

Spring
2025

Newsletter

Community Bank · Seddon



Update from the Chair



The team at Community Bank Seddon love a celebration. Whether it's the local festivals, sporting finals, music performances or the upcoming Seddon Spring Games, we love to get out and about and revel in what's great about our neighbourhood.

In recent weeks, the team have been part of two significant celebrations.

The first was a gathering of past and present staff along with the board of Inner West Community Enterprises, the company behind Community Bank Seddon, to acknowledge a significant growth milestone. Thanks to you, our wonderful customers, our business has grown to hold over \$400 million in funds under management. As a full-service bank offering both loans and deposits, this achievement is one we are very proud of. It signals the trust our community places in us as their preferred banking partner and our growth over the past few years has shown how more and more people are coming to Community Bank Seddon for their financial needs.

Our customer service feedback shows that you value the care our team provides along with the options that a significant partner like Bendigo and Adelaide Bank provides. Being part of the most trusted bank in Australia gives our local community access to all the benefits of a major financial institution but with the unique value proposition of a Community Bank. As a Community Bank, it's our role feed into prosperity. That means we employ local people and that the profits we make are distributed back into our community.

The \$400 million milestone that we celebrated coincided with another HUGE number of over \$4.5million of investment back into our community in the form of sponsorships, grants, donations and other community investments. This money has been used to support thousands of locals in their

pursuit of wellbeing, community connection and culture.

The second major event we attended was the 2025 Community Bank National Conference in Canberra. Over 250 Community Banks came together to celebrate our 27 years of impact. Our reach is wide as we support over 300 communities and we have directly invested over \$412million into these communities.

We loved the chance to come together with our colleagues, learn about what they are involved with in their community and share ideas about how we can continue to build strong and resilient communities.

Thank you for continuing to support us and don't forget to tell your friends!

Sarah Franklyn
Chair



Update from Branch Manager



Thinking about buying a home but not sure where to start?

You're not alone! There's a lot of advice (and a fair few myths) floating around about deposits, rates, and what you can or can't do.

At Community Bank Seddon, we've helped plenty of locals take the leap — so here are a few common myths we'd like to clear up

once and for all.

Myth 1: "You need a 20% deposit to buy a home."

We hear this one all the time — but it's just not true.

Yes, having 20% saved up can help you avoid Lenders Mortgage Insurance but it's not a dealbreaker. Plenty of first-home buyers get into the market with as little as 5% and there are government programs that make it even easier. Chat with us — we can help you see what options you might qualify for.

Myth 2: "It's cheaper to rent than to buy."

Sometimes it can seem that way, but not always.

When you own, your repayments are building your equity, not your landlord's. And with the right loan and interest rate, your repayments might actually be closer to your current rent than you think. We can help you crunch the numbers to see what's possible.

Myth 3: "All banks are the same."

Nope! The big banks might know your account number — but we actually know you.

Because we're local, we take the time to understand your goals and work with you one-on-one. Our decisions are made here, not in a head office somewhere far away, which means things can happen faster (and often with a smile).

Myth 4: "Once you've got a loan, that's it."

Not at all.

Your first loan doesn't have to be your forever loan. Refinancing or reviewing your loan every couple of years can save you money or help you pay it off sooner. And we're always happy to sit down and see if there's a better fit for your goals.

Myth 5: "It's better to go through a broker."

Brokers can be handy but working directly with a community bank has big benefits.

You deal with decision-makers, not middlemen. That means faster answers, fewer surprises, and people who genuinely care about helping you — not just earning a commission. Plus, every loan with us helps support local jobs, sponsorships and community projects.

Myth 6: "Getting a home loan is too complicated."

We get it — it can feel overwhelming at first.

But that's exactly what we're here for. We'll guide you through each step, explain things in plain language and help you feel confident about every decision. You don't need to know all the jargon — that's our job!

Thinking about buying or refinancing?

Pop into our branch or give us a call — we'll help you figure out what's real, what's a myth and what's possible for you.

