an appointment at home or the branch.

Ashley Coles
Branch Manager

Welcome to the team



Recently there have been some changes to our team with the welcome addition of Stuart Stirling, our Mobile Relationship Manager, and more recently, our new Customer Relationship Manager, Cassandra Lindsay.

Cass says the best part of her job is customer service, building relationships with customers new and old, but most of all helping them unlock their dreams.

In her spare time, she enjoys being part of local community sport, playing netball for Braybrook, as well as renovating her caravan and hanging out with her mini dachshund, Zeb.

Contact Stuart and Cassandra:

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From the Chair

I have to confess that Autumn is my favourite season in Melbourne and particularly in our tree-lined streets of the inner west. I love when the leaves start to turn and create huge piles for kids and dogs (and volunteer Bank Directors) to run through. Nothing is as much fun as that crunching sound, except perhaps tucking into all the Easter treats that are part of this time of year.

This year Melbourne feels different to me, calmer after the challenges of the past two years. Many of us have found a new rhythm of hybrid home-office working and I for one am enjoying the balance better. It means I can stroll into the Yarraville and Seddon villages and grab a coffee, say hi to a neighbour and perhaps drop in to see the staff at Community Bank Seddon. On a recent visit to the branch, I was thrilled to have morning tea with our very first Scholarship Student from Mt Alexander College. Zebib is using the scholarship to commence her degree at Latrobe University and we will be there with her to support her through this.

With some new faces in the branch team, Stuart and Cassandra, it's been great introducing them to our fantastic neighbourhood. I hear that some of the local institutions including McManus Chicken, Miss An'am and The Happy Apple have become firm favourites already.

In fact, the team have been out and about a bit getting involved in more local activities including Self Defence Classes for Women with Kristy Busuttill from Jeongsin Taekwondo, checking out the Yarraville Festival, spending time with the Inner West Bike Hub and a recent celebration at Pinot & Picasso.

We were celebrating cleaning up at the Bendigo Bank Western Region Awards Night. In fact, the team won:

- Branch of the Year – 2020/21
- Branch Manager of the Year – Ashley Coles
- Rising Star Award – Esha Shrestha
- "In the Moment" Award (April) – Teena Brown
- #1 in General insurance conversations
- #1 in General Insurance Sales.

And most excitingly, we took home the coveted Branch of the Year for our region. This award recognises the efforts of all of our team at the time; Ashley Coles, Trish Roache, Esha Shrestha, Teena Brown, Therese Jeitani, Stuart Stirling and Jonathan Ray. I also want to shout out to Suzanne Saunders who looks after all of our marketing and customer engagement. A big part of her role has



been our renovation and branch activations. This is one of the things that make coming into the branch a much more inviting experience. The team were recognised for their commitment to service and ensuring our customers, shareholders and the local community receive the best financial outcomes. Having a trusted partner to help you navigate your mortgage, insurance, superannuation and savings is important and the Board of Directors was thrilled that our team was recognised as the leader in our area.

As we look forward to the new financial year and some inevitable changes in the economic landscape, you couldn't be in better hands to talk about your situation. And, of course, the more that you bank with us, the more it helps contribute to your community.

By banking with Community Bank Seddon, we use the profits to support the things that you and our community are passionate about such as financial literacy for students and community groups, local schools and caring organisations, sports, cultural groups and a number of organisations that support a more sustainable planet.

Help us continue to develop our community, support those in need and invest in people that will create a better future by banking with us.

Sarah Franklyn
Chair

Community Bank Seddon Scholarship Program

In February, the staff and Board members were pleased to welcome scholarship recipient, Zebib Gebralese and her mother to morning tea at the branch.

After the acquisition of Community Bank Flemington in October last year, the IWCE Board and branch staff were keen to find a way to acknowledge and give back to the Flemington community.

As such, our first Sponsorship Program for students at Mt Alexander College was developed, not just focusing on leadership and academic skills but with the main aim to really make a difference to a student's tertiary experience. With the assistance of Principal, Daniela Angelico, Zebib was one of the students selected based on her leadership and academic excellence and commitment to the wider community.

Like any teenager, Zebib enjoys taking pictures (especially sunsets) and posting and vlogging, however she also enjoys painting and seeing exhibitions at the NGV. She's keen to see the Chanel exhibition and Women in the Artworld.

