

Autumn
2025



Newsletter

Community Bank · Epping



From the Manager's Desk



As a full-service bank, we are here to support you with all your financial needs, including home lending, business lending, everyday accounts, savings, insurance, and financial planning.

The Epping team is dedicated to helping you make the most of your finances and achieve your goals.

The RBA slashed interest rates by 25 basis points in February and more cuts are forecast. Now is a great time to review your home loan and explore refinancing options that could help you save or better align with your goals.

At Bendigo Bank, we offer a wide range of lending products, and as your local Community Bank Manager, I'm here to guide you through the process. Alongside Junie, our Relationship Manager, we provide personalised support to ensure you find the right solution. Get in touch today, and let's make refinancing easy.

Stephen Hu
Branch Manager, Community Bank
Epping

Bowling Good

Community Bank Epping has been a long-time sponsor of the Champions Trophy Bowls Tournament at the North Epping Bowling Club. Recently 72 bowlers had an enjoyable day of friendly rivalry at this inter-district competition involving eight clubs. In the end, Pennant Hills edged out North Epping, but only just!



Branch Manager Stephen Hu joined the bowlers to present the prizes – photographed here with the North Epping team.

From the Chair

The Board of Directors has recently completed the first round of grant approvals for 2025.

Twenty-six grants were approved which totalled over \$200,000 worth of funding. The grants were to a range of community and cultural organisations, and an animal shelter! You can read more about recent grant projects in this newsletter.

It is extremely satisfying that the bank continues to be in the position to substantially support Epping and its surrounding communities through our proactive grants program.

In a difficult and challenging world, the bank continues to achieve excellent results. However, we are dependent on the community supporting the bank and ask you to consider doing your banking with us or telling friends and relatives about us. Bendigo Bank is the fifth biggest bank in Australia. We offer an extensive banking service as well as being the only physical bank branch in the area.

Our wonderful staff Stephen, Junie, Karen and Julie are available to advise and assist you. Come in and see them or they can arrange to come to see you if that is more convenient.

Your support enables us to continue to do good in our community.

Craig Gallagher
Chair
Epping and Districts Financial
Services Ltd



Craig Gallagher, here with teacher Mitchell Stone, recently visited the Community Garden at Epping North Public School which has received grant funding for further developments.

Share your skills

Community Bank Epping is a franchisee of Bendigo Bank with a dedicated team of banking staff. Guiding them is a volunteer Board of Directors made up of locals who wish to give back to their community. They contribute to the strategic direction of the branch, its financial management and its program of community grant support.

Expressions of interest to join the Board are welcome from interested locals. Relevant professional skills and a commitment to the bank's community mission are required, and it involves a modest amount of time each month. Please contact the Chair, Craig Gallagher, at craig@edfs2121.com.au for an initial chat.

Epping and Districts Financial Services Limited



Part of
the team



Julie Galic, Customer Service Officer

Julie joined the team at Community Bank Epping over five years ago in the important role of Customer Service Officer – the face behind the counter that a lot of customers meet when calling into the bank.

She previously worked in the superannuation sector for more than 15 years but joined Community Bank Epping as she wanted to further her banking experience. The team culture and wonderful staff are what drew her to the role.

Helping all the lovely customers of Community Bank Epping with their banking needs are her favourite things about the job. The community banking ethos means a lot to her, especially how the bank helps so many local groups with grants and sponsorships. She gets to know many of these volunteers as they call into the branch.

When she's not working, Julie loves walking – especially along the coastline – and enjoying the great outdoors.

Julie works with her fellow Customer Service Officer, Karen Lee, so call in the next time you are in Epping and say hello to them!



How healthy is your home loan?

With the current cost of living, there's never been a better time to review your home loan.

We'll look at your rate, term, repayments, and equity, giving your loan a full check-up to make sure it's still right for you and your current needs.

Enquire online at [bendigobank.com.au/healthcheck](https://www.bendigobank.com.au/healthcheck) or visit your nearest branch.

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Bendigo Bank
The better big bank

All loans are subject to the Bank's normal lending criteria. Fees, charges, terms and conditions apply. Please consider your situation and read the Terms and Conditions, available online at www.bendigobank.com.au or upon request from any Bendigo Bank branch, before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (2083101-2126290) (02/25)

First Grants for 2025

A round of grant applications was held early in 2025 and brought a large and varied range of requests for funding support. Organisations from Beecroft to Denistone, Carlingford to Marsfield applied for money to fund projects with 33 applications received.

The Board were happy to be able to support 26 applications which they felt will offer the greatest benefit to people living in and around Epping. More than \$200k has been allocated for the approved activities.