Meet Kylie, our new Executive Officer

Born and grown up in the western suburbs of Melbourne, and now a Yarraville local, Kylie McLaughlin joins the team at Local Impact with a wealth of executive-level support and administration experience.

A jeweller by trade, Kylie has a diverse background in small business management, buying and product development in large corporates, and office management including at an Australian embassy. She's a keen traveller and adventurer - recently visiting sixteen provinces whilst living in China for the last four years.

"I've visited and walked several sections of the Great Wall from its very beginning in the west to where it enters the sea in the east. It's incredibly humbling. It was an amazing experience to live overseas but I'm happy to be back home, and so honoured and excited to join this great group of people in an organisation that is actively doing such great work in our local community."



How healthy is your home loan?

With the current cost of living, 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 visit your nearest branch.

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Bendigo Bank
The better big bank

Supporting McAuley's Car Park Sleep Out

As part of the Community Bank Seddon's support of the Melbourne Airport Car Park Sleep Out, Esha and Dom volunteered their time and spent the night, on the 16th October, sleeping in their cars at Melbourne Airport

They were joined with over 130 attendees who gathered to sleep in their cars to raise money and awareness for McAuley Women's Services and Juno in support of women and children facing homelessness due to family violence.

The evening began with shared powerful reflections on the sector and the continued and growing need for their services. Several people with lived experience of family violence and homelessness shared their stories including McAuley's lived experience consultant, Diana, who had spent several weeks living in her car with her children after leaving her violent husband.

With such a broad mix of attendees, from corporate sponsors to passionate community members, the stories shared throughout the night had a real impact. It was clear that they left many reflecting on the harsh reality of homelessness and family violence.

After the formalities of the evening, everyone headed to their cars for an uncomfortable night's sleep. It was a humbling reminder of the reality countless women and children face each night, without the luxury of knowing they will be returning home to a warm, safe and comfortable bed.

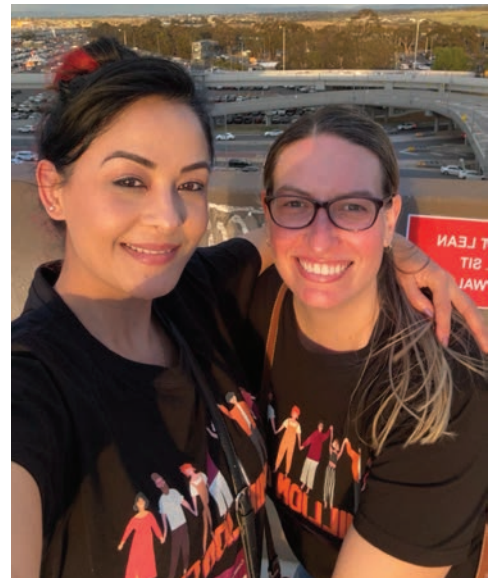
Both Esha and Dom were truly overwhelmed with the experience. "I'm grateful I had the opportunity to attend such a powerful gathering," said Dom. "If given the chance I'd absolutely love to go again next year. To hear their stories and how much they have overcome was such a powerful message. It provided an insight into a lot of things that most people wouldn't think about, and I hope to use this experience to continue to raise awareness."

Esha agreed "Hearing real-life stories – ones we don't often get to hear – was incredibly moving. Some of the experiences shared were quite overwhelming, but also deeply inspiring."

So far, the event has raised more than \$90,000 which will be split between McAuley and Juno to provide safe shelter and essential support to those with nowhere else to turn.

Learn more: McAuley Women's Services - <https://www.mcauley.org.au/>

Juno - <https://juno.org.au/>



Update from Scholarship Recipient, Nathan

It's hard to believe that I'm already halfway through my second semester at law school, the year has flown by so fast. I've settled in well socially, having made many new friends. As a committee member of the Law Students' Society, I've been proudly representing the LGBTQIA+SB community. Currently, the LSS are in the midst of organising our end of year gala, and in a few days (at this time of writing), I will be hosting a trivia night and stall to commemorate RU OK Day.

