



Autumn
2024

Newsletter

Community Bank · Seddon



Celebrating 15 Years of giving back with Community Bank Seddon



A message of thanks from Community Bank Seddon Chair, Sarah Franklyn

Cast your mind back 15 years if you can and realise that our inner west community was quite a different place. The bustling Seddon and Yarraville villages had quite a different profile.

What was much more common across the retail landscape were bank branches because we were an economy that relied much more on cash, ATMs and cheques.

In fact, traders in Seddon felt the lack of an ATM in their shopping strip was costing them business. So started a push to add an ATM to John Westbury's front window in Victoria Street, Seddon.

However, when John and a number of other business owners started to investigate further, they learned about an Australian-born phenomenon; Community Banks that were community-led franchises of Bendigo Bank.

At the time across metro and regional Victoria and in pockets of other states, communities were coming together to purchase a franchise and Community Bank branch numbers swelled to over 300.

As soon as a Community Bank became profitable, they started investing the money back into their community in the form of sponsorship and grants for local sporting clubs and community organisations.

Fast forward to 2024, Community Banks celebrated their 25th anniversary last year and still serve around 300 communities across Australia, directly invested over \$320 million to help build community resilience.

In our own inner west community, I am proud to say we have just announced \$3 million that has supported our community organisations, sporting clubs, events and people in our 15 years.

Our bank branch in Seddon provides a full range of banking services to thousands of customers in our community who care about doing business with businesses that do good. We employ local people, and our board is made up of locals who volunteer their time to connect with and support over 200 organisations.

The journey has been one of immense pride for all of us involved as we have focused our support and investments around young people, creating employment opportunities, sustainability, the financially and socially disadvantaged and the people and places that make the inner west the jewel of Melbourne.

Reflecting on 15 years of Community Bank Seddon; there are some important milestones that we are proud to acknowledge:

- Moving from a virtual branch in the back of the Bendigo Bank in Footscray to our home in Charles St
- Recently acknowledging the 15 year anniversary of staff Teena Brown and Esha Shrestha who have been with us since the beginning
- Providing a regular return for our shareholders; those pioneers that helped us create this successful community enterprise
- Inner West Community Enterprises, which is the business that holds the Franchise Agreement for Community Bank Seddon, becoming a certified Social Enterprise

Celebrating 15 Years of giving back with Community Bank Seddon (continued)

- Supporting The Westsider when it was at risk to become the powerhouse it is today and part of our community's fabric
- Being part of The Community Bike Hub to not only help our community become more sustainable but also support Year 9 students at Footscray High School to learn valuable mechanical and life skills
- Helping thousands of children play sport, connect at cultural events and improve their financial literacy
- Partner with dozens of organisations that make our community a better place to live for those struggling from West Welcome Wagon to Reaching Out in the Inner West of Melbourne

Perhaps the two standouts though are that as a successful, profitable Community Bank we can use the profits from helping our customers with their financial needs to make our community a better place for everyone and the reality of the impact of what the \$3 million has done for our community.

As we celebrate our 15 years, I want to say a sincere thank you to everyone who has helped us to reach this milestone. From the original visionary steering committee, all our staff and board members through the journey, our shareholders, our customers and most importantly this community that has afforded us the privilege of sharing your needs and challenges and letting us do what we can to make this a more resilient community.

A Message from our Branch Manager



15 years! What a milestone for our Community Bank and not just the current staff but all those who have come before us.

I have been late to the party, joining the branch seven years ago, what struck me at the time (and continues to today!) is how well the branch and the community are connected to one another. Despite

its close proximity to the city, Seddon feels like a country town and enjoys all the benefits of a country town feel. It's people know one another, care about each other and want each other to thrive. Take a walk around Seddon and its surrounds and whether it's a local sporting organisation, primary school or a local park, you will see members of our community donating their time for the benefit of others. When we all are thinking (and doing!) things that better one another, we truly are continuing to ensure our community continues to thrive.

We are proud to have been a member of this beautiful community for the past 15 years and cannot wait for many more!

Ashley Coles
Branch Manager



15 Years and Counting!

Congratulations to these two legends, Teena and Esha, celebrating their 15 year anniversary as part of our branch team.

They began their journey together representing our branch in Footscray just before we opened our doors in Seddon in May 2009!

Social Enterprise Accreditation

In February, Inner West Community Enterprises, the company behind Community Bank Seddon, celebrated social enterprise accreditation with Social Traders. Our community gathered to hear from speakers included Daniel Mulino MP, Rebecca Green from Social Traders and Sally Quinn from Green Collect and SENVic on the future of social enterprises and the impact opportunities when combining business and purpose.

