

Winter  
2022

# Newsletter

Community Bank · Epping

COMMUNITY  
INVESTMENT  
\$1.4 million

## From the Manager's desk: the future is local



What an honour it is to be the Manager of Community Bank Epping, now the only bank branch in Epping.

Community Bank Epping is a full-service bank, backed by Bendigo and Adelaide Bank. It is also a social

enterprise, governed by a local volunteer Board who are all passionate about their community. To date we have given almost \$1.4 million dollars cash back to the community in donations, grants and sponsorships – and we still manage to pay dividends to our shareholders, whose investments made this all possible.

With all the uncertainty of today, people are realising that a resilient local economy is essential to surviving the potential disruptions we have been facing and may face in the future. When you bank with us, you are directly participating in helping your own community thrive.

Come into our branch and say "g'day!".

**Stephen Hu**  
Branch Manager  
Community Bank Epping

## We are winners!

Community Bank Epping recently won the Northern Districts Local Business Awards Most Outstanding Professional Services Business at a gala evening hosted by Epping Club. The 2021 awards were postponed until 2022 due to COVID-19 restrictions. We were so happy to finally emerge from lockdowns and attend a real gala event – and even happier to take out the big award. Congratulations to the winners of all the other categories – and for everyone who supports local business.

We invite you to come and visit Stephen and the team at our new branch at Suite 1, 2 Pembroke Street Epping, and discover what gives us the winning edge.



## A message from our Chairman



What a wonderful accolade for our Community Bank! We recently received the Northern Districts Local Business Award for Outstanding Professional Services. This is a fitting tribute to our staff for their dedication and their high standards of professionalism in providing excellent personal service to our customers and our

local community. Currently, we are the only bank branch in the Epping district, or for that matter, in Beecroft, Cheltenham and Marsfield. When you contact our branch, you actually talk to a real person, a real and local person at that. And you can talk about the full range of banking services, which we provide within a proper and ethical framework. We are a genuine Community Bank, committed to the local community, which is what makes us so different from the four big banks.

The financial position of our Community Bank Epping continues to be healthy, with significant growth in both loans and deposits. This is despite the disruption of our move to the new location in Pembroke Street, the complexities of the COVID-19 lockdowns, difficult economic conditions, and ongoing changes in the banking industry overall. Our Board has continued its disciplined approach to financial management, which has facilitated the branch's successful operation, the achievement of a sustainable annual profit, and a further dividend to our shareholders before the end of this financial year.

And just recently we have every right to be proud of the fact that, in funding to support local community organisations and agencies, our branch has now passed the \$1.4 million mark. A major project this year was providing \$45,000 in support for the renovation of the North Epping Bowling and Community Club kitchen. As well, we have committed over \$65,000 to initiatives in support of domestic violence victims and youth mental health programs, and \$60,000 to the North Epping Men's Shed.

In this edition, we bid farewell to three highly valued team members, Wendy Yee-Dempster, Diana Gallagher and Margaret Wright. They have all put in many years of tireless service and I wish them well for the future.

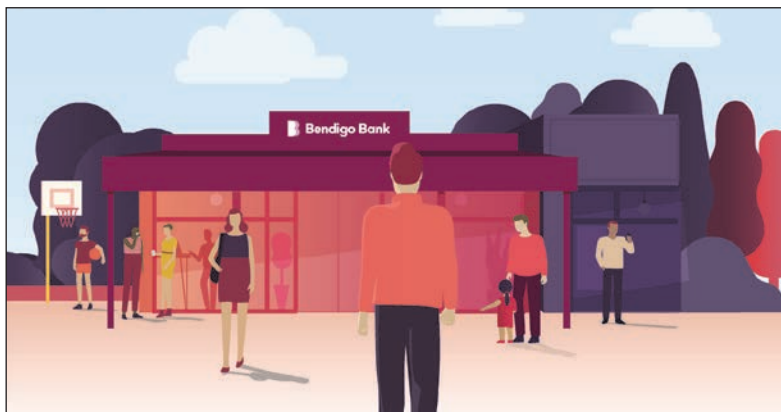
I hope you enjoy reading about their legacy and all our other good news in this publication. I would encourage all our readers to consider how you can contribute more to your local community – and how we might help to be a part of your journey.

**Rob Phillips**  
Chairman  
Epping and Districts Financial Services Limited



## Macquarie Singers

Macquarie Singers have expressed deep gratitude to our Community Bank Epping for its generous support over the last two years and current sponsorship of their concert 'Faure's Feast', which was performed on Saturday 4 June. They are a non-auditioned community choir, rehearsing at North Ryde Community Church. The support of Community Bank Epping has enabled the choir to return to a full performance concert post-COVID.