Despite early challenges with managing my study load, I have since adjusted. The content is heavy, but very intriguing. What caught me by surprise was how much I'm enjoying Torts (an area of civil wrongs). Though I think that's largely attributable to my lecturer who's very engaging, as all of mine are, which is a bonus. After mid-semester break, however, things are going to get much more intense as we prepare for our end-of-year exams – thankfully, I only have two this time around.

I've been just as busy outside of uni. I'm still a part of the Mount Alexander College community – not as a student anymore but as staff. I've also secured jobs as a mentor with the Skyline Education Foundation, as a panelist for The King's Trust, and as a returning volunteer for community camps run by Lord Somers Camp and Power House. When I can, I still like to assist with the Happy Hours at Arcare in Essendon, but it's difficult to find the time with so much going on!

For the most part, things are going well. I'm looking forward to experiencing whatever the future has in store for me.

– Lachlan Janetzki Tribe

Sponsorship Program

Round 2 of our Community Sponsorship Program is opening soon. To find out more, take a look at our website <https://iwce.com.au/grants-sponsorships/>



Do you have a Defib Onsite?

Call out to all community organisations, sporting clubs and businesses.

We're currently reviewing the locations of defibrillators in the inner west and, according to the Ambulance Victoria location guide, there seems there are a few gaps in the inner west.

If your club, organisation or business has a defibrillator, make sure you register it on the Ambulance Victoria website - <https://registermyaed.ambulance.vic.gov.au/find-an-aed>

For more information, contact Suzanne marketing. iwce@gmail.com



International Award from Paris Goes to The Westsider

As a proud supporter of the Westsider newspaper, we were thrilled to hear that they had taken out the Gold Award for journalism at the Global Youth & News Media Prize awards in Paris.

With the Local and Independent News Association backing them, The Westsider and RMIT Journalism have been recognised for our coverage of last year's local elections.



The international panel of expert judges said the project had "highly significant impact" and was "easily replicable across geographies and political contexts. Nothing overly complicated - just textbook local crowdfunding, crowdsourcing, reporting... One would not have to use journalism students, thus introducing nonspecialists to some journalistic basics: cold-call contacting and interviewing."

Westsider founder, Kelly Kayne, added "It was such an interesting cross-section of hyper local news with submissions from Bolivia, Hungary, Nigeria, Serbia, Tanzania, Canada, USA, Greece, India, Botswana, Canada and many more! So very proud of our team of volunteers."

Congratulations to everyone involved!

Learn more about your favourite local newspaper - <https://thewestsider.com.au/>

Community Impact Award

"We are so proud that Seddon has taken home the Community Impact Award (Western Region Awards). This is an important recognition of our purpose - being a successful commercial organisation so that we can feed back into the prosperity of our community." - **Sarah Franklyn, Chair of Inner West Community**



"We would like to extend our heartfelt thanks to Bendigo Bank Seddon for their generous support in resourcing our MiniLit Sage program." - **Tony, Corpus Christi PS**





1. Janece dropping off some jam for the CWA Produce Stall (CWA Footscray). 2. Ash collecting greens at Kensington Stockyard Food Garden. 3. Stuart with Darren from West Footscray Football Netball Club. 4. Michelle volunteering at The Huddle School Holiday Program. 5. 4. Suzanne volunteering at the Sunshine College Year 10 Mock Interviews. 6. Supporting Flemington Traders community event. 7. Getting defibs into our community including Maribyrnong Swifts FC. 8. Angela with some of the entries to the Snapshots of Seddon photo competition. 9. Winter Coat Drive supporting Reaching Out in the Inner West and West Welcome Wagon. 10. Welcoming the exhibition of local artist, Keryn Robinson. 11. Food Drive for Foodbank. 12. Seddon Woody Meadow Project, a collaboration between Council, community and Footscray High School. 13. The team joining other Community Banks at the National Conference in Canberra. 14. Working with Friends of Cruickshank Park and Inner West Symphony Orchestra to bring the "Strings in Spring" free, classical music event to our community.



Our home loan specialists

‘Trusted’, ‘meticulous’ and ‘breath of fresh air’ are some of the ways our customers describe us.

At Bendigo Bank, we are completely dedicated to you.

