



Winter  
2025

# Newsletter

Community Bank · Seddon



## Update from Branch Manager



The cost-of-living crisis has been a major talking point for some time. With the news cycle constantly changing to something else, the fact that this remains as current as ever speaks to the impact it is having on us all. Putting it simply, it's impactful because it speaks directly to quality of life.

Working more hours is not uncommon, almost the norm for adults in the household to be working full time and contributing to the household finances. So, if this is the

case, then why do we still feel like we aren't getting ahead, perhaps even going backwards?

When everything feels too much, the best thing we can do is focus on the things we can control.

Little changes, over time, can and do have a significant positive impact.

Mortgage repayments and interest rates dominate this space and should be looked at on a regular basis. However, other items are often overlooked in the impact they can have. Budgets, paying bills in smaller increments, interest rates and repayments on smaller credit card and personal loan facilities, keeping an eye on the outgoings, the use of offset accounts. All can have small (and large) potential benefits to cash flow. Small savings in conjunction with other small savings can and will culminate into larger savings and benefits.

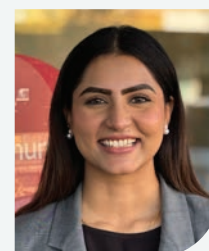
There are also hard questions to ask ourselves – what to cut and what to keep in the family budget? When doing this, be intentional in how and where you spend your available funds. What do you and your family most value? Ultimately, it all comes down to balance, we need to have one eye on the present and one on the future.

Our team are always here for a chat at the branch, whether it's to ask questions, work through a budget or to see if we can lower the cost and/or repayments of any current banking or insurance products you have. Don't hesitate to reach out.

**Ashley Coles**  
Branch Manager

## Welcome to the Team, Loveleen

Not only is Loveleen new to our team but she has also just moved to Melbourne after living and studying in Brisbane for the past 10 years.



With a Masters in Accounting, Loveleen has a passion for numbers that was inspired by her grandfather who was a Bank Manager in India. She often visited his bank as a child, and he is very proud of her career choice.

While finding the cold weather a little challenging, she is settling in with her love of coffee, reading and art. Both Loveleen and her husband are looking forward to life in Melbourne, getting to know the community and eventually buying some land to build their own home.

## The Latest News from Local Impact



Thanks to funding from Community Bank Seddon, Local Impact strengthen community organisations that make a difference in Melbourne's inner west through education, connection and support.



One such organisation is the Community Bike Hub which provide a full-service retail workshop, educational programs and volunteer opportunities to recycle, repair and donate bikes to people in need. This month, the Community Bike Hub launched its Learn To Ride Holiday Program at its Brimbank Traffic School.

Set amongst the gum trees with traffic lights and road markings, in a safe, secure, community space, it provided the perfect setting for beginners aged 5-12 to enjoy a 90 minute introduction to bike riding with an expert facilitator. The program was a great success and sold out quickly. Some of the feedback received from delighted parents included:

"My child is anxious about getting back on his bike, the traffic school is such a fun, safe space he could regain confidence to ride his bike and listen to an expert, not his mum."

"What a difference 1 hour can make!"

"I didn't know how best to teach my child how to ride until now."

"This has been the best money I have spent."

The team were able to take the stress away from parents, providing a fun, safe, environment where children can learn at their own pace, from an expert, how to ride with confidence.

Due to the popularity of this program, the Brimbank Traffic School is launching Casual Ride Saturday Sessions, providing an opportunity for children to learn to ride in a purpose-built environment on Saturdays 8.30am - 10am.

To find out more go to <https://communitybikehub.com.au/brimbank-traffic-school> and select the 'Saturday session bookings' tab.

Through continued funding from Community Bank Seddon, Local Impact is proud to support key social enterprise initiatives including Community Bike Hub, the Money Mentor program and The Westsider. For more information head to our website [www.localimpact.org.au](http://www.localimpact.org.au)

**Kelly Mevel**  
Local Impact

## Meet our Scholarship Students for 2025

Congratulations to this year's scholarship students from Mt Alexander College, Lachlan and Rashid. Both students were selected for their leadership and commitment to community service.