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We recently held our Annual Community 2121 Awards presentation, in conjunction with Epping Rotary Club. There are numerous volunteers and community-minded local citizens who, seeking no public recognition, assist our schools, community agencies, welfare associations, arts and music societies, charitable organisations, sports clubs, and various other groups. At our most recent ceremony we presented four more awards in recognition of these quiet achievers who tirelessly work in so many ways to serve our community in an outstanding capacity.

Epping and Districts Financial Services Limited Chairman Rob Phillips, presented the awards at a wonderful event held at the Epping Club to the following four recipients, recognised for their significant contributions to the community in areas of education, environment, sports and the arts.

In addition, she was exceptionally active within the Epping Civic Trust. As Vice President, she established and chaired the tree subcommittee, successfully lobbying Parramatta Council for a street tree-planting program that led to over 500 street trees planted around Epping in 2019.

When more than 20 mature indigenous trees were cut down by a developer, Margaret lobbied council until they took the developer to court and won. Proceeds from a \$250,000 fine are being put towards the purchase of new trees to be planted in Epping.

Tragically, Margaret passed away in March 2021 before this decision was reached. Margaret's award was accepted posthumously by her brother John and sister Clare.



**Bruce Jacob**

Bruce has been a tireless educator and mentor of young people for over 20 years. As a teacher at Epping Boys High School, he taught Economics and Sports before becoming Head of Social Sciences. Despite retiring, he continues to educate boys at Epping Boys High School in ways to support underprivileged children in East Timor, by engaging students in local and international projects.

Bruce joined Epping Rotary in 2010. He served as President for three years and is the long-term Youth Director. He is a longstanding supporter of the Rotary Youth Exchange Program and has been host parent to many visiting international students, including a student from Belgium in the 2020 lockdown. As President and Youth Director, Bruce forged a community partnership with 10 local schools and engaged the community in a variety of Rotary Youth programs, such as RYDA, RYLA & MUNA.

**Margaret McCartney**



Margaret was a community worker and activist dedicated to the preservation and betterment of nature in and around Epping. She founded and led the 'Save Epping's Forest Park' campaign to protect crucial green community space from overdevelopment.

**Craig Denyer**

Craig is a leader in community sport. He began playing football as a child and in 2013 became Club Delegate for Rangers Football to Gladesville Hornsby Football Association. From there he became Soccer Convenor in 2014, a position he still holds today. Behind the scenes, Craig dedicates hours of his time to the club – training, managing and playing – all the while sourcing funding, uniforms, organising registration for literally thousands of community members, attending meetings with local government and football entities. In addition, he was instrumental in the planning, preparation and building of the North Epping Sports Courts, for which Community Bank Epping was very proud to grant \$75,000.



**Melony Smirniotis**

From high school art teacher to full time artist and gallery owner, Melony is a highly respected member of the local arts community. She built Gallery 11:11 in the space of her own backyard and since 2019, has hosted over 20 exhibitions and 120 workshops, providing a collaborative and inspiring space for the community to enjoy. Beyond the gallery, Melony is a mentor to Year 12 art students and welcomes school children to the gallery as regular visitors. She recently completed a North Epping Community Calendar so the community can enjoy local gardens and the National Park in their home every day.







## MAP Institute business mentoring

Before all the chaos of COVID-19 lockdowns in 2021, Community Bank Epping participated in sponsoring a graduation ceremony of a business mentoring program, run by MAP Institute in conjunction with City of Ryde Council.

This particular program focused on women in business and aims to provide high-level board-style mentorship to small businesses that is usually only reserved for larger companies.

The scholarship program is a short-format version of the 12-month program, to give small business owners a taste of what it is like to run a business fully supported and guided by experts. Our branch organised

the venue, catering and co-ordination of the graduation event, celebrating the completion of the program by all participants. Thanks to City of Ryde and MAP Institute for making it all possible.

For more information, go to [www.map.institute](http://www.map.institute)

We are looking forward to seeing more programs like this, as we are emerging from the pandemic and getting together in person more and more.



## The Northern Centre Launches SafeT Program, supporting victims of Domestic Violence.

Supporting domestic violence programs has become a focus at Community Bank Epping. We learned from The Northern Centre's CEO, Cate Sinclair that on average an abused woman may leave her partner seven or eight times before she can break away for good.

After much groundwork and lobbying, and with funding coming from various levels of government, sponsors and donors, including our branch, who contributed \$15,000, the SafeT pilot program was launched. The program is designed to provide the ongoing and consistent support needed for women and children to safely leave dangerous domestic situations.

