



Winter  
2024

# Newsletter

Community Bank · Seddon



## A Message from our Chair



The streets of Seddon and its surrounds are a little quieter as a cold Melbourne winter has settled upon us. Whilst many of us have the luxury of staying indoors in the warmth, that's not true for everyone. The organisations in our community that support the vulnerable are stretched and desperate for funds and

volunteers. I am proud to say the Community Bank Seddon is supporting more of these organisations than ever before and in total we invested over \$950,000 back into our local community throughout the financial year 2024 and \$3 million across our 15 years.

This investment has been delivered to over 240 organisations supporting youth, education, people at risk, cultural activities and sport. We are pleased that we have also been able to invest significantly in Local Impact, the organisation behind The Westsider, Inner West Community Bike Hub and the Money Mentor Financial Literacy Program, as they continue to power community ideas.

Aside from these investments we also engaged with the customers that came into our branch to help us choose whom to donate to in our Tokens of Appreciation Program. Congratulations to Yarraville Trugo Club who were selected by customers. This is a fun way to help our customers connect to our broader purpose of making our community more resilient. By showcasing some of the fantastic organisations in our community, we can help tell their story and gather more awareness about their causes and help them raise important funds.

If you are part of a community group that isn't currently supported by Community Bank Seddon; come in and chat with the team and see how we may be able to assist your organisation. From banking products and services, showcasing your events in The Westsider, sponsorships,

grants and even our volunteering program, we can help your organisation increase its impact in the Inner West.

Our branch at 90 Charles Street has also continued to be an informal exhibition space for a range of local artists and exhibitions over the last few months. This is one of the fun ways that shows that we are about more than just banking. Our purpose is to reinvest the profits we make from banking with our partner Bendigo Bank to make our community a better place to live, work and learn. If you are a local artist and are interested in learning more, contact Suzanne on [marketing.iwce@gmail.com](mailto:marketing.iwce@gmail.com)

One of the other highlights in the last financial year was the Social Enterprise certification of Community Bank Seddon. We have joined over 20 other Community Banks across Australia who have achieved this. Social Enterprise certification allows us to take our place in one of Australia and the world's fastest-growing sectors. It's an exciting time as we start to connect with our organisations and individuals in the 'doing-good' economy.

Community Bank Seddon will be a Presenting Partner at a gathering of local social enterprises, funders, incubators and educators who we will be inviting to 'Gather for Good' at Footscray Community Arts Centre on 13 November. The day will be all about building connection and capability of the "doing good" economy of the West. If you are part of this community and would like an invitation, contact us at [seddon@bendigoadelaide.com.au](mailto:seddon@bendigoadelaide.com.au)

**Sarah Franklyn**  
Chair

## A Message from our Business Development Manager



Stuart with Jake at Grand United Cricket Club

The majority of us are experiencing the effects of the cost-of-living crisis in one form or another which has been well documented and presented by the media. As most of the elements feeding this at present are essential costs including insurances, utility bills, grocery prices and interest rates, it is very important that we make time to review all these accounts.

Many providers these days concentrate on attracting new clients as opposed to retention

of existing customers. That's where, as a customer, a proactive approach can create a better deal for you to remain with your current provider or move you to a competitor that can provide a significant ongoing saving.

Making time to contact existing providers, as well as engaging competitors can provide a considerable benefit to your cash flow. All providers will send out correspondence when existing deals / contracts are coming due, so this is the time to get to work to ensure that you are being valued as a customer.

Managing budgets, day to day living costs and everyday life can sometimes be chaotic, which is where it is important to make your own situation and budget a priority.

Home Loan interest rates can play a big part in that plan. Completing a review with your current lender or engaging an alternative is an obligation free exercise that could provide a significant improvement to your budget and/or future planning.

As a starting point, ask yourself the following questions:

1. What is my current rate?
2. How much do I owe?
3. If fixed, when does it mature?
4. How old will I be when I pay off my Home Loan?
5. Do I have re-draw / offset facilities as part of my loan?

Asking these questions will help you understand your priorities and what is most important to you moving forward.

Stuart Stirling is our Business Development Manager and welcomes any questions that can help you on your financial journey.