Sandra McGuire, Yarraville local and Rotarian, won the \$1,000 grant door prize, donating the funds to Soul Kitchen and McAuley Women's Services.

Watch this space for our Westside Social Enterprise Showcase in collaboration with Local Impact in August. More details to come...



Supporting our community for 15 years

Since beginning with our first community contribution of \$1,500 to the Yarraville Seddon Eagles Football Club in 2009, our branch has supported over 200 local sporting clubs, community groups, schools and kindergartens, festivals and events. Here are just a few...

Asylum Seeker Resource Centre
Barkly Street Uniting Cricket Club
Big Group Hug
Choir of Opportunity
Clare Court Kindergarten
Corpus Christie Primary School
CWA Footscray
David House
Druids Cricket Club
Flemington Traders Association
Foodbank
Footscray Angliss Cricket Club
Footscray City Primary School
Footscray Community Arts Centre
Footscray High School
Footscray Historical Society
Footscray Lacrosse Club
Footscray North Primary School
Footscray Park Bowling Club
Footscray Primary School
Footscray Rangers Soccer Club
Footscray Rugby Union Club
Footscray Swimming and Water Polo Club
Footscray Trugo Club
Footscray United Cricket Club
Footscray West Primary School
Footscray Yarraville City Band
Footscray City Gymnastics Club
Friends of Cruickshank Park
Friends of Newells Paddock
Grand United Cricket Club
Heads Together for ABI
Hyde Street Youth Band
Inner West Community Bike Hub
inner West Symphony Orchestra

Kensington Neighbourhood House
Kensington Stockyard Food Garden
Kingsville Kindergarten
Kingsville Primary School
Little Lorikeets Playgroup
Local Impact
Maidstone Tennis Club
Maidstone United Cricket Club
Maidstone United Soccer Club
Melbourne City Football Club

Phoenix Youth
Reaching Out in the Inner West of Melbourne
Refugee Migrant Childrens Centre
Rise Netball
Rotary Clubs of Footscray, West Footscray & Yarraville
Seddon Cricket Club
Seddon Festival
Seddon Uniting Church Playgroup

Vernon Street Festival
Victorian Youth Polo Academy
VU Western Spurs
Waterside Metal Artworkers
Wembley Primary School
West Footscray Football Club
West Footscray Neighbourhood House
West Footscray Traders Association
West Projections Festival
West Welcome Wagon
Western Edge Youth Arts
Westgate Basketball Association
Westgate Concert Band
Westside Basketball Club
Westside Cycle Club
Willing Older Workers
WIT incorporated
Women's Circus
Yarraville Christmas Carols
Yarraville Community Centre
Yarraville Community Garden
Yarraville Cricket Club
Yarraville Festival
Yarraville Footscray Bowling Club
Yarraville Girl Guides
Yarraville Glory Football Club
Yarraville Life Activities Club
Yarraville Girl Guides
Yarraville Seddon Eagles Football Club
Yarraville Special Development School
Yarraville Trugo Club
Yarraville West Primary School
Youth Junction Inc
And many more...

It's a win-win
when you bank
with us.

Thank you to our local
customers and community
for 15 years of support
**\$3 million and
counting!**



Melbourne Repair Café
Merriwa Kindergarten
Moonee Valley Bridge Club
Mount Alexander College
Newport Baseball Club
Newport Judo Club
Norfolk Street Kindergarten
North Footscray Football Netball Club
North Footscray Primary School
Our Village
Parkside Football Club
Permaculture Out West

Seddon Village Traders Association
Setting Sun Short Film Festival
Soul Kitchen
Spotswood Cricket Club
Spotswood Football Club
Spotswood Traders Association
St Augustines Primary School
The Huddle
The Venny
The Westsider Newspaper
Union Road Traders Association
Urban Camp



1. Community Pitch
2. Hyde St Youth Band
3. Les Twentyman Foundation
4. West Welcome Wagon
5. Seddon Festival

Oxfam Trail Walk

Completing the 100km trek was a goal for Branch Manager Ashley Coles and I for many years and last November we saw that the 2024 - 100km Trail walk was to be the final one, it was the trigger we needed to sign on. Teams of 4 were the normal requirement, so we set about finding other interested parties to sign on, including our State Manager Rohan Sadler and Jack Fitcher from the IWCE Board.

Our preparation was far from ideal with 2 x 10km walks attended by three members of the group and the rest of the time each member was responsible to get the miles into the legs in readiness for the big event.