We deliver the products and technology you'd expect from a big bank, plus the personal service you wouldn't.

Delivering what local customers want, in the way that they want it, has helped us become one of Australia's most trusted brands[^].

Feel good about who you bank with.

Here's what our customers say about Stuart :

“As first-time home buyers, we had a lot of questions, queries and concerns. From the get-go, Stuart was as helpful and knowledgeable as he was friendly. He took us through the entire process, thoroughly explained each step in plain language that helped us understand where we were at and helped us keep our costs down as low as possible. We couldn't recommend Stuart highly enough to anyone getting into the home market, or for any other of their banking needs.”

- Kit, Happy Customer



Get in touch

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bendigobank.com.au

Solutions for you

Home loans

Accounts

Credit cards

Personal loans

Business

Insurance

Foreign exchange

Investing

Agribusiness



It's our favourite time of year!

Time for our Christmas Toy Drive in support of West Welcome Wagon, providing gifts for children from refugee and asylum seeker families.

We are welcoming unwrapped donations for 0 - 17 year olds at our branch, Monday - Friday 9.30am - 4.00pm from now until the 18th December.

Learn more - <https://iwce.com.au/news/>

In support of West Welcome Wagon



Sponsorship Recipients 2025/2026

The Westsider

West Footscray Neighbourhood House
Newport Baseball Club
Community Studio
Yarraville Footscray Bowling Club
Maribyrnong Swifts Football Club
Footscray Angliss Cricket Club
Spotswood Cricket Club
Kensington Stockyard Food Garden
Inner West Symphony Orchestra
Foodbank
McAuley Women's Services
Footscray Youth Club
Yarraville Community Garden
Little Lorikeets Playgroup

West Footscray Roosters Football Netball Club

Norfolk Street Kinder
Farnham St Neighbourhood Learning Centre
5th Footscray Scouts Group
Yarraville Cricket Club
Flemington Traders Association
Westside Cycle Club
St John's Cricket Club
Seddon Playgroup
Inner West Symphony Orchestra
Kensington Neighbourhood House
West Welcome Wagon
Footscray Water Polo Club

Kingsville Carols

Westgate Basketball Association
Women's Circus
Golden Fish Synchronised Swimming Club
Hyde Street Youth Band
Footscray Trugo Club
Druids Cricket Club
The Huddle
MMVLLEN
Union Road Traders
Victorian Trugo Club
Seddon Fun & Games Day
Footscray Historical Society

"We at Hyde Street Youth Band very much appreciate the contribution you make to our young players. You make it possible for us to pursue our values of community, mastery, accessibility and joy by providing funds for instruments and musical opportunities for so many young musicians in the West. Thank you." – Mathew, Hyde St Youth Band



"Your generous sponsorship has also allowed us to introduce a girl's junior cricket team for the first time in our clubs 94-year history. We were able, through your kind sponsorship, to purchase cricket equipment for them such as cricket bats, helmets, pads and gloves." – Spiros, Footscray Angliss Cricket Club



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 franchise. While the majority of our initial shareholders are still onboard, occasionally small parcels of shares are available to buy.

For further information regarding buying or selling shares:
<https://iwce.com.au/shares/>

Inner West Community Enterprises Limited



Talk to us today



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 /communitybankseddon

 /communitybankseddon

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

Planning on Buy A Home in 2026?

We're kicking off 2026 with a First Home Buyers Workshop in January, a great opportunity to have all your questions answered, especially if your new year's resolution is to buy a home in 2026. The informal workshop includes budgeting, savings, deposits, government assistance schemes and home loan structure with the chance to have individual questions answered by one of our home loan specialists.

Wednesday 21st January, 7.00pm - 8.30pm

Community Bank Seddon, 90 Charles Street, Seddon

Bookings essential. Learn more - <https://iwce.com.au/news/>



Inner West Community Enterprises Limited is a franchisee of Bendigo Bank operating Community Bank Seddon. They have been nationally recognised as a sustainable community-built business that contributes to community prosperity. To find out more, visit www.socialtraders.com.au