

Autumn
2024



Newsletter

Community Bank · Epping



From the Manager's desk



Dear Valued Customers and Shareholders,

Welcome to the latest edition of our community bank newsletter.

As a full-service bank, we focus

on empowering you with financial knowledge and resources to help you reach your goals. From everyday banking to commercial loans, we are here to support your financial journey. I invite you to drop by our branch and meet our dedicated team. They're eager to chat with you about how we can fulfil all your banking needs.

In addition, discover how we are making a difference in our community through sponsorships, community grants, and educational events.

Thank you for choosing Community Bank Epping. Together, we're building a brighter future for our community.

Stephen Hu
Branch Manager
Community Bank Epping

From the Chair

As we near the end of the current financial year, our business continues to grow, and we anticipate maintaining a significant annual profit. This is good news for our branch, but is even better news for our local community, because substantial profits mean considerable funds can be made available for community projects.

The community remains the central focus of our business, and it is pleasing that we have received a record number of applications for funding grants at this stage of the year. A number of the successful projects are highlighted in this newsletter and demonstrate the diverse range of community agencies and organisations which we are proud to support.

On the other hand, in one sense we are victims of our own success in promoting the availability of our community funding, because a large number of applications may also mean that not all our community groups can receive the desired financial support. The Board has to consider the merits of each application, whether the grant eligibility requirements are met, and how we can balance all the community support requests to achieve the best outcomes for the Epping and district community as a whole.

Our cheerful and dedicated staff continue to provide excellent banking services to our customers, and we are delighted to congratulate our Customer Service Supervisor, Karen Lee, on attaining 20 years' service to our branch. Karen is the longest-serving member of our staff, joining the bank when it was originally located in North Epping. She has seen many local changes over the years, including our own branch relocations to Oxford St and now Pembroke St in Epping. We congratulate her on this achievement and thank her for her outstanding personal service to our customers, for her commitment and loyalty to the branch, and for all her work for the benefit of our community.

Rob Phillips
Chair
Epping and Districts Financial Services Limited

Marking 20 years' service

Community Bank Epping has been very lucky to have a stable and committed branch staff who are well known to customers and the community.

In early April, we were delighted to celebrate Karen Lee's 20 years with the branch with a celebration. Karen joined not long after the bank opened in late 2003 and is our longest continuous serving staff member. She is known for her friendly welcoming smile, wide knowledge of the bank products and services, and excellent quality service ethos. She also knows many of the community organisations who bank with us, and benefit from our grants program.

Congratulations, and thank you, Karen!

Main photo left to right: Chairman, Rob Phillips, Karen Lee, and fellow staff Stephen Hu and Junie Kanlapan.



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? Call Stephen on 02 9869 0818 to find out more.

 Community Bank · Epping



*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_36770921, 16/04/2024

Community Grants program update

2023 was a record year for the bank funding community projects in the Epping area. Due to the support of customers, successful trading at the branch, and the hard work of staff, Community Bank Epping supported 35 projects last year, and the Board is committed to supporting a wide range of projects this year as well.

2024 got off to a busy start. Grant applications were launched in January with a first round of submissions being invited from an extensive range of community, not-for-profit and charitable organisations.

30 project applications were submitted by 27 organisations covering a very diverse range of activities - from local schools to service organisations, events to sporting clubs, community assistance to local churches. All the applications had one thing in common - they seek to improve and enhance living in and around Epping.

The Board of Directors has spent time in assessing these proposals. Some will immediately be funded and put into action whilst others will take longer to come to fruition. They included:

4	local school P&Cs
9	community sports clubs
3	churches
2	youth organisations
4	community assistance organisations
1	cultural event
1	local event
1	environmental organisation
2	service clubs

In our newsletters this year, we will feature many of these projects as they are completed. You can also see updates on our website www.edfs2121.com.au/community-bank and Facebook page www.facebook.com/communitybankepping



Projects completed

Kids Xpress

Local charity and specialist children's mental health body, Kids Xpress approached us for a grant to help train teachers at Epping Public School through running a professional development program focused on therapy for children experiencing trauma. The grant provided a range of resources to the school.



Trauma-informed Education Consultant, Aideen Smyth delivered the materials to the school.