In coming months, this will help:

- 7 sports club projects with new equipment and training
- 2 cultural organisations with equipment and events
- 6 school P&Cs helping to provide new facilities
- 8 proposals for projects providing community services
- 1 animal welfare project
- 2 club sponsorships to support annual expenses.

We will bring you more news of these projects as they roll out during 2025.

It is hoped to run a second grants round later in the year. More information: www.edfs2121.com.au/community-bank/apply-for-funding

Recent Grants

Planting Seeds

The bushy local environment is one of the drawcards of living in and around Epping. Preserving and enhancing gardens, verges, public spaces and bush land is aided by encouraging local pollinators – birds, bees and insects. That's where a B&B Highway comes in.



A grant was given to not-for-profit organisation Planting Seeds, for a project placing their B&B Highway into three local education hubs.

B&B Highway (standing for Bed and Breakfasts for Birds, Bees and Biodiversity) is a program where educators run school incursions that include indoor and outdoor learning for students across the grades.

During March and April the course was run at Epping Public School, Essex Street Kindy and Epping North Public School. Children heard about biodiversity and its importance, and then got a chance to get their hands dirty and planted a new section of garden with habitat to encourage pollinators. The children can now watch as their efforts lead to a lovely new area on site, and improved diversity in the area.

Supporting Schools

Every year, busy volunteers and school P&C's help make sure extra activities supporting children's learning happen at schools across Epping. School P&Cs and parents/carers discuss how they can help their school through providing programs like band and dance, or extra resources and facilities. But there is never enough money to meet the need, and fundraising is hard work. That's where Community Bank Epping can help with school grants.

In 2024, we funded 15 projects related to schools and education as part of our mission is financing projects in the Epping area. In the first funding round of 2025, another six school projects will be supported.

Some of the projects funded in the second half of 2024 (through the relevant P&Cs) were:

- **Murray Farm Public School:** We gave a grant to the P&C to buy new musical instruments and resources for the school band program.



- **Denistone East Public School:** Funding has enabled a new digital sign at the front of the school – for key news and messages to parents and students.
- **Cheltenham Girls High School:** The P&C asked for funding to buy furniture and equipment for a new breakfast club at the school. A trial in 2024 showed strong interest in the initiative, which brings girls from across the years together, encourages peer support, and helps them with a tasty breakfast to start the day!
- **Epping Public School:** Their most recent project is new multi-purpose furniture for an area of the school they call Kookaburra Corner – a quiet chill outdoor area where the new or younger children can relax during breaks away from the hustle and noise of the main playground.
- **Epping North Public School:** The P&C applied for funding to buy new outdoor furniture in the outdoor learning area, and two sturdy outdoor table tennis courts for use during breaks. This offers pupils a great new recreation area for break times.

Recent Grants

Sports for all

Epping is so lucky to have a big range of community sports clubs within easy reach – with opportunities all year for young and (not so) young.

These community clubs work hard to keep fees down, so rely on sponsorship and grants to replace equipment and increase training. Community Bank Epping gave grants late last year for a number of projects:

- **Epping Football Club:** The area's largest club runs mini-soccer programs on the pitches at Karonga school. They needed new portable goals for their smallest players.
- **Epping Eastwood Football Club:** Encouraging junior players to start playing is the lifeblood of every club, and the Tigers sought funding for new training shirts to start the new season
- **Beecroft Football Club:** They wanted to run a first aid course for team coaches at the start of the year – to build important skills to keep everyone safe
- **Tigers Baseball Club:** New shirts for their growing player base meant a great end of season for this club.



Above: Epping Eastwood Football Club
Right from top: Tigers Baseball Club, Beecroft Football Club, Epping Football Club

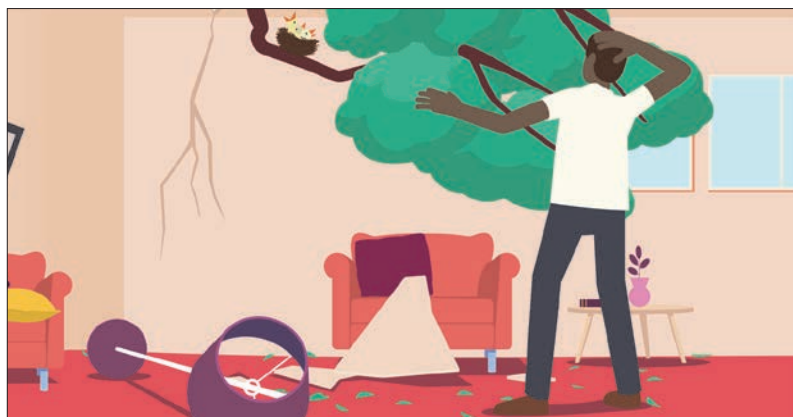
Recent Grants

Hubs for the Community

There are lots of churches in the Epping area, and many of them have halls that are used as community hubs for a range of different activities. They host English Language lessons and playgroups, offer a low-cost venue for groups from garden clubs to dance schools, and they run programs to enhance people's lives and skills.

