Newsletter

Community Bank · Seddon

Winter 2026

COMMUNITY
$5,458,641
INVESTMENT

Update from the Chair

Dear Community Member,

Whenever I get the opportunity to submit a piece to our newsletter, I like to celebrate what's happening in our community and our amazing team at Community Bank Seddon.

I ask your indulgence to do things a little differently this edition. I wanted to focus my piece on a number that I never dreamed would be part of our story - $5 million directly invested into our community!

When I took over as Chair over 10 years ago, we were a profitable Community Bank that was contributing around $50k per year. This investment was largely into sponsorships of local sporting organisations to build our profile and reach to tell the Community Bank story in the Inner West.

What a difference a decade has made! Over the last three years, we have contributed at least $1 million per year. This year our community investment was $1,011,219 which is a new record. This has been spread across scholarships, event activations, community groups, schools, sports, arts and culture, financial literacy programs and our significant support of Local Impact, The Westsider and the Community Bike Hub.

We took some time to measure the impact and reach of that investment in FY2026, and counted all the connections that Community Bank Seddon, Local Impact, The Westsider and the Community Bike Hub had in the four local councils that represent our community.

We reached 399% of our population. That means that we touched every person in our area nearly four times through our community investments. Whether they are a customer, the recipient of a grant, read The Westsider or volunteered at The Community Bike Hub, our community investment touched them.

That's what you call impact!

At the end of June this year, our total contribution to our community sits at $5.4million. This money comes from a single source: the profit we make from banking. We share the profit 50/50 with our partner Bendigo Bank, and our total customer base is less than 1.4% of our local inner west population.

Let that sink in for a minute. Over $5m with less than 1.5% market share. Imagine what we could do if our market share was 2%?

And that's where we need your help. If you are reading this newsletter and already have all your banking with Community Bank Seddon, you have materially improved the community we live in. If you have some of your banking with us, would you consider us for more of your needs? And crucially, if you don't currently bank with us, but want to make financial and values-based decisions, perhaps it's time to make an appointment and see if we meet your needs.

This achievement does not happen without strategy, focus and amazing teamwork. On behalf of the Board of Inner West Community Enterprise, the business behind Community Bank Seddon, I want to say thank you to EVERYONE who has contributed to our success. Our staff, past and present directors, our shareholders, our partner Bendigo Bank and most importantly, every single customer who banks with us.

Your contribution is real and together we have created a story we can all be proud of.

Sarah Franklyn
Chair

Update from the Business Development Manager

We're two thirds of the way through winter and with the weather at this time of year, it is more than likely we will be spending more time indoors waiting for the arrival of Spring.

With cost-of-living pressures being an ongoing issue with no signs of abating, it can be beneficial to proactively use the increased time spent indoors to do some financial 'spring cleaning'.

Think of all the apps and streaming services we have on our TVs, laptops and phones and the actual times they are utilised. The majority of these are provided with an initial 'free' period before the direct debit kicks in. They also have little intermittent fee increases that will add up when applied to multiple providers.

When the time comes to renew insurances, utility providers etc, take the time to see if better offers are available. This can on occasions result in significant savings that can help you with saving for a rewarding experience as opposed to paying an increased premium for the same service.

Credit cards can also incur costs that we don't notice. 24 months interest free facilities will rollover to an ongoing rate if not fully cleared before the interest free period. They also incur monthly charges / processing fees that can greatly limit the impact of repayments made to reduce the balance.

If you have been given gift cards, they can have a residual balance remaining if used predominantly for one purchase. Remaining balances can be checked online so you can make sure they are fully utilised before you discard them. These are just some ideas that can provide you with more disposable income and less staying with providers.

While you're reviewing these hidden savings, why not take a moment for a Home Loan Health Check. All it takes is an email or a phone call - a review or rate check can be completed in minutes. Don't hesitate to get in touch.

Welcome to the team, Tony

My drive started on the baseball diamond at age 14, shaping a lifelong love for teamwork and competition. Today, I channel that analytical mindset into the property and stock markets, though I believe that for me to grow, I must make those around me successful as well. That's why Seddon felt like the perfect fit for me. I genuinely care about the work we do to help organisations support those who are less fortunate. Ultimately, whether navigating the markets, supporting my peers, or recharging in the outdoors, I strive to bring my best to everything I do.

Congratulations Angela!

After being part of the team since 2023, we're thrilled to announce Angela Benedict has been promoted to the role of Assistant Branch Manager at Community Bank Seddon. Angela is most looking forward to contributing more to the community. "The role will enable me to have a greater impact in growing the business so we have more funds to the community I've grown to love," she said. We wish her all the best in her new role

10 Top tips for grants and sponsorships applications

Thanks to India, Grant Writer at Local Impact, for putting together her Top Tips for applying for grants and sponsorships

Grant and sponsorship funders receive far more applications than they can fund. A strong application starts well before you begin writing. The best grant applications are well planned, backed with evidence and support and clearly communicate why a project matters.