New canteens open

The soccer season is back! And if you are playing or supporting Epping Eastwood FC (Go Tigers!) or North Epping Rangers, then you'll notice great new clubhouses with canteens – an essential space that helps community clubs to fundraise.



Boronia Park, in Epping, is the home of the Tigers and now has a lovely change room/toilets and canteen building overlooking the ground. Completed by the City of Parramatta Council, the club will run the canteen space - but it was not fitted out. Bendigo's grant helped the club buy essential equipment so it can offer a range of refreshments during games.

Up in Ron Payne Park in North Epping, it's a similar story. A new clubhouse built by Hornsby Council but an empty canteen space with no equipment. Our grant will help with fridges, coffee machine, pie warmer and all the other gear to provide a great snack on cold winter days!



Portrait Competition

Community Bank Epping was delighted to sponsor the prizes for the 2024 self-portrait art competition run by local artist and gallery owner Melony Smirniotis at Gallery 11:11 in North Epping. This was an outstanding success with 29 entries overall in 4 age categories and inspired local young budding talent.



Above: 8-11 age winner – Scarlett

Right: 5-7 age winner – Summer – with judge Edward Jack Humphrey.



Learning through play

At the back of the Epping Baptist church in Epping, is a space used three times a week for a preschool playgroup. Epping Playtime brings carers and young children together for play and fun and is run by volunteers under the auspices of the church.

We were delighted to help them with a grant for sturdy new soft play equipment.

Pictured above are Branch Chair, Rob Phillips with Playtime volunteers.

Projects completed

Supporting local schools

Two high school P&Cs have completed projects through a community grant.

Cheltenham Girls wanted to add an additional water station (cool filtered water to refill drink bottles) close to their new multi-purpose centre and sports oval. At Epping Boys, the bank gave a grant to install two additional flag poles – to display the Aboriginal and Torres Strait flags beside the Australian flag.



Above: Cheltenham Girls' school captain, vice-captain and prefect showing off the water station

Right: Epping Boys School Principal, Ms Schadel, and the school captains with the new flag poles.



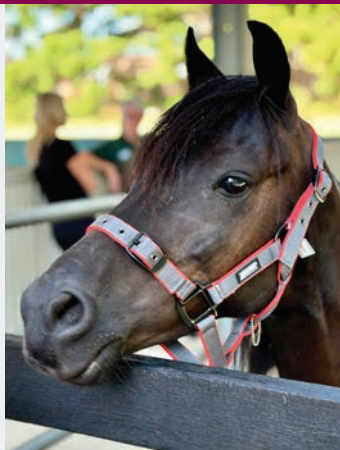
Featured organisation

Riding for the Disabled

Tucked away in Marsfield is a remarkable organisation doing amazing things, and one of its newest participants is Bendigo the horse. He's the latest addition to the horses at Riding for Disabled Ryde (RDA).

Over the last year, Community Bank Epping has built a great relationship with the volunteers who make the RDA Centre come alive. Totally reliant on volunteer time and energy, and community funding, the Centre runs regular riding programs for a wide range of children and adults with disabilities. Whether it is a local special school, classes from public schools, young people or adults – RDA classes open up a new world to participants increasing confidence, resilience and fun! Watching a child conquer their fears to sit and ride a horse is an amazing experience.

The bank became involved in 2023 through a grant for solar panels on the roof of the arena and we then assisted with funds to support transport for children from special schools.



When the Centre then said they needed support to add an additional horse (and thereby open up more riding opportunities), how could we say no? Now, after months of patient training by the Centre's horse whisperer, Megan (pictured), this horse is being introduced into the classes. Renamed Bendigo (or Bendy for short!), he is a beautiful calm presence and quickly learning his place alongside his stablemates.

Later this year, the bank will support RDA with improvements to their horse holding area – weather proofing it to ensure no classes get cancelled due to rain or hot sun.

Roselea FC

Watch out for Community Bank Epping marquees at soccer pitches this winter! Roselea FC is one of a number of clubs where we are providing these to help shelter team substitutes and coaches on the sidelines. We've also helped Roselea out with funds for new training equipment this year.

Pictured right are a Roselea team putting their Bendigo marquees to work.



Carlingford and St Andrews Netball

These two netball clubs made their first-ever grants application to the bank in January. With the new season looming they were looking for support in providing jackets to their volunteer umpires (St Andrews) and an anniversary training shirt to players (Carlingford). We look forward to seeing both in use at games this year.