New facilities or equipment help make use of church halls all week, and Community Bank Epping has been pleased to help with grants to three churches in recent months:

- **All Saints North Epping:** They applied to buy special new chairs to facilitate mobility classes for local seniors under their Stepping Up program.
- **Epping Baptist Church:** Their halls are used for a myriad of events, and many need to use the catering kitchen. They applied to buy a new heavy-duty dishwasher.
- **St Johns Beecroft:** With a 1960s hall, there are many bits due for an upgrade. Over the last year, the bank has helped with two grants. One to provide modern audio-visual equipment and a large screen; the other to polish the original wooden floor. Their weekly playgroup particularly loves this – especially the babies.



Home and contents insurance

Through Bendigo Bank, you'll have home and contents insurance you can rely on.

Visit us in branch or at bendigobank.com.au/homeinsurance to get a quote.

📍 Epping 9869 0818

Bendigo Bank

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Riding for the Disabled

Tucked away on Culloden Road in Marsfield is an amazing place - the local Riding for the Disabled Centre, where a big band of volunteers enable riding programs for disabled children and adults. These are more than just exercise or education lessons, they are life changing opportunities that build self-confidence and resilience.

It's all made possible through fund-raising and donations, and Community Bank Epping has been proud to be a major supporter of the Centre in recent years. Our grants have funded:

- Solar panels on the arena roof - greatly saving on running costs
- An all-weather cover over the stabling area where horse wait to enter the arena, keeping them dry and out of the sun
- A new sponsored horse - more horses = more rides!

And our most recent grant was to provide portable fencing for a grassed area facing the road. This was an underutilised space. Now there is a new area for interactive horse programs that is fully accessible from the car park. It opens new opportunities for more great RDA experiences.

Recent Grants

Men's Shed Progress

One of the largest projects that Community Bank Epping has supported is the North Epping Men's Shed. Over more than 6 years, a dedicated group of volunteers have developed, planned and built a great new shed on Boundary Road, North Epping. The project was seed-funded by the bank, and additional amounts were given during the building phase.

It's been a long haul, but the finish line is in sight. Members are now fitting out the inside of the shed and installing a big range of equipment. They are seen hard at work a few days each week and its hoped to have an official opening in coming months.



The Tuesday working team took a break to show off their efforts.

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.

The first round of grant funding for 2025 will see the following organisations receiving support:

- Beecroft Football Club
- Carlingford Netball Club
- CCA
- Community Wheels
- Concord Ryde Sailing Club
- Denistone East Public School P&C
- Epping Boys High School P&C
- Epping Eastwood Football Club
- Epping Heights Public School P&C
- Epping Physie Club
- Epping Public School P&C
- Epping Rams Rugby Club
- Epping Rotary
- Epping West Public School P&C
- Epping West Youth Band
- Good Life Chorus
- Heartbeat of Football Foundation
- Indian Seniors Group
- Kids Xpress
- Macquarie Singers
- Murray Farm Public School P&C
- North Epping Bowling Club
- Riding for the Disabled Ryde/Marsfield
- Roselea Football Club
- St Johns Anglican Church Beecroft
- World League for Protection of Animals

Future young leaders

Great opportunities for young people in Epping - that is one element of the work that Epping Rotary Club and Epping Eastwood Lions do in our area. And they both have leadership programs for young people that we are happy to support.

One such initiative is RYPEN - a weekend Rotary program that builds the skill of our future leaders, developing life skills and confidence.

Recently, students from local schools, including Epping Boys and Cheltenham Girls, spoke at a Rotary meeting about their experience of RYPEN. Their confidence and enthusiasm showed how much they had benefitted from this course.

The Lions run an annual Youth of the Year program where students from local high schools get to debate with the winners going on to the regional finals. Outstanding presentations saw students from Cheltenham Girls and Epping Boys take out the honours.



Cheques soon to be gone

Cheques will soon be a thing of the past – with the Federal Government announcing that they are being phased out. Like all other banks, Bendigo has started a transition for its customers, and you can read about this on their website.

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 are affected, you will have received a letter with information on what action to take.

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.



Talk to us today

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.



Stephen Hu
Branch Manager
9869 0818
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We're open:

9.30am - 4.00pm Monday to Friday

Chair: Craig Gallagher

Directors: Ian Bittner, Justin Kang, Janet McGarry and Joanne Lynch

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



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. See our website for more information.

www.edfs2121.com.au/community-bank/applying-for-funding

Keep informed

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

Follow us on Facebook at www.facebook.com/communitybankepping

Read our news stories at www.edfs2121.com.au/news/community-blog/

