



From the Manager's desk.



Wow, the move to Epping has certainly had a big impact on our business. We have been so busy we had to forego our usual November newsletter in order to maintain our high service standards to our existing and many new customers. I am taking the opportunity offered by the business lull of the

holiday season to prepare this newsletter and thank the people of North Epping for their continued support after our move and the people of Epping for embracing our **Community Bank®** model and service.

Our branch staff have enjoyed welcoming many new customers to our style of banking and explaining to them why we are **Bigger than a bank**. At the same time they have found time to demonstrate our community ethos through traditional and new initiatives including Organising the North Epping Village Fair, student awards, 2121 Community Award, Starlight Cupcake Challenge, Uplift Project, Movember and a charity Christmas stall.

Behind the scenes we have continued to support worthwhile community groups and initiatives with several sponsorships and grants.

You can read more about these initiatives in this newsletter.

I thank our staff, Directors, shareholders and customers for their continued support which makes this all possible.

Sharyn Hubert
Branch Manager

North Epping Village Fair.

The annual fair at North Epping Shopping Village is a great day where the whole community comes together and celebrates everything North Epping has to offer. Local businesses, clubs, schools, service groups, performers and residents all come together for a morning of entertainment, information, activities and interaction.

Historically we have either baked under a scorching sun or taken a soaking in a downpour of rain (sometimes both) on the day of the fair but this year we were blessed with perfect pleasant weather which ensured a big crowd was able to enjoy the festivities.

Epping **Community Bank®** Branch is proud to have once again sponsored this wonderful community event. The feedback from the public and stall holders has been fantastic. One stall holder commented that it is their favourite fair because the friendly community spirit is so evident and the children are all so well behaved.



North Epping Financial Services Limited 2 Oxford Street Epping NSW 2121 ABN 57 104 573 499

Directors: Wendy Yee- Dempster, Geoffrey Collins, Howard Clark, Graham Boyd, Helen Hickinbottom, Robert Phillips, Craig Gallagher.

2014 Student Awards.

Our Student Awards aim to recognise students at our local schools who demonstrate the values we believe will equip them to become the community leaders of the future. The students are nominated by their schools for showing integrity, respect, equality, loyalty, achievement, trust and excellence.

Congratulations to the 2014 award recipients:

Epping North Public School – Sam Lee

Epping Public School – Hari Ruangepatikorn

Arden Junior School – Isabella Warren

Arden Senior School – Georgja Lavercombe

Cheltenham Girls High School – Kate Ryan

Epping Boys High School (Debating award) – Nikhil Chaudhary.

Masterchef cupcake challenge for Starlight.

Bendigo Bank was a key sponsor of the 2014 Masterchef series. As part of the sponsorship, the contestants competed in a community cooking challenge to raise money to support the work of Starlight Foundation. Many branches got into the spirit of the challenge and hosted their own local cooking events.

At Epping **Community Bank**[®] Branch, we hosted a cupcake challenge with prizes donated by local businesses. The major prize was a day donated by Gena from Sweetness the Patisserie. Prizes were also generously judged by Gena who personally sampled one of every batch of cakes entered.

The cakes were sold to the public and the funds raised donated to Starlight Foundation. We estimate we sold over 500 cupcakes. Many local businesses supported us by buying morning tea for their staff. Even our local MP John Alexander came by and bought some for his office staff (pictured below). They must have been good because he sent one of his staff back to buy more!



2121 Community Award.



The 2121 Community Award is presented to a person nominated by their peers for their contribution to our local community. Often the recipients are unsung heroes who quietly go about their lives helping to make a difference to the lives of those around them.

In 2014 the award was presented to Wendy Hoving who was nominated for being one of these unsung heroes. Over many years

Wendy has helped in numerous ways including volunteering for Lifeline, Sue's Kitchen and North Epping Community Bus. Wendy is also known to often help others with transport and day to day tasks when they are recovering from illness or injury.

Thank you Wendy. It is people like you who make our community the special place it is.



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UpLift Project receives big boost.