Ray Park Environment Day

In early March, to tie in with this year's Clean Up Australia day, the Ray Park Heritage Group organised an environment-themed community event. Held at Hazlewood Rose Park in West Epping, the day brought together a range of community organisations, activities for the kids, music and food. It also helped raise awareness of this lovely park.



Applying for a grant

We support a big range of organisations each year. Sometimes it is with key capital funding for new or revamped facilities, or it is assistance for events and community activities, or it can be for regular annual sponsorship that helps with the running of sports clubs.

A second funding round for 2024 will open in July. Organisations are encouraged to plan in advance by gathering quotes and other information on their project which will help with their application.

If you would like to receive notification of when your organisation can apply, please email eppingcbgrants@gmail.com

Find out more on our website, including detailed Guidelines for applications:
www.edfs2121.com.au/community-bank/apply-for-funding/

New Community Hall for Epping

On Blaxland Road, heading towards Eastwood, is a little-known hall. Formerly used as a Guide Hall, it had fallen into disuse until spotted by the Epping branch of Rotary.

After lengthy planning and negotiations with council (the hall is owned by the City of Parramatta), the service club has taken on bringing this building back to life as the Epping Rotary Community Hall.



This will be a space for local not-for-profit, charitable and community organisations to hire and use for meetings, events, fairs, activities and more. Often groups struggle to find a space that they can regularly rent at an affordable rate. Whether it is for a weekly meeting, a display or celebratory event, or a myriad of other uses, this will be a practical space. There is a kitchen, and bathrooms, easy on-street parking (on Brigg Street), and a large flexible room which will be fitted out with tables, chairs and audio visual equipment.

The fit out of the new hall, and other renovations to the site, are being funded through a grant from Community Bank Epping.

Find out more, and make booking enquiries, at eppingrotaryhall.com.au



Helping young people

Rotary has an extensive program of youth activities that focus on developing life skills and experience in young people. This year, the bank supported RYPEN – the Rotary Youth Program of Enrichment program aimed at developing confidence and leadership skills for 15–16-year-old students where 4 students from Cheltenham Girls and Epping Boys High Schools attended a 3 day camp.

We also supported RYLA – Rotary's exceptional young leaders' program. Two students from Macquarie University got the chance to attend a weeklong intensive camp learning communication and leadership skills. Listening to their presentation at a Rotary meeting, there was no doubt that Yasina and Tai would be contributing strongly to their communities in the years to come.



Cheques soon to be gone

Last year, the government announced that cheques will be phased out nationally as digital banking becomes the preferred means of payment for most transactions. Like all other banks, Bendigo has started a phased transition for its customers, and you can read about this on their website:

www.bendigobank.com.au/ways-to-bank/cheques/

It is now particularly important that our shareholders make alternative arrangements as it will affect how dividends are paid. Most shareholders have already opted to receive payments electronically – there is a simple sign-up process for this.

If you have not already done so, it is important to action this as soon as possible.

Talk to us today



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We're open:

9.30am - 4.00pm Monday to Friday

Directors

Robert Phillips, Ian Bittner, Craig Gallagher, Robyn Clark, Janet McGarry, Jacquie McCann, Justin Kang, Meera Iyer, Joanne Lynch

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

Your banking needs

The branch opening hours opening hours are 9.30am – 4.00pm, Monday to Friday.

If you are interested in discussing a loan, you can request a meeting with the Manager, Stephen Hu, during all working hours, including between 4.00-5.00pm.

Community Impact

Our bank follows the principle of 'Shared Value' – full banking services are embedded in the community through sharing the benefits. The more our branch thrives, the more we can contribute to our local community.

Here are some of the organisations Community Bank Epping has supported in recent months.

North Epping Bowling Club	Epping Bulls Cricket Club
Tigers Baseball Club	Epping Eastwood FC
Epping Rotary Club	Roselea FC
North Epping Rangers Sports Club	St Albans Church community hall
Epping Baptist Playtime	St Andrews Netball Club
Carlingford Netball Club	Riding for the Disabled

Keep informed

Would you like to keep up to date with the community work that our branch is doing?

Follow us:

 /communitybankepping

Click here to read our news stories.



Shares availability

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

