



Epping Community Bank® Branch 2019 Newsletter.

From the Manager's desk – 20 years of the Community Bank® model.

Last year I attended the Bendigo Bank National Conference in Bendigo where we celebrated 20 years of the **Community Bank®** model and everything that it has achieved. What started as an idea inspired by the closing of so many regional banks across Australia has become a globally recognised success story, changing the face of the financial sector through **Community Bank®** branches and directly impacting more than 300 local communities. Bendigo Bank has won numerous awards and the Bendigo brand was recently ranked by Roy Morgan research as the third most trusted brand in Australia across all industries.

I am proud to say that Epping **Community Bank®** Branch has been going from strength to strength. We've been

servicing our customers and growing our business and this has enabled us to broaden and increase our support, sponsorship and engagement with our local community. Please enjoy our latest newsletter, covering many of our local activities and great services. I would love to see you in our branch and see how we can help you and your local community connections.

Stephen Hu
Branch Manager



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3.89 % pa
Connect Package Home Loan[†]

4.16 % pa
Standard Comparison Rate*



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Epping **Community Bank®** Branch

Terms, conditions, fees and charges apply. All information, including interest rates, is correct as at 23 July 2018 and is subject to change. Full details available on application. Lending criteria apply. *The comparison rate displayed is calculated for a loan of an amount of \$150,000 over 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Offer is available to customers with new owner occupied, principal and interest home loans above \$150,000 with a loan to valuation ratio of up to 80% and three eligible products taken as part of the Connect Package. Eligible products cannot be from the same product type. Offer ends on 30 June 2019. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1273617-5 (457746_v1) (13/03/2019)

Epping and Districts Financial Services Limited 3/2-4 Oxford Street Epping NSW 2121 ABN 57 104 573 499

Directors: Robert Phillips, Alan Marsh, Ian Bittner, Kristina Coffey, Craig Gallagher, Wendy Yee-Dempster, Stefan Sojka, Ronald Cardwell



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Epping **Community Bank®** Branch

A message from our Chairman.



Since our foundation in 2004, our company has returned almost \$750,000 to our local community in a wide variety of projects. I must stress that these funds come from our **Community Bank**® branch, our

local company – Epping and Districts Financial Services Limited – not from ‘Bendigo Bank’ as such. The members of our community who bank with Epping **Community Bank**® Branch receive high quality banking services and are the source of our profits. The more people who bank with our branch, the higher our profits. The higher our profits, the more funds we can pass back into local community projects. This is the shared value principle upon which the **Community Bank**® model operates. It is a win-win situation.

Despite a difficult period in the financial sector and the tightening of lending parameters across the industry, our hard-working staff has produced some outstanding results in the first half of the current financial year. In five of the six months from July to December 2018, our branch was ranked number one for overall lending out of all the **Community Bank**® branches in the Sydney metropolitan area.

This is a great tribute to our Manager, Stephen Hu, and to his hard-working staff team. I urge everyone to drop in and have a friendly chat with the branch staff, and see how Epping **Community Bank**® Branch can satisfy your personal and business banking needs – while contributing to the growth and well-being of our community, as well.

Robert Phillips
Chairman

The Recycle Spot – our branch branches out!

In keeping with our commitment to put community first we have established a location in the Epping **Community Bank**® Branch where you can recycle mobile phones and accessories, household batteries up to size D, spectacles, sunglasses and postage stamps.

Launched in 2018 by Hornsby Councillor Emma Hyde, the Recycle Spot has proved convenient and popular with the community with many new people visiting our Epping **Community Bank**® Branch to take advantage of the service, and do their bit for the environment, and their local community.

We are proud to announce that we recently received a Certificate of Appreciation from the Epping Eastwood Lions Club recognising our contribution to the Lions Clubs Spectacles and Postage Stamp initiatives. A huge vote of thanks goes to Margaret Wright, who volunteers on our Community Funding and Business Development committee and has been the main driving force behind this great initiative.

Total recycled so far (up to January 2019)

Postage stamps	6.2kgs
Spectacles	240 pairs
Batteries	60kgs
Phones	8.5kgs (115 handsets)

Recycling 115 mobile phones and accessories reduced

Global warming by 44.39kg CO ₂ (Impact is measured in CO ₂ emissions)
Mineral resources by 226.55kg (Weight of mineral resources saved)
Fossil fuel by 74.52g C2H ₂ (Amount of fossil fuels saved)
Particulates by 128g (Amount of smog avoided)



CCA – A strong community partnership.