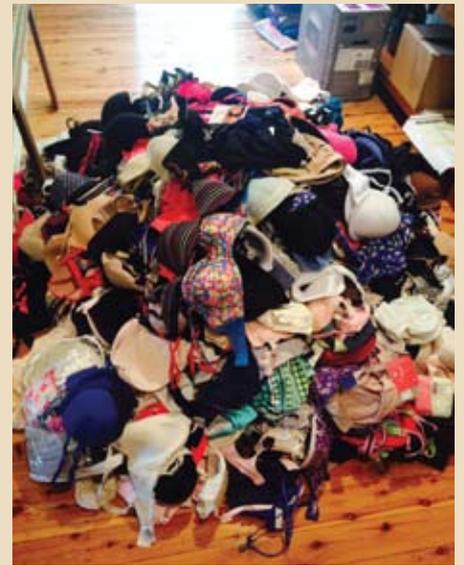
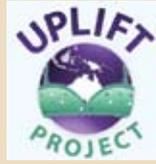
When local Girl Guide Leader and resident Emily Smith told us about the UpLift Project the Guides were planning we were happy to jump on board and offer to act as a collection point and to use our networks to promote the project.

The UpLift Project collects new and used bras which are distributed to women in South East Asia, the Pacific and remote areas of Australia. Wearing a bra has proven health and social benefits and many women cannot afford to buy these "luxury" items for themselves.

Businesses, schools and the public embraced the project helping Emily and the Guides to collect over 1,000 bras.

The display in the branch was very colourful and certainly started some unusual banking conversations. The branch staff had heaps of fun with the whole project.

What a great effort from Emily and the Guides.



Community Bus – wheelchair lift.

The Epping Eastwood district now has access to a mini bus with a wheelchair hoist which can be used by groups in the local area. Thanks to a funding partnership between Epping **Community Bank**® Branch and Epping Eastwood Lions Club, a wheelchair lift has been installed on one of the buses owned by Christian Community Aid Service (CCA).

The aim of the project was to provide accessible transport for people with restricted mobility and others living in the Eastwood Epping district.

The bus is available to both regular customers and those who require wheelchair access. Bookings can be made by contacting CCA on 9858 3222.

Community Bus – volunteers.

Do you have a few hours to spare once a month on a Tuesday morning?

Would you like to join a friendly group of volunteers and feel that your time was really appreciated by those you are helping?

North Epping Community Bus operates each Tuesday morning and transports people from their homes or retirement villages to North Epping Shopping Village where they can shop, socialise, have their hair done or visit the doctor in a supported environment.

The service is always looking for new volunteers to assist with either driving the bus (a standard licence is all that is required) or assisting passengers embark and disembark and with their shopping bags.

If you are interested in finding out more about volunteering for this service please contact Epping **Community Bank**® Branch on 9869 0818 and we will put you in touch with the coordinator.



Rotary Golden Oldies Cruise.

Our long running partnership with the Rotary Club of Epping to support their youth leadership and debating initiatives continued throughout 2014 and culminated in the annual Golden Oldies Cruise hosted by the club and the student executives of Epping Boys and Cheltenham Girls High Schools.

The students proudly hosted and entertained the passengers from various retirement care facilities in the district while they cruised Sydney Harbour. The cruise is a highlight each year and we are always impressed by the students and their interactions with the passengers and Rotary members. The achievements and potential apparent in these students is a great indication of the prospects for our community's future.

Customer feedback.

We appreciate customer feedback of all kinds whether it is praise for the efforts of a staff member or a reminder that we need to keep our standards up. The following feedback was received from one of our local shareholders who is also a longstanding customer of our branch and we would like to share it.

"I wish to thank you for the extremely high quality services the Bank has delivered to us over the past 10 years, in particular their support of my son and his needs which is very much appreciated and makes it a pleasure to do business at the branch.

Having a branch with such strong service ethics in my local area is indeed a luxury. Long may the Bank prosper and I thank you for setting the standard of a service to be proud of."



Christmas at Bendigo brings cheer to those less fortunate.

Branch staff member Anette wanted to bring a touch of the traditional Christmas she remembers from her home country of Germany to Epping. She decided to use this to raise funds for Epping Library Knitting Group. The Knitting group is a socially inclusive group which meets at Epping Library where they chat and knit and chat and knit and then chat and knit some more. Primarily they knit squares which they use to make rugs which are given to needy people in poor countries to keep them warm in winter.

Each year the group produces many rugs and they are in constant need of knitting



materials to use in their production.

Anette set up a Christmas display in the branch with homemade decorations and biscuits which we sold to raise money to buy knitting supplies for the group. The sale items were unique and very popular and we could barely keep up with the demand. In all over \$700 was raised to support.

Epping Community Bank® Branch

2 Oxford Street Epping NSW 2121 Phone: 9869 0818

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

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



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