Recently our branch hosted a Morning Tea to meet the students, who impressed both staff and Board members with their passion and inspiration for their future studies.

Lachlan was successful in applying for a double degree at Swinburne, studying Bachelor of Laws and

Bachelor of Criminal Justice and Criminology. "Thanks to the generous contribution from the Community Bank, I am further supported to purchase necessary textbooks and equipment for my course," he said. "Then set some money aside for opportunities offered by Swinburne such as the Safer Communities conference in Prato and put any remaining funds towards paying off my HECS-HELP debt."

This year, Rashid will begin a three year bachelor of International Studies at the Royal Melbourne Institute of Technology (RMIT) located at the university's city campus. "The funding I will receive from Community Bank Seddon will help me afford everyday living expenses and allow me to attend international forums such as Model UN," he said. "As someone who is currently living alone this funding will be a great help for me and my current circumstances in my first year of study."

After such an impressive introduction, the team have no doubt both Rashid and Lachlan have a bright future ahead of them and we look forward to hearing updates in the year ahead.



Above: Rashid and Lachlan

## Congratulations Randa!

Congratulations to Randa Beirouti, who was recently awarded Citizen of the Year 2025 by the City of Maribyrnong.

A well-deserved acknowledgement to Randa's relentless effort to support those in need in our community through Reaching Out In The Inner West Of Melbourne. She is a true inspiration

Right: Randa from Reaching Out in the Inner West of Melbourne





## From our Sponsorship Recipients



"We are extremely grateful for Community Bank Seddon's support and more so, the personable team who share our passion for music in the West and believe in our vision. Thank you to Wal, Suzanne, Esha, Ashley and the Community Bank Seddon team for your time and interest in the IWSO. We look forward to supporting you in turn and growing our partnership."

- Yilin, Inner West Symphony Orchestra

"The sponsorship was able to reach over 120 junior players, as well as their families. Having the Seddon Community Bank's support to run our Junior Presentation Evening allows us to focus on creating a great event and environment to celebrate all involved across the season - volunteers, players, coaches and parents. It's not just an opportunity to present some



trophies, it's a community celebration and provides an opportunity to thank those that make the Druids such a great club to be part of."

- Michael,  
Druids Cricket  
Club



"Our staff wanted to extend a heartfelt thank you for Community Bank Seddon's generous donation, which made it possible for our students to attend Urban Camp over the last three years. The support has provided them with an invaluable opportunity for growth, learning, and fun that will have a lasting impact on their lives. We truly appreciate your commitment to making a difference in our community."

- Cherine, Sunshine Primary School



"We extend our heartfelt gratitude to Community Bank Seddon for their generous support in revitalizing this much-needed community playgroup. Their contributions have made a tremendous difference, provided funding to purchase essential items such as rugs, baby toys, and other priority resources, significantly supporting our preparation and ongoing operations."

- Deborah, Seddon Playgroup

Community Bank · Seddon

Big on community.

**Bigger for the one you care about.**

Because of you

**Bendigo Bank**  
The better big bank

**COMING SOON**

**Community Sponsorship Program**  
Open 1-30 August





## Sick of robots in customer service? Look no further.

Our legendary local team can meet you in-person, over the phone, or via video when it suits you. Talk to real specialists about what you need. Get in touch. Call 9687 2500 today.

1. The team at Inform & Empower are providing cyber safety and digital wellbeing for all year levels at Footscray West PS this year.
2. Supporting Green Guerillas and Maribyrnong Council to green the inner west.
3. Ash with Dan from Cinespace.
4. Proud supporters of Melbourne City Football Club.
5. Proud supporters of Seddon Village Traders Association.
6. Donations in Kind supporting our Winter Coat Drive.
7. & 8. Thanks to everyone who supported our Donation Drive for Big Group Hug.
9. Stu and Freddy with Alan and Hashan from Grand United CC.
10. Supporting the launch of Westsider Radio.

# WINTER COAT DRIVE

Supporting Reaching Out  
in the Inner West of Melbourne

Welcoming donations of warm coats in excellent condition  
to support people experiencing homelessness or  
generally in need

**DONATIONS WELCOME HERE**  
Monday - Friday, 9.30am - 4.00pm





# Blacksmiths Festival 2025

As supporters of the Kid-Smith Zone at the Blacksmith's Festival in May 2025, Ashley and Suzanne were honoured to be invited to represent the branch and contribute to a unique collaborative project to honour the late Councillor, Sarah Carter.