Our Board has many years of community connections with the wonderful community organisation CCA, in Eastwood. CCA has been around for over 50 years and provides a wide range of services, from youth support, mental health, aged care, community learning, disability support, financial support and many other much needed services to those less well off in our community.

Our branch has recently supported and sponsored CCA for numerous projects and programs, including their community bus service, Annual Trivia Night fundraiser, The Shack youth drop-in centre in Epping, CCA's Play In the Park van signage and Epping Rotary Club's working bee to repaint the child care facility. We are looking to strengthen our strategic partnership throughout 2019 to help CCA increase the positive impacts they are having on our local community.

Here are a few images of recent activities.



'Bedlam at the Bay' mental health and well-being festival.

Epping **Community Bank**® Branch was proud to be a major sponsor and participant in a festival in Gladesville, called 'Bedlam at the Bay'. The event was conceived and created by a social enterprise, The Happy Hens, who partnered with Hunters Hill Council to bring the community together, along with a broad range of organisations servicing mental health in the region. **Community Bank**® branches support many mental health causes and this event was one way our branch could do something local, engage with our community and support the great work of so many organisations. We hope the Happy Hens will be doing it again in 2019 and making it a big annual festival.



Giving Epping District Athletics Club a good run.

Epping **Community Bank**® Branch recently agreed to sponsor Epping District Athletics Club (EDAC) this year with a donation to help boost their club activities. EDAC is an institution in the area, having nurtured more than a few champions in their time. Epping **Community Bank**® Branch and EDAC are keen to develop our relationship to support mental and physical wellness in our community through healthy lifestyle and activity. We encourage our readers to look them up on Facebook and get involved.



Epping Arts Fair repeats at Epping Boys High ...and passes with flying colours.

The recent 2019 Epping Arts Fair at Epping Boys High School was a marvellous success again, with Epping **Community Bank**® Branch one of the major sponsors. The art was of exceptional quality and over \$12,000 worth of art was sold over the weekend. The final amount raised will be around \$17,000.

The competitive works were judged by Rhonda Davis, Senior Art Curator at Macquarie University Art Gallery and the major prize of \$2,500 was awarded to Kristine Ballard for 'Sunny Disposition'.

Local schools were invited to take part in the Student Competition, which was also very popular. A terrific team of teachers, parents and Epping Rotarians brought the event together, under the stewardship of the Epping Boys High P&C, Epping Arts Fair Coordinator, Sue Day and her amazing committee.



The winner!



Epping **Community Bank**® Branch Director Ian Bittner.



Epping Rams - engaging the community.

The Epping **Community Bank®** Branch has been nurturing a great relationship with the Epping Rams Rugby and Netball Club. 2018 saw us sponsoring and supporting a number of home game events, including their big family fun day. Epping **Community Bank®** Branch brought a number of community groups along, including Achieve Australia, CCA, Epping Rotary, HopeFM and the Salvos, as well as some local businesses, including Hunt & Hunt Lawyers and Gladesville Guitar Factory, to bring some engagement and connection to the big games. We sponsored the Salvos coffee van to provide free coffee to everyone all day.

The Salvos coffee van is a wonderful initiative that provides employment pathways and training to people who are struggling to find work or having language difficulties. Serving a lively crowd of footy fans was just the ticket ...and the coffee was superb. The home games were a great opportunity for locals to get to know the **Community Bank®** model and meet our Directors.



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Epping 2121 Community Awards.

Epping **Community Bank®** Branch joined with Epping Rotary Club to hold its annual awards night celebrating local identities that have been nominated for their outstanding community service. Known as the '2121 Community Awards' they have been held each year since 2006.

Three outstanding awardees were recognised this year and for the first time a youth award was presented. Hayden Dalton, a current year 12 student at Epping Boys High School who spends a great deal of his free time assisting with the setup of sound and lighting systems for theatre and stage productions. Hayden is also a talented musician who intends to study music at university next year. He is the bugler at many local Anzac Day services and currently gives private trumpet tuition to no less than ten younger students.

Stephanie Ashton runs the Lifeline Shop on Oxford Street in Epping and over the last five years as Manager she has transformed the business into a thriving hotspot for second hand clothing sales and for the re-homing of unwanted household items. She oversees teams of local volunteers, young people looking for work experience and high school students building up community service hours. As well as providing a safe and non-judgmental space for local residents who may need help, proceeds from the store assist Lifeline's wider crisis support and suicide prevention programs.