We set off on the journey at 10.30 on Friday 1 March, a ripper of a day, reasonably warm and sunny. By nightfall, we had covered around 45kms and after a lengthy break at checkpoint 3 where members of Rohan's family provided some much-needed physio repair work, we set off for a long night of walking and climbing. Armed with a bluetooth speaker and a 7-hour playlist we set off for the remainder of the walk.

The hill climbing and weariness intensified which can start to play tricks with the mind and it was quiet deflating at times to look skywards on occasions to see night lights of other walkers bobbing around which only confirmed the climb you were in the middle of had a long, long way to go.

By dawn on Saturday morning, we arrived at the last check point which only left a minor 17 kilometres left to negotiate. It was at that point that our Support Crew of



Andy Moutray-Read provided the inspirational purchase that gave us the kick we sorely needed, COFFEE.

Loaded up with caffeine we set off for the last part of the walk and completed the final stage at 12.10pm on Saturday. It was a massive relief to finish the trail and a great team effort by everyone involved.

Special thanks to Andy who met us at every check point and Rohan's family for their repair work at the 3rd checkpoint.

Stuart Stirling

Community Comes Together to Collect Coats

Once again, the Community Bank Seddon is welcoming donations of warm winter coats on behalf of Reaching Out in the Inner West of Melbourne. All coats will be gratefully dry-cleaned by local business, Master Dry Cleaners in Seddon before being distributed to people experiencing homelessness or generally in need.



Scholarships

This year the Bendigo Bank's Scholarship Program has reached new heights with a record \$1.3 million worth of scholarships granted to 227 students around Australia. Seventy-five Community Bank companies have contributed to the range of scholarships for the 2024 year, including grants to secondary and primary school students. To date, the Community Bank networks have funded close to \$900,000 to 190 students.

Our branch has provided scholarships to two students at Mt Alexander College. One student, Sabirin, is studying the Bachelor of Psychology at La Trobe University. She chose to go into the field of psychology because she has always wanted to help people in occupational therapy and this course will lead me to that path. I'm using the scholarship fund towards any school necessities such as printer ink to be able to keep up in classes, headphones to listen to my recorded lectures and have good audio and my myki fares to get to and from school.



1. Footscray Angliss Cricket Club, 2. Grand United Cricket Club, 3. Seddon Fun & Games Day, 4. Yarraville Christmas Carols, 5. Tokens of Appreciation, 6. Big Group Hug, 7. Community Bike Hub, 8. West Welcome Wagon.

School camp memories and milestones

School camp is an important stepping-stone in a student's journey towards resilience, connectedness and independence. Bendigo Bank Community Bank Seddon and Urban Camp Melbourne have partnered to support Sunshine Primary School's grade 5/6 school camp from 2023 through to 2025.

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.

Sixty-five students embarked on a fun-filled three-day city adventure, enjoying a raft of educational and social experiences together in April.

Urban Camp's experienced team created a program of activities which included Melbourne's top educational attractions including Scienceworks, the Planetarium and Melbourne Museum. The students also visited the bustling Queen Victoria Market, explored the Royal Botanical Gardens and the colour of graffitied Hosier Lane. In the evening they had the unique opportunity to explore Urban Camp's Royal Park neighbour, Melbourne Zoo after closing hours.

CEO of Urban Camp Elizabeth Compton notes the generosity of the partnership Bendigo Bank Community Bank Seddon, "we are delighted our partnership has made this camp possible for Sunshine Primary School. We look forward to the third camp next year".

Natalie Talbot, teacher at Sunshine Primary School reflected, "Our Year 5/6s loved that it was a leadership camp. They loved



the independence of catching trams, reading timetables and being with the general public. They also supported each other, and every student was able to engage with every activity".

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

Belinda Johnston, Urban Camp



Shares

Interested in becoming 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/>

Talk to us today



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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

Staff Volunteering Program



Since our Staff Volunteering Program kicked off in July 2023, we've clocked up over 260 hours giving back to our community including tree planting for Friends of Cruickshank Park and Newells Paddock, mentoring students with Ardoch and helping out Seddon Traders, West Welcome Wagon & Reaching Out in the Inner West. So many great organisations to support in the west, you don't need to look far!

Learn more – www.iwce.com.au/volunteer-jobs-board



First Home Buyer's Workshop

Preparing for your first home loan can be a daunting journey which is why our home loan team created the First Home Buyer Workshops. The workshop was presented by the branch home loan team in April to create an opportunity for anyone at any stage of the home loan journey to ask questions in a personal and relaxed environment – no question too great or too small.

"The session was really good and very informative. I liked it as it was very intimate as small group which made easier to ask questions."

– Participant, First Home Buyer's Workshop (April)

Want to know more?

Register your interest for the next workshop
seddon@bendigoadelaide.com.au