Zebib is originally from Eritrea and has lived in Melbourne for 11 years, completing her secondary education in 2021 at Mt Alexander College. Despite her love of the arts, Zebib has chosen to study Global Studies at LaTrobe University, majoring in International Relations.

When asked what inspired her to choose the course, she responded –

“When I was in high school I was chosen to do a Mock UN which was a debate about how global nations can decrease the use of weapons in order to decrease conflicts around the world. As a result this inspired me to want to negotiate with other nations and resolve conflicts around the world.

My dream is either to be part of a political party or hold a seat within the UN and help the Australian Government in the decision of national security.



I do not want to work in the political field forever because I want to branch out and do new things such as travel and look at new cultures and learn new things, I would also like to explore my creative side which I feel like I have surpassed in order to become a leader and contribute to world in resolving conflicts. I would like to have my own journalism/magazine company and release my own articles and showcase my Eritrean culture to which people don't know much of as Eritrea is an isolated country.”

Meanwhile the scholarship program will take the pressure off the day-to-day juggle of studies and part-time work and allow Zebib to join some extra-curricular activities. “The scholarship will assist me in terms of getting me to school as I use transport so I don't have to stress about having a valid ticket. Or paying off some of my university fees but also this scholarship will allow me to get into programs that have Mock UN in Canberra Parliament for instance.”

While Zebib may be looking forward to a Mock UN in Canberra, the team will not be surprised to see this passionate and confident young woman involved in the real UN in years to come.

Same house, fresh start

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 Community Bank · Seddon 9687 2500



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Supporting local artists

With the recent brand refresh in the branch, we now have lots of white wall space to showcase the work of the amazing local artists. This year, we've had the privilege of exhibiting the artwork of locals Leela Fernandez and Bridget Baldwin, and portraits by High Tees founder, Jess MacDonald. This month we're showcasing the work of Year 3 – 6 students of Sunshine Heights Primary School from their recent Grow, Know, Show Festival using art as a way of supporting mental health and wellbeing.

Bike Hub Van on the Road

How good does this look? We're thrilled to have been able to support the Inner West Community Bike Hub with the recent purchase of a van which will assist them with their volunteer program and workshops but, most importantly, to get recycled bikes out to those in need. And in other good news, the Bike Hub's Volunteer Program kicks off again on the Saturday 30 April at 4 Mills Close Footscray. No booking or experience needed, just head on down. Learn more – www.communitybikehub.com.au



Community Campaigns

Community Campaigns are regular fundraisers and campaigns held in the branch to support and bring awareness to local community organisations, schools and sporting clubs. Through community donations and staff grants, we have been thrilled to be able to provide recent assistance to the following groups.

Yarraville Special Developmental School – Toy Drive

Reaching Out in the Inner West – Food Drive

Asylum Seeker Resource Centre (ASRC) – Student Stationery Drive

Inner West Community Bike Hub – t-shirt, cap and bike helmet sales

Seddon Village Traders Association – tote bag sales

Coming in May: Escabags – Escape Bag donations



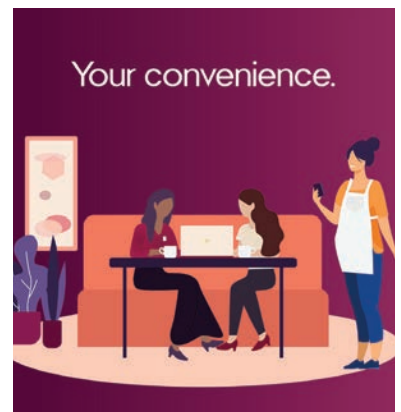
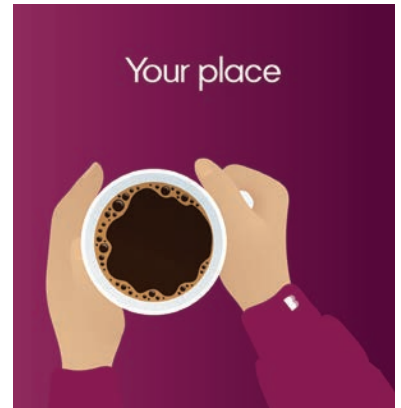
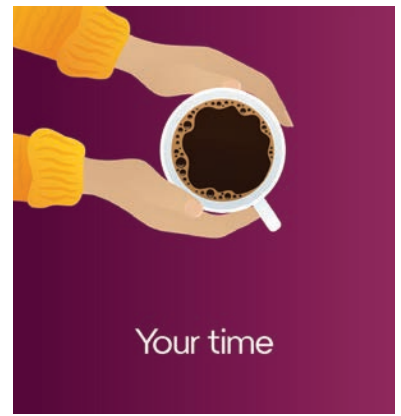
Sponsorship & Grants Program