Richard Holland is an Epping resident, now retired, who is a passionate volunteer with North Epping Community Bus. The bus is partly funded by the Epping **Community Bank®** Branch and provides elderly residents with a door to door service for shopping trips and excursions. While accepting the award, Richard told the audience how much he enjoyed listening to the stories from the passengers and how some vividly remembered when Eastwood was a village without sealed roads, curbing or sidewalks.

Karen scoops Bendigo Bank State 'Peoples Award'.

We would like to pass on a huge 'congratulations' to our wonderful and loyal team member, Karen Lee, who recently picked up the Bendigo Bank NSW State People's Award. Karen has been with us since 2005. That's 15 years! Our volunteer finance committee has already begun earmarking funds for the gold watch!

Karen has always been very popular with our customers, greeting them with a smiling face, a 'sunny disposition' and always there to help. Well done, Karen! You exemplify Bendigo's ethos, bringing friendly, personal customer service to everyday banking in Epping.



Epping Community Bank® Branch turbo-charging local business.

Our **Community Bank®** branch recently sponsored a small business workshop called 'Turbocharge Your Business', which was an initiative of Riverside Business Chamber, City of Ryde Council and Hunt & Hunt Lawyers North Ryde. A successful half-day event covered all the major facets of

running a successful business – legal, financial, marketing and administration and how bringing it all together can have a turbo charging effect. Epping **Community Bank®** Branch supports small business with many different products and services, so it was a perfect fit to support such a great initiative.



Epping Community Bank® Branch supports the NEBCC Camellia Carnival.

As in previous years, Epping **Community Bank®** Branch sponsored the Camellia Bowls Carnival at North Epping Bowling and Community Club. The carnival is a major event on the district lawn bowls calendar, held over several days and involving teams from many clubs. Epping **Community Bank®** Branch provided prize money for the ladies competition, and the picture shows our Branch Manager Stephen Hu making the presentation to the ladies' team from North Epping.



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Epping North Public School financial literacy program.

With the support of Epping Community Bank® Branch and the P&C, Epping North Public School has been running a successful Financial Literacy Program each year since 2015 for all its students in Years 5 and 6. Devised by teacher Keith Barnett, the program was simulation-based, with the students divided into groups to form small business 'companies'.

Over a six-week timeframe, each company had to devise a new product, develop business and marketing plans, and produce samples for sale. They were assisted in these endeavours by 12 local community members who acted as mentors for the groups. Each 'company' developed innovative products, informative websites and creative advertising materials. The



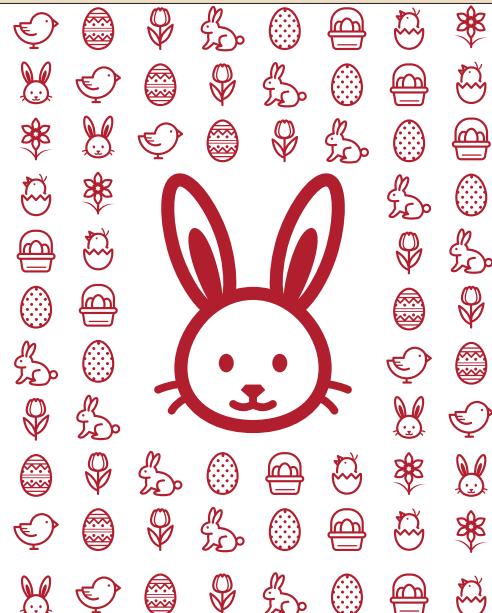
culmination was the Financial Literacy Expo, which was held at the North Epping Bowling and Community Club. Each group set up a stall to market their products to visiting parents and community members. Overall, the project was an excellent and enjoyable learning experience for the students, teachers and mentors alike.

Happy Easter.

From all of us at Epping Community Bank® Branch, we wish you a safe and happy break with friends and family.

We look forward to assisting you with our extensive range of banking products and services soon.

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Epping Community Bank® Branch

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.
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Epping Community Bank® Branch

3/2-4 Oxford Street Epping Phone: 02 9869 0818

Opening hours: Monday to Friday 9.30am – 5.00pm

Website: www.bendigobank.com.au/epping facebook.com/bendigobank twitter.com/bendigobank



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