The launch was very well attended by a broad cross section of the community. It is hoped that the success of the pilot will lead to large scale government funding to expand the program far and wide. Our branch is greatly inspired by the passion and drive of Cate Sinclair and the team at The Northern Centre and really proud to have been able to contribute to the critical seed funding needed to get the pilot up and running.

To find out more go to:  
[www.thenortherncentre.org.au](http://www.thenortherncentre.org.au)

## Epping Eastwood Lions Youth of the Year Competition

Our Community Bank Epping has been a strong supporter of all the great work Epping Eastwood Lions has done over the years, particularly through our connections with our former Community Funding and Business Development committee members, Ann Paterson and Margaret Wright (who you can read a little more about in this publication).

We recently sponsored Epping Eastwood Lions' Youth of the Year Competition with student representation from Marist College Eastwood, Cheltenham Girls High School and Epping Boys High School. Congratulations to all the participants. The public speaking was of a very high standard with all of the participants providing a wonderful range of topics for the judges.

The competition was won by Shreya Mukherjee (centre), from Cheltenham Girls High School. The photo is of the six contestants and the judges, along with Lions President, Rosemary Sheather and our Chairman, Rob Phillips (at left of group).

We look forward to many more activities with Epping Eastwood Lions, a great local organisation encouraging community participation and endeavour.





## Epping Arts Fair a great success

We had a wonderful time celebrating the arts in our local community in April, at the Epping Arts Fair. The art was of high quality with almost 1,000 visitors coming to view the artworks and artisan stalls at Epping Boys High School. The gala opening night was well attended, a wonderful opportunity to celebrate local artists and to connect as a community over delicious canapes and drinks, with lovely classical music supplied by EBHS teachers.

The School Art Competition section was very popular, with eleven schools participating in various age groups.

Community Bank Epping was a Gold Sponsor of the event and supporter of the First Highly Commended prize, which was won by Sunny Night for 'Golden Sunset' (mixed media). Congratulations to all winners. There were 80 artists who submitted a total of 319 artworks for the competition. 32 artworks sold totalling a value of \$13,155.

Over \$21,000 was raised in total, (including raffle funds) which will be put towards improvements to the school grounds.



## North Epping Bowling Club Kitchen

The North Epping Bowling and Community Club has long been considered an important social hub of the North Epping community since its opening in 1965. At its heart, the original kitchen served up many a memorable meal, catering for club celebrations, member events and of course the annual Christmas party. In 2021, Community Bank Epping provided a grant of \$45,000 to install a brand-new kitchen which will see the beloved Community Club able to host many more delicious events in the future.

Use of the kitchen is in full swing with a big launch party held recently and many local community functions already taking advantage of the excellent professional catering facilities.



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## Epping score first and second in the 60m state titles

Epping District Athletics Club celebrated a double win on the podium recently. Carl Corey Ewing and Lewis Clabburn, both coached by Andrew Murphy took out first and second place: Carl with a time of 6.79 into a -1.7 wind and Lewis, 6.90 into a -1.7 wind.

Community Bank Epping has had a long-standing relationship with EDAC, a legendary club with a history of producing winners. As recent winners of our business award, it was heartening to see our logo emblazoned on the winners' outfits!

## Farewell to Wendy Yee-Dempster

### Founding Board member

Our 2021 Annual General Meeting on 25 November was very successful and well-attended. However, it was also something of a sad occasion because Wendy Yee-Dempster, our longest serving Director, who has been deeply involved with this Community Bank since its inception, tendered her resignation at the meeting.



Wendy has served in various capacities for over 20 years. She was an integral member of the Steering Committee which was established in 2001 to gather public support for the establishment of a local Community Bank. She was one of the original Directors of North Epping Financial Services Limited, which opened the bank at North Epping in 2003. In 2009 she was chosen as Chair of the Board, a position she held for five years.

For three years she served on the Community Bank Strategic Advisory Board and the National Board which was responsible for over 300 Community Banks across the nation. She has provided continuity and strength to our Board and its various committees through all the challenges and changes facing the branch over the last 20 years - in good times and difficult times. She has steadfastly maintained her deep commitment to the Community Bank philosophy, and it is our local community which has benefitted the most.

## Farewell to Margaret Wright

We are sad to say goodbye to Margaret Wright, one of our stalwart volunteers, who is re-locating to Queensland. Margaret has served on our Community Funding Committee for over 12 years. Throughout that time, she has been a leader in Community Forums and School Financial Literacy Projects, was the prime mover in implementing the Recycling Spot at the branch, and her connection with Epping-Eastwood Lions Club was instrumental in establishing a long partnership with Community Bank Epping.



Her efforts have contributed enormously to community building and funding support to numerous local organisations. Her connections have enabled the branch to secure multiple new accounts from both community groups and individuals.