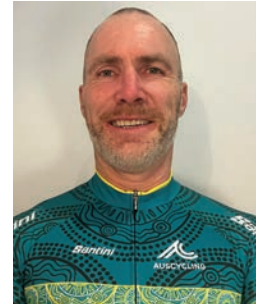
### Stuart Stirling

M: 0422 607 490

E: [stuart.stirling@bendigoadelaide.com.au](mailto:stuart.stirling@bendigoadelaide.com.au)

## Meet Board Director, Marcus Olive.

Marcus joined the Board of Inner West Community Enterprises in 2022. While also a member of the Local Impact Committee, it's no surprise that Marcus' local passion project is the Community Bike Hub where he is a volunteer Treasurer.



Only recently we learned of the true depth of Marcus' love of cycling. This month, he heads to Europe to participate in the UCI Gran Fondo World Championships, this year being held in Aalborg, Denmark on 1 September.

The one-day race is held on a very undulating course of 152km, with Marcus competing in the 50-54 age group category and, if successful, will be awarded the famous rainbow jersey to wear for the entire year.

He's up against some tough competition, including Alexander Vinokourov, who has won 4 Tour de France stage and also won the Olympic Gold Medal in 2012.

Marcus explained, "I started riding mountain bikes in 1999 as a way to overcome a knee reconstruction from playing footy. But I only really started racing road bikes in 2015 and have moved from being a D-grader to now representing Australia in 10 years.

I've always had a competitive urge - having played AFL from junior years, and also rugby union when I was living in Europe. Knee injuries meant that I could only really swim or cycle and given that I have a basic buoyancy deficit, cycling was the only option."

In preparation for the race, he flies to France in mid-August to do a 2 week block of altitude training in the Alps, before coming back down to sea level in Denmark.

"I competed at the World Championships in 2019 in Poland and finished 72nd out of 220 starters and this included a crash half-way through the race. This year I want to do better than that - top 50 is my goal."

We wish Marcus all the best in his upcoming challenge and look forward to hearing the outcome of his exciting adventure!

## The Norris's saved \$5,772 last year on their home loan!\*

All over Australia, homeowners are saving money with a free home loan health check.

**How much could you save?**

 Community Bank · Seddon

 **Bendigo Bank**

\*Amount saved was annual payments reduction on an owner-occupier home loan when repayments dropped by \$481 a month from lower interest rate and loan restructure. Actual savings will depend on individual circumstances. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply and are subject to change. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1963170 OUT\_39527745, 14/08/2024



# Celebrating 15 years of Community Bank Seddon

Thank you to everyone who joined to celebrate our 15th birthday on 31 May at our branch. There was a fantastic representation of community members, volunteers, staff and Board Members, past and present, who came together to celebrate reaching our milestones of 15 years of community banking and \$3,000,000 in community contributions!



## SNAPSHOT OF 2023 / 2024



81  
community  
groups &  
sporting clubs



5  
schools and  
kinders



2  
community  
newspapers



6  
local festivals  
or events



**\$957,000**  
invested  
back into the  
community



8  
in-branch  
community  
campaigns



3  
scholarships



7  
local artists



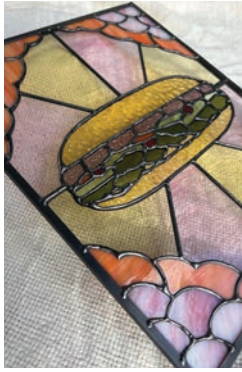
284  
volunteer  
hours



## Show Your Westside

With a love of art, Julia once again chose to donate her staff grant to the Show Your Westside Art Exhibition to sponsor the event's 2nd prize.

This year the winner was Footscray resident, Paige Sheehan. When asked about her submission, Paige replied "The inspiration behind this piece was to create something in stained glass that captured how I viewed the food of the West."



Before moving to Footscray, I hadn't experienced such delicious food in such a small pocket. I wanted to create a piece that was fun and relatable to the folks I've spoken to while they've visited the area, we were all in agreement that the Bahn Mi couldn't be beat, specifically To's Bakery. And that experience is heavenly!

We're very lucky to have a diverse community that provides an array of unique food experiences. This will keep me in the West!"

See more of Paige's work on Instagram @paiges.wee.glass.things

## Celebrating Local Artists

Recently our branch has welcomed the exhibitions of two local artists, John Negus and Brigit Ingram. John's exhibition included a series of digital illustrations influenced by vintage travel posters and an interest in social history.