As part of a staff wellbeing program, our team members have been participating in activities to support their health and wellbeing while also fundraising for organisations that they are passionate about. Both Stu and Ash recently completed the 14.8km run 'Run for the Kids' to support the Royal Children's Hospital while Suzanne completed 50 Crunches a Day in March to fundraise for Redkite. Next weekend Cass will be participating in 'Run the Tan' to support R U OK? Day.

Staff recently got active joining a four week, community Self Defence workshop sponsored by Community Bank Seddon in conjunction with Kristy Busittil from Jeongsin Taekwondo. It was great to see participants from 12 years to 70 years getting involved in what was a fun but also empowering series of workshops.



- Maidstone Tennis Club
- Escabags
- Rotary Club of Yarraville
- Yarraville Specialist Developmental School
- 96ers Basketball Club
- Parkside Football Club
- Maribyrnong Swifts Soccer Club
- Asylum Seeker Resource Centre
- Footscray Park Bowling Club "Shocks for Locks" fundraiser
- Starlight Foundation
- The Westsider
- Inner West Community Bike Hub
- North Footscray Football Netball Club
- Braybrook Netball Club
- Seddon Village Traders Association
- Westside Cycle Club
- West Footscray Roosters Football Club
- Rotary Club of Footscray
- Run for the Kids (Royal Children's Hospital)
- Inner West Community Foundation
- Redkite
- West Footscray Neighbourhood House
- Variety Children's Charity
- Run the Tan (R U OK? Day)
- Flood Victims Fundraiser



We bring home lending expertise to you.

Just say when



Yarraville Special Developmental School

TOY DRIVE

We're collecting NEW toy donations on behalf of YSDS for their Student Store which is part of their Positive Behaviour Support Program.

The program enables students earn points for positive behaviour which they can then spend on purchasing toys from the store.

Requested Donations -

- Sensory - Kinetic sand, play doh, slime, fidget toys, squishy balls
- Stationery - chalk, textas, notebooks, paint sets, stickers,
- Toys - trucks, dolls, soft toys, slinkys, wands, sea creatures
- Sport - balls of all kinds
- Accessories - headbands, sunglasses, bracelets, necklaces, nail polish, hair clips
- Costumes - super heroes, princesses, doctors, fireman, fairies, butterflies (sizes 4 - 10)
- Anything Disney, Bluey, Paw Patrol, Marvel

ALL DONATIONS
ACCEPTED HERE UNTIL
FRIDAY 13th MAY

FIRST HOME LOAN DEPOSIT SCHEME

First home buyer 5% minimum deposit*

Ask us about it.



*Terms, conditions, fees, charges, lending and eligibility criteria apply. All information is correct as at 22 January 2020 and is subject to change. Full details available on application. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879 (1429585-1430799) (3/20)

Talk to us today



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Hours: 9.30am - 2.00pm 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, Tony Sticca, Freddy Lopez.

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

Supporting Escabags

At Community Bank Seddon, we're proud to be a supporter of Escabags. Escabags are FREE escape bags stocked with necessities that a victim of abuse and his / her children may need when escaping an abusive or dangerous situation. In the month of May, we'll be collecting donated items on behalf of Escabags. To learn more – www.escabags.org



Seddon Village Gift Card

We're proud to be sponsors of the Seddon Village Gift Card, a campaign that encourages local to shop local and spend local. The gift card is

redeemable in over 30 stores in Seddon. Looking for a Mother's Day gift? What better than a gift or an outing in our beloved Seddon. For more information visit www.seddon-village.com.au