We thank Margaret for her outstanding achievements and contributions and wish her all the very best for the future.

## Diana Gallagher retires

Diana Gallagher has been one of our most trusted and dedicated team members. She worked as Administrative Assistant to the Board for the last 10 years.

Her hard work and commitment to the branch and to the community was much appreciated, and she handled most of the day-to-day administration necessary for the efficient and smooth operation of the Board.

Particularly commendable was her patience with the bureaucratic intricacies of dealing with the various regulatory and obligatory requirements in the banking industry.

The Board farewelled her at a delightful function recently at the Epping Club.





# North Epping Men's Shed

The North Epping Men's Shed (NEMS) was established and incorporated in December 2018 after recognising the need for a place in the community where people could come together in a friendly and inclusive environment. The purpose of the Men's Shed is to complete meaningful projects that enhance community life.



Brian Bailey, President of NEMS explained that the Shed will welcome all in the community. "Our Shed will conduct workshops, information sessions and programs which inform and educate members and others so that they are equipped to pursue healthy lifestyles and improve their skills, well-being and health," he said.

The site of the former North Epping Scout Hall was chosen and an initial \$15,000 grant from the 2022 Community Bank Epping Community Grants program enabled the group to complete essential information for the Development Application for Hornsby Shire Council.

The DA was submitted on 11 June 2021 and approval received in December 2021. The Bank's additional grant of \$45,000 has gone towards the costs of the building's concrete slab which measures 33m x 11.1m, a total floor area of 366 square metres.

We are very pleased to report that the application was approved, and construction is now well underway, with boundary fencing up, demolition of the old Scout Hall and finally pouring of a new slab in February. According to Brian, "If there

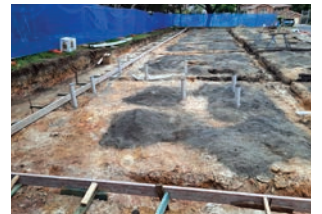


Above: Pictured at the Shed construction site after the AGM are NEMS President Brian Bailey, Community Bank Epping Chairman Rob Phillips, and NEMS Committee Member Peter Youll. Above left: Artist impression of finished building. Below: Progress is being made at the construction site.

is one thing that has brought us here it is the generous support of Community Bank Epping. Without the initial grant of \$15,000, we would not have our DA. Without the DA, we would have been ineligible to apply for additional funding. And another generous grant of \$45,000 has also been received from the branch. Thank you to all the staff and the Board at Community Bank Epping for their support".

We look forward to watching the progress of the North Epping Men's Shed and hope they reach their dream of celebrating Christmas 2022 in the completed shed.

If you would like to find out more about the progress of North Epping Men's Shed, visit their website: <https://nems.org.au/>



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Our friendly Epping branch team (L-R): Karen Lee, Anette Uhrig, Manager Stephen Hu, Junie Kanlapan and Julie Galic.

## Talk to us today



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### We're open:

9.30am - 5.00pm Monday to Friday

### Directors

Robert Phillips, Wendy Yee-Dempster, Alan Marsh,  
Ian Bittner, Craig Gallagher, Ronald Cardwell,  
Robyn Clark, Janet McGarry

Epping and Districts Financial Services Limited  
Suite 1, 2 Pembroke Street Epping NSW 2121  
ABN 57 104 573 499

## Community impact

Below is a list of the many local community groups we have supported financially. The list is not exhaustive, but it indicates what our Community Bank 'Shared Value' model is all about - full banking services and fully embedded in our local community. Over \$1.4 million in cash has been given out to the local Epping and Districts community since our branch opened.

ACCA Chinese Language School
Alexanders Netball Club
All Saints Anglican Church
Candlelight Gift
Cheltenham Girls High School
Chinese Christian Community Services
CCA NSW
Community 2121 Awards
Epping Arts Fair
Epping Baptist Church
Epping Boys High School
Epping District Athletics Club
Epping District Cricket Club (Bulls)
Epping Eastwood Lions
Macquarie Singers
Max Potential Youth Leadership
Neighbourhood Watch
North Epping Bowling and Community Club Ltd
North Epping Men's Shed
North Epping Rangers
The Northern Centre
Ray Park Heritage Group
Rotary Club of Epping Inc.
MAP Institute/City of Ryde Graduation
St Gerard's Netball Club
St Kevin's Primary School

The more our branch business thrives, the more we can contribute to our local community. So, please consider yourself, your business and/or encouraging members of any organisations you are involved in, to come and talk to us about your banking. Let's build our community together.



### Shares availability

Shares in Epping & Districts Financial Services (EDFS) trading as Community Bank Epping are available - enquiries to Ian Bittner on 0407 770 669.