1. Check your eligibility first

Before you spend time writing, make sure your organisation is eligible. Check the applicant requirements, legal entity type, insurance and any other mandatory criteria. Not every grant is open to every organisation. If you're unsure, contact the funder before you begin.

2. Read the guidelines carefully

Read the guidelines from start to finish, then read them again. Make sure you understand the assessment criteria, funding priorities and eligible activities. Read any supporting information such as FAQs or attend info sessions where possible.

3. Make sure your project is the right fit

Don't change your project to fit a grant. Look for funding opportunities that align with what you're already trying to achieve. Funders also want projects that clearly support their objectives.

4. Know your "why"

Explain your project simply and clearly. Start by writing dot point answers to these questions:

- What problem are you solving?
- Why is it important?
- Who will benefit?
- What will you do?
- How will you do it?

5. Back up your story with evidence

A strong application combines a compelling story with evidence. Use local data, community feedback, research, evaluation findings or letters of support to demonstrate the need for your project and the impact it will have.

6. Set clear outcomes

Activities are what you'll do. Outcomes are what changes because of it. Explain what will change because of your project. What difference will it make for your community, and how will you know you've succeeded?

7. Make sure your budget makes sense

Your budget should match your project. Ensure your funding request is realistic and clearly linked to the activities you're proposing. Every dollar should have a purpose.

8. Answer the question being asked

One of the most common mistakes is providing lots of good information without actually answering the question. Respond directly to each question, stay within the word limit and use clear, plain English. Answer as though you're telling someone about your project or organisation for the first time.

9. Prepare your supporting documents

Many applications require additional documents. These may include:

- Insurance certificates
- Certificate of Incorporation or proof of not-for-profit status
- Letters of support
- An auspice agreement (if applicable)

Having these ready early can save valuable time before the deadline.

10. Ask for help

If something isn't clear, ask the funder. They want to receive quality applications and are generally happy to answer questions (except the day it's due!).

If you'd like additional support, our friends at Local Impact can help organisations across Melbourne's west become grant ready, identify funding opportunities and develop strong, competitive grant applications. Whether you're applying for your first grant or looking to strengthen your skills, we're here to help. Reach Out to India -**https://localimpact.org.au/**

The Community Bank Seddon's Sponsorship Program is open 1 – 31 August. Learn more: iwce.com.au

Seddon tees now available

The Community Bank Seddon were thrilled to be asked to support the recent Seddon Village T-shirt Design Comp with the winner being the next featured artist of the beloved Seddon t-shirt.

With over 120 entries, including a huge selection workshopped by the students of Footscray Primary School, it was a difficult decision for judges Chris Gooden (President of SVTA / owner Seddon Deadly Sins), Jess MacDonald (owner High Tees) and our branch Marketing & Community Engagement Manager, Suzanne Saunders.

"The designs were full of creativity, community, passion and some great humour," said Suzanne. "We had a lot of laughs. It was so wonderful to see all the different perspectives of Seddon but what stood out was the love of our little community, as well as a sense of hope, optimism and inclusion, especially from our young entrants."

Many of the entries, including the winners and runners up, are now exhibited in the Community Bank Seddon. T-shirts and tote bags will soon be available for purchase at High Tees, with all funds raised supporting the volunteer work of Seddon Village Traders Association. Purchase your tee https://hightees.com.au/products/seddon-seddoff-t-shirt-2

Proud supporters of IWSO's Outreach Program

At the Inner West Symphony Orchestra, we believe music should be for everyone, not just those who can easily access it. Our outreach program, called 'No Strings Attached' was formed in early 2024 and is about opening the doors a little wider. We work with community groups across Melbourne's western suburbs to invite people into the concert experience who might not otherwise have the opportunity to attend.

For some, it's about removing financial barriers. For others, it's about feeling welcome in a space that might seem unfamiliar. What matters most is the experience itself, hearing a live orchestra, sharing it with others, and being part of something bigger. These moments can spark connection, lift wellbeing, and introduce something completely new and enriching into our community.

'No Strings Attached' is made possible through the support Community Bank Seddon's sponsorship. Since October 2024, Community Bank Seddon's contribution has covered +300 community tickets, providing access and allowing us to connect with more people across the west to ensure cost isn't a barrier to participation and live music.