Brigit is a 21 year old Yarraville local, currently studying a Bachelor of Fine Arts at RMIT. Her artistic practice involves a wide range of mediums and processes and is inspired by her travels overseas and wandering around Melbourne. Brigit's work will be on display at the branch until the end of September.

Read more about our local artist exhibitions [www.iwce.com.au/news](http://www.iwce.com.au/news)



Local artists Brigit Ingram and John Negus

## Betty McClafferty Judo Scholarship

Betty played a key role in the establishment of the Community Bank Seddon in 2009 and was an inaugural Board Member of IWCE. An avid judo participant and instructor at Newport Judo Club, this scholarship was established in 2023.

In the words of her instructor, Richard Roper Zarah was selected "for exhibiting strong leadership qualities, taking the initiative in group settings, offering support and guidance to her peers. Her positive attitude and dedication inspire others, making her a valuable member of her Judo community. Her combination of talent and leadership sets her apart as a promising young athlete." We look forward to watching Zarah's progress in judo.



## Tokens of Appreciation

Congratulations to Yarraville Trugo Club, the recipient of a \$500 grants thanks to our customer voting in the Tokens of Appreciation campaign. Runners up West Welcome Wagon and Green Guerrilla Group will receive a \$250 grant.



## Marquee for Hire

Keep dry at your community and sports club events this winter with a Community Bank Seddon marquee. We have three marquees, available free for hire to the local community. Contact Suzanne by email [marketing.iwce@gmail.com](mailto:marketing.iwce@gmail.com)



# Snapshots of Seddon

Snapshots of Seddon began in 2005, originally founded by local residents Larissa McFarlane and Ellis Hughes as an event to include community members of all abilities and ages.

The competition ran intermittently between 2005 and 2012, with the thousands of entries creating an historical archive of the huge changes to the suburb over the years.

Seddon Village Traders Association are delighted to announce its return in 2024 with the sponsorship and support of the Community Bank Seddon.

Snapshots of Seddon is a fantastic way for our community to record and celebrate the changes in Seddon over the years. It is an exciting art photography event where participants are encouraged to showcase Seddon's community, people and history.

The competition is open to all ages with prizes awarded in five categories including Kids Under 13, Youth 13 – 20, Open Category, People's Choice and Seddon's History.

Submissions open 1 July – 1 September 2024 culminating in the photos being exhibited in the following months throughout Seddon. Learn more - [www.seddon-village.com.au](http://www.seddon-village.com.au)

# Sponsorship & Grants Program Recipients 2024

- West Footscray Neighbourhood House
- Maidstone United Football Club
- Kensington Stockyard Food Garden
- Footscray Park Bowling Club
- Parkside Football Club
- West Footscray Roosters FC
- Rise Netball Club
- Moonee Valley Bridge Club
- Farnham Street Learning Centre
- Yarraville Seddon Eagles FC
- Little Lorikeets Kinder
- Show Your Westside
- West Welcome Wagon
- Seddon Village Traders Association
- Corpus Christi Primary School
- SKY Community Group
- McAuley Women's Services
- Yarraville Footscray City Band
- Trocadero Arts Space
- West Footscray Traders Association
- Norfolk Street Kinder
- Wembley Junior Basketball



1. Suzanne with Sandra, Yarraville Rotary Club, and Susan and Michelle from Soul Kitchen / 300 Blankets, 2. Community outreach with Reaching Out in the Inner West of Melbourne, 3. Proud supporters of the Maribyrnong Swifts Football Club, 4. Dom with Hayley from McAuley Women's Services, 5. Esha at The Huddle School Holiday Program, 6. Angela and Esha with some of the orchestra members of Inner West Symphony Orchestra, 7. Trish with Lesley at Donations in Kind.

## 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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**Angela Benedict**  
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### Community Bank · Seddon


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 [/seddoncommunitybankbranch](https://www.facebook.com/seddoncommunitybankbranch)

 [/seddon\\_community\\_bank\\_branch](https://www.instagram.com/seddon_community_bank_branch)

**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

## CWA Footscray Produce Stall

There's nothing like a homemade jar of jam or chutney to brighten up our winter days! We're supporting the CWA Footscray with a homemade produce stall of jams, chutneys, marmalades and relishes. All funds raised by the CWA are donated back to local charities like West Welcome Wagon and Big Group Hug.

