



Autumn
2021

Newsletter

Community Bank · Seddon



From the Chairman



Congratulations to our Chairman, Sarah Franklyn, recently appointed to the Community Bank National Council.

As I look outside my window and realise that the days are shorter and many of the leaves have turned and I that I can hear the sound of footy training as I wander our neighbourhood on the weekend instead of the thwack of bat on ball, I am so grateful.

Grateful that although it has been such a tough 12 months, we have come out the other side perhaps a more connected community. As many of us continue to work from home, the

morning coffee meetings are now more likely to be at our favourite weekend hangouts and we see and chat to our neighbours perhaps more than we have in years.

We saw a tangible desire from people in our community to 'support local' and the great campaign by Maribyrnong City Council to 'Love Your Local' has been a reminder of how many fantastic businesses we have on our doorstep. They deserve your continued support, but that's the thing about this community, we throw our support behind locals. We continue to support business as a banking partner and also as customers. The teams at Community Bank Seddon and Inner West Community Enterprises Limited were thrilled to be the among the first to sample the amazing experience of the event space at Luxsmith Up for a recent celebration.

We were celebrating a huge milestone of having \$200 million of funds under management. This represents

thousands of local customers trusting us as their financial partner for lending, savings and investments. They do this not only because of the service we are famous for and the great rates our partner Bendigo Bank has in the market but because of the knowledge that the revenue we make stays in this community.

It helps to support local schools, sports, community needs, events and more. And what does this support actually deliver to our community? Schools and sports support helps to create happier, healthier and better-connected kids. Our support of local events and community organisations helps create better places to live, better outcomes for those in need and give a voice to those that need it.

In a practical sense, you can see the support that Community Bank Seddon gives in places like the new footballs for the junior girls teams at Yarraville Seddon Eagles, in the Winter Coat Drive for Reaching Out in the Inner West and our ongoing support of The Westsider and Community Bike Hub; all of which contribute to making our community better.

If like us, you are passionate about making where you live better then come into our branch or give us a call and learn more about why we are the Better Big Bank.

Sarah Franklyn
Chairman

From the Branch Manager



Just imagine, it's spring and the nice weather is finally upon us and, rather than going out and enjoying this new fine weather, we decide it's the perfect time to conduct a spring clean! It makes no sense, does it?

Let's face it, right now it's getting a little darker, a little colder and there has been a whole lot more rain. Rather than waste

that precious weather in spring, let's do our first ever autumn clean!

Now is the perfect time to dust off the lack of motivation and conduct a deep dive on your current insurance policies.

Often when discussing insurance, we talk about price, however this ignores the whole reason we take out insurance in the first place – to ensure that we can replace those things we hold dear in the event of damage or loss.

Can a cheap insurance policy that doesn't include sufficient cover be considered cheap? The first question we need to ask ourselves is do you know what you are covered for? Many assume they are covered as they have an insurance policy, however come to find when they need to make a claim that they have insufficient or no coverage at all.

We have all seen the devastating impact the recent bush fires and floods have had on those affected. Although we may have not been personally affected by these natural disasters, they do offer a chance to reflect and assess on the cover we hold across our insurance policies, whether these be our home and contents, vehicle or landlord's policies. Often we also hold ancillary insurance products such as pet, bicycle and phone insurance which also need to be considered.

Some questions to consider on your insurance review could include:

Is it important to have the cheapest policy or is it more important to have sufficient cover within my policy?

What are we currently covered for?

What items are important to us? Could we afford to replace them if they were lost, stolen or damaged?

Do I have any current insurance policies which I could consolidate and save on? (ie: with CGU you can nominate damage and loss cover on your phone, alleviating the need to pay for phone insurance)

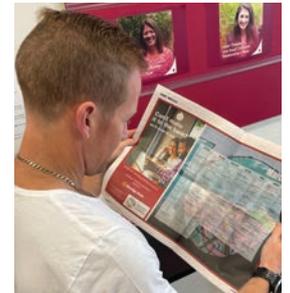
After your insurance review, at the very least, you will have sound knowledge on what you are and aren't covered for. Alternatively, this may allow you to put in sufficient cover before it is too late.

Good luck with your review, if you need any assistance, please don't hesitate to give me or the team a call or pop in for a chat.

Ashley Coles
Branch Manager

The Westsider

Our Branch Manager, Ash, planning a few family outings with our latest edition of our Community Events calendar in The Westsider. Pick up a copy in the branch today or take a look online at www.thewestsider.com.au



Community Bike Hub

Want to know what you need to look out for to keep your bike in top condition? We're a proud supporter of the Community Bike Hub's new free workshops Bicycle Repair Basics, an introduction to a whole bike service for 12 – 17 year olds.

The workshops will run mornings and afternoons during the April and June school holidays. To register or learn more: www.communitybikehub.com.au/bike-ed

Bendigo insurance

The unexpected happens.

With Bendigo Bank, you'll have insurance to rely on.

To protect what matters to you, search Bendigo Bank Insurance.