At each Blacksmith's Festival, the community works together to produce a unique and inspiring showcase project. This year, the collaborative forging display in 2025 will be led by esteemed Canadian blacksmith Sandra Dunn. This dynamic project made possible with funding from Maribyrnong City Council and West Gate Neighborhood Fund will bring together 14 local and international blacksmiths to forge an outdoor sculptural contemplative seat – an artistic and functional tribute to Sarah Carter.

Sarah was a much-loved local Councillor who dedicated herself to the Footscray and Maribyrnong River communities. In her memory, this sculptural seat will be permanently installed near the festival site, offering a space for contemplation and reflection. The design will embody her vibrant personality and deep connection to the local community and local area.

Drawing from the industrial history of the site, the seat design suggests a railway spur line that veers toward the river, then rises and twists into a flock of birds. The forged steel frame will support wooden slats, arranged to evoke the feeling of a bird's nest—offering both protection and comfort to those who sit within it. Over time, greenery will grow to gently separate the bench from the nearby foot and cycling path while maintaining openness to the river views. This sculptural piece will serve as both a work of art and a welcoming space for reflection.

The Blacksmiths Festival is a free biennial community event started quietly in 2013 on the banks of the Maribyrnong River in Footscray, Australia. Since then, the event has grown to become one of the most celebrated events on the blacksmithing and local community calendars. Run by a cohort of merry volunteers under the banner of the Blacksmiths Festival Association Inc. (BFA), the festival attracts thousands of attendees who come to enjoy something very special in a location that many describe as the jewel of Footscray.

The Blacksmiths Festival is managed by a dedicated volunteer committee, who work to foster a strong and vibrant community, a not-for-profit organisation that exists exclusively to bring this community event to life which Community Bank Seddon is proud to support.

<https://blacksmithsfestival.com/>



## Congratulations to the Maribyrnong Swifts Football Club



In March, the Maribyrnong Swifts Football Club was recognised by the City of Maribyrnong Civic Awards as Active Maribyrnong Sporting Award for the commitment and impact they make for women, girls and gender-diverse people to access and enjoy football in our community.

Although established in 2011, the Swifts have grown considerably in membership since the 'Matilda's Effect' during the 2023 Women's World Cup. From Under 8 teams through to Division 3 and 5 Women, the Club also provides a pathway for younger aspiring footballers through MiniTillies workshops as well as those looking for a social kick in Go Soccer Mums and Go Soccer Families.

The Swifts commitment to inclusivity is evident, not only in how they show up on the pitch, but also in their services for girls, women and gender-diverse people, their inclusive culture, emphasis on fun and governance. Having recently kicked off the 2025 football season, all Swifts Coaches have undergone Child Safety Policy training, inclusivity and LGBTQIA+ awareness and fair coaching workshops.

President Karen Cook said, "Our commitment to providing a safe and inclusive place is at the forefront of everything that we do. This is not always for a volunteer-run club, but it is always worthwhile. The Maribyrnong Civic Award is a lovely reminder of the work that the Swifts Committee, volunteers, coaches and families put in."

Karen and Vice-President, Megan Roussel, accepted the award on behalf of the Swifts Community.

**Tara**  
**Maribyrnong Swifts FC**

## Welcoming Local Artist, Arina

Arina Apostolova's vibrant work will be exhibited at our branch until the end of July. Visitors are welcome to drop in anytime Monday – Friday, 9.30am – 4.00pm.

Learn more about Arina and our local artist exhibitions - [iwce.com.au/news](http://iwce.com.au/news)

Are you a local artist wanting to exhibit? We'd love to hear from you. Give our team a call on 9687 2500.



## 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

## 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>

Is your club or organisation a good location for a defib with easy community access? Let us know. Contact Suzanne at [marketing.iwce@gmail.com](mailto:marketing.iwce@gmail.com)



**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](http://www.socialtraders.com.au)**