You can read more about the program and its impact here:
https://iwso.org.au/community-milestones/iwsos-outreach-program-bendigo-bank/ Author – Yilin Wang

Open Sesame presents: STORYTIME at Seddon Book Alley... with a twist!

Come along to Seddon Book Alley Saturday mornings from 9.30 - 10am for a Storytime session with a twist: kids are reading the books! All children of all reading abilities are welcome to put their name down to read a book - if they want to read, Kat and her team at Open Sesame will support them to make it happen. Every child who reads receives a $10 book voucher and certificate recognising their efforts. Sign up on the day or email dearkatkats@gmail.com.

81 Stories from 81 kids of the west

Tune into Westsider Radio to celebrate 81 years of Children's Cook Council of Australia's Book Week with 81 stories from 81 kids from the West.

Every day during Book Week (August 22-28) at 11am and 5pm hear stories from kids living in the West. 81 stories were recorded in celebration of this year's Book Week theme: 'Symphony of Stories' with the support of Kindred Studios and the Yarraville Community Centre, featuring voices from over 10 local primary schools in three languages.

Tune in - https://westsiderradio.com.au/

Share the Dignity

Throughout August, our Branch team are welcoming donations in support of Share the Dignity. Period poverty is a widespread, silent crisis in Australia, so our team invite you to support our Dignity Drive by donating period products. These donations are then distributed to help women, girls and all who menstruate, especially those facing domestic violence, homelessness or financial hardship access the products they need with dignity. Donations welcome at our branch Monday – Friday, 9.30am – 4.00pm. Learn more: sharethedignity.org.au

Did you know? There's a VIC SES Unit in Footscray

At 3am on a wet and windy Friday morning in March, three people turn up at the Maribyrnong Council Depot in West Footscray. They are volunteers with the Footscray SES Unit and they're responding to a call for assistance. The strong winds have started knocking trees down over the road, and the SES volunteers are going out with a truck and chainsaws to clear them. None of them are doing this as a paid job, and they'll all need to go to work after they've finished with the fallen trees.

There are over five thousand SES volunteers throughout Victoria, responding from over 150 units. Dealing with storm damage and flooding is their most common task, but they also assist Police with searches for missing persons and evidence at crime scenes, support the CFA and other emergency services, respond to traffic accidents outside metro Melbourne, and deal with a wide range of other emergencies. The Footscray Unit is one of the larger ones, having around fifty operational members training weekly on Monday nights and covering the cities of Maribyrnong and Melbourne.

Interested in volunteering or learning more about our local SES unit? https://iwce.com.au/vic_ses_footscray/

Gather for Good

The Gather for Good for good event in June, inspired our team with a feeling of motivation and excitement, having spent the day with so many passionate people, all dedicated to making a positive impact on our community. There's something so powerful about having that many change-makers in one place.

The day was filled with so many great conversations with great people.

In Ash's words "My highlight had to be the "Flip the Pitch" segment. Instead of the usual format, we took the stage to try and convince others to jump on board with our profit-for-purpose mission at Community Bank Seddon.

It was definitely an unorthodox way to present, but honestly, it was fun! Although I may have run over time and not exactly to structure, I hope I am forgiven.

It was brilliant embracing the format and sharing all that sweaty-palm, nervous energy with the other brave 'flip the pitchers'. We survived, and we had a blast doing it! Looking forward to seeing the ripple effects from such a fantastic event.'"

Participants concurred with Ash's sentiments, describing the day as "fun", "informative" and "a brilliant opportunity to connect with the local community." We look forward to the ongoing community connection inspired by the work of Local Impact.

1. Celebrating EOFY with Community Bank Seddon staff, Board members & the Local Impact team 2. Collaborating with the Community Bike Hub with our Food Drive for Reaching Out in the Inner West 3. Dom & Angela at Gather for Good 4. Ash, Tara and Hannah at Gather for Good 5. Angela at the What's in Your Backyard event in collaboration with the Sons of the West Program 6. Ash with Nan from Kensington Stockyard Food Garden 7. Best wishes to Trish & Loveleen for their upcoming extended leave. But we'll see them back in 2027 8. Angela volunteering at the Huddle Holidays 9. The wait is over! The CWA Produce Stall arrives in the branch in September 10. Dom presented a Banking Basics workshop as part of MMVLLEN's Youth Employment Pathways Program 11. Congratulations to the winners of the Seddon T-shirt competition 12. An impressive win for Team Seddon at the Maidstone United FC's Trivia Night 13. Graduation celebrations for the Sons of the West Program 14. Our extended team at Hobson's Bay Community Fund lunch

Talk to us today

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Hours: 9.30am - 4.00pm Monday to Friday
and by appointment other times

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Shares now available

Do you want to become 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/

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**

Bendigo Bank