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B Bendigo Bank

Bendigo and Adelaide Bank ABN 11 068 049 178 AFSL 237879 acts under its own Australian Financial Services Licence number and under an agreement with a range of insurers. A1404742 OUT_1996111.

Change of hours.

As of Monday 22 March our opening hours will be
Monday - Friday
9.30am - 4.00pm





Our Community Contributions total \$776,825

Sponsorship and Grants

Yarraville Seddon Eagles Football Club

North Footscray Football Netball Club

West Footscray Roosters Football Club

Western Region All Abilities Cricket Club

Yarraville Cricket Club

Yarraville Glory Football Club

The Westsider Newspaper

Sunshine Heights Primary School

Westside Cycle Club

Parkside Football Club

Asylum Seeker Resource Centre

West Footscray Traders Outdoor Cinema

Yarraville Special Developmental School

During the past five years, Yarraville Special Developmental School (YSDS) has developed a special bond with Community Bank Seddon and local businesses through our Community Pitch, their heart-warming and inspiring stories regularly seeing them as the number one recipient of donations at the event.

Like many community organisations facing challenges during the COVID-19 crisis last year, YSDS was faced not only with the inability to fundraise but also increased expenses due to costs of PPE and changes to staffing requirements.

With 60 students from 5 – 18 years of age, YSDS aim is to provide education, independence and social programs for students with a moderate to profound intellectual disability. Their purpose is to engage their students in innovative and high-quality education and social programs in a friendly and caring environment.

Their latest program “Learn to Play” requires specialised toys to develop language, social and emotional skills, so the team at the branch were pleased to be able to provide funding to purchase toys to support the program. Davina D’Menzie, vice-principal at the school, has since been pleased to report that the program has been a huge success and will continue to be expanded.

Last month, Esha and Suzanne were welcomed to YSDS for a tour to say thank you for the bank’s support of the program. Both were completely overwhelmed by the beautiful environment as well as the wide array of innovative and inspiring programs, obviously created by a very dedicated and hard-working staff.

We look forward to continuing our support of YSDS and celebrating their upcoming 30th birthday in June. To learn more: www.yarravillesds.vic.edu.au



Davina D’Menzie (vice-principal) and Esha Shrestha in front of a mosaic of the school’s logo, created by the year 12 students in their last year of school in 2020.

Community Campaigns

Thanks to our wonderful community for the overwhelming support for our recent Community Campaigns that included raising \$3,000 for the CWA Footscray from their in-branch produce stall and collecting countless boxes of food for the ASRC Festive Food Drive. Our latest campaign, a Winter Coat Drive on behalf of Reaching Out in the Inner West, received such a great response our donations were able to extend to include West Welcome Wagon.

Jonathon is pictured below with the ASRC Festive Food Drive collection.



FOOD DRIVE

supporting

Reaching Out in the Inner West

DROP OFF
Seddon Community Bank
90 Charles Street Seddon
Monday - Friday
9.30am - 4.00pm

Requests include: long life milk - Weet-Bix
baked beans - two minute noodles - rice - cans & packet soup
lentils - chickpeas - sweet & savoury biscuits
pasta (penne & lasagne sheets) - flour & dry goods



Reaching out in the inner west are a local organisation that provide home cooked vegetarian meals, non-perishable food items, clothing, blankets and sleeping bags to people experiencing homelessness or generally struggling.

Shares available now

Shares are now available in Inner West Community Enterprises Limited, the company operating the locally owned Community Bank of Seddon.

Thanks to the support of our shareholders and customers, our community company has contributed over \$776,825 to the local community.

We now have over 250 shareholders and are continuing to grow and support our community. If you'd like to find out more about becoming a shareholder, go to bendigobank.com.au/seddon and select 'Trading Shares (LVM)'.

To register your interest in becoming a shareholder, contact Deirdre O'Donnell on 0411 324 343 or email eo.iwce@gmail.com.



Inner West Community Enterprises Limited

This is general information only. It is not intended to be relied on as advice to potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. You should consider whether such an investment is appropriate for you and consult your professional advisor before making any investment decision. Inner West Community Enterprises Limited ABN 93 124 893 705 A1511559 OUT_2002786, 19/04/2021

Talk to us today

Community Bank

Seddon

90 Charles Street, Seddon

P 9687 2500

E seddon@bendigoadelaide.com.au

bendigobank.com.au/seddon

 /seddoncommunitybankbranch

 /seddon_community_bank_branch

We're open:

9.30am - 4.00pm Monday to Friday

Directors

Sarah Franklyn, Jack Fitcher, David St. John, Wal Wiersma, Jenny Britt, Tony Sticca, Pamela Sutton-Legaud, Alisa Hood, Freddy Lopez

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

Support where it's needed most

Great to see the Bendigo Bank Feeding Families Appeal will be providing more than 160,000 meals to those in need via the amazing work of Foodbank Victoria. To volunteer, donate or learn more go to www.foodbank.org.au



Seddon Traders

Congratulations to the Seddon Traders Association who have just launched their new website - www.seddon-village.com.au

It's a great place to see what's new in Seddon and read about some of our local traders - you might see a few familiar faces. If you're a local trader and interested in joining, you'll find an online application form on the website.

