

Spring  
2024



# Newsletter

Community Bank · Epping



## From the Manager's Desk



Greetings and welcome to our latest newsletter. I hope this message finds you well and in good cheer, as we navigate through the challenges and opportunities that the year has brought us.

2024 has been a challenging year for many in our community. But in

times of adversity, we have also witnessed the resilience and strength of our community, which fills us with hope and optimism.

I warmly invite you to step into our branch and get to know the dedicated professionals that make up my team. Karen and Julie are there to assist your everyday banking, whilst Junie and myself can discuss how we can support you in achieving your financial goals. Moreover, we are excited to collaborate with local community groups, charities, and clubs to discover ways we can unite our efforts for the betterment of our beloved community.

Your presence and input are invaluable to us, and we are genuinely excited about the prospect of seeing you soon. Together, we can make a positive impact on Epping, and I am eager to play my part in that journey.

Looking forward to meeting with you and learning more about your aspirations.

**Stephen Hu**  
Branch Manager, Community Bank Epping

## AGM and Annual Report



The Annual General Meeting of Epping and Districts Financial Services Ltd will be held on Thursday, 28th November 2024 at North Epping Bowling and Community Club, at 7:00pm.

The 2023-24 Annual Report is being distributed to shareholders, along with the notice of the AGM. It is also available on the EDFS' website – [www.bendigobank.com.au/epping](http://www.bendigobank.com.au/epping)

Shareholders, customers and interested parties are cordially invited to attend and will have the opportunity to meet our volunteer Board of Directors. Light refreshments will be served.



## Part of the team

### Share your Skills

#### Treasurer

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.

The Board now needs a new Treasurer to help direct the financial management of Epping and Districts Financial Services (the managing company). Bringing financial management and skills, this is a great opportunity for someone to gain board experience in a key board role, all whilst working as part of a group of dedicated professionals.

To find out more and lodge an Expression of Interest, see the position description on our website, or call the Chair, Rob Phillips on 0412 736 064.

#### Administration Officer

EDFSL now has a casual Admin Officer role available. This would suit someone looking for local part-time flexible work in the Epping area.

The role is to perform a range of administrative duties assisting the smooth running of the board and particularly assist the Chair and Company Secretary.

This role would suit someone who is very organised, likes working independently, has administration experience (including using relevant online systems) and is flexible. This is primarily a work-from-home role for up to 10 hours per week.

Please see the full position description on our website for more details:

[www.edfs2121.com.au](http://www.edfs2121.com.au)

### Applying for a grant

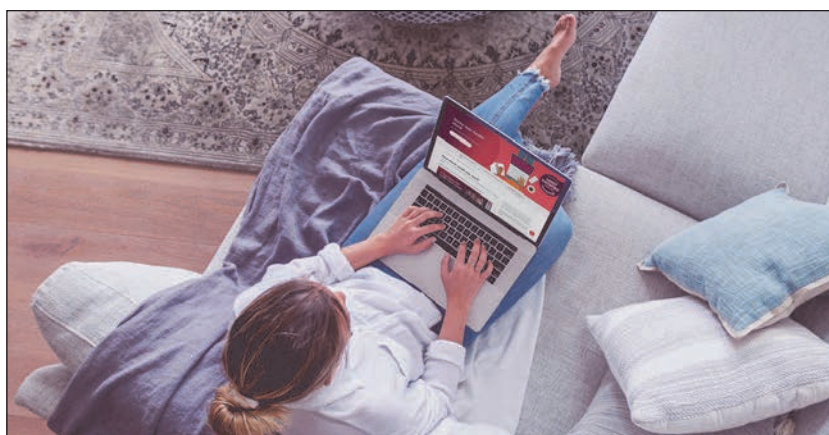
We support a big range of organisations each year. Sometimes it is with key capital funding for new or revamped facilities, or it is assistance for events and community activities, or it can be for regular annual sponsorship that helps with the running of sports clubs.

The next funding round will open in early 2025. See application guidelines and more information on our website.



### 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.



## Time for a home loan health check!

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](http://bendigobank.com.au/healthcheck) or visit your nearest branch.**

 Community Bank · Epping



\*Source: Roy Morgan Single Source Australia, May 2023. 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](http://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 A2045548 OUT\_40925590, 14/10/2024

## From the Chair

Our second round of community funding grants for 2024 is currently underway, and we have received many applications from a broad cross-section of community groups. As always, our aim is to provide as much support as viable across a range of community projects, and we seek to balance all requests with our other community support commitments. We have received more applications than we are able to fully fund, and the Board is not always able to approve the full amount requested.

However, it is pleasing that the overwhelming majority of the current applicants have been successful, and they will be notified of this as soon as practicable.

On a personal note, it is with very mixed feelings that I announce I am stepping down as Chair and resigning from the Board of EDFSL at our Annual General Meeting on 28 November.

My initial involvement with the Community Bank was as a member of the Community Funding Committee in 2012. I was elected to the Board in 2013 and have been Chair since 2017. I have enjoyed contributing my time and energy in support of this wonderful social enterprise which has provided such significant and tangible benefits to our community over a long period.

My personal thanks to the staff, volunteer committee members, Board Directors, shareholders, and Bendigo Bank corporate executives with whom I have been fortunate to collaborate over the past 13 years, both in a collegial professional capacity and as supportive

friends. My role on the Board has also brought me into contact with many not-for-profit local organisations and magnificent volunteers who are inspirational as they maintain constant dedication and tireless efforts in the service of others.

The last few years have brought major changes in the banking industry, and I take considerable personal satisfaction from the combined effort and teamwork that all those associated with our branch have contributed to managing the changes as smoothly as possible. The high level of personal and professional service provided by the Community Bank Epping remains constant, and our commitment to provide real and practical benefits to our community remains at the forefront of our business.

It has been a privilege to work with you all, and my best wishes for the future.

**Rob Phillips**

**Chair**

**Epping and Districts Financial Services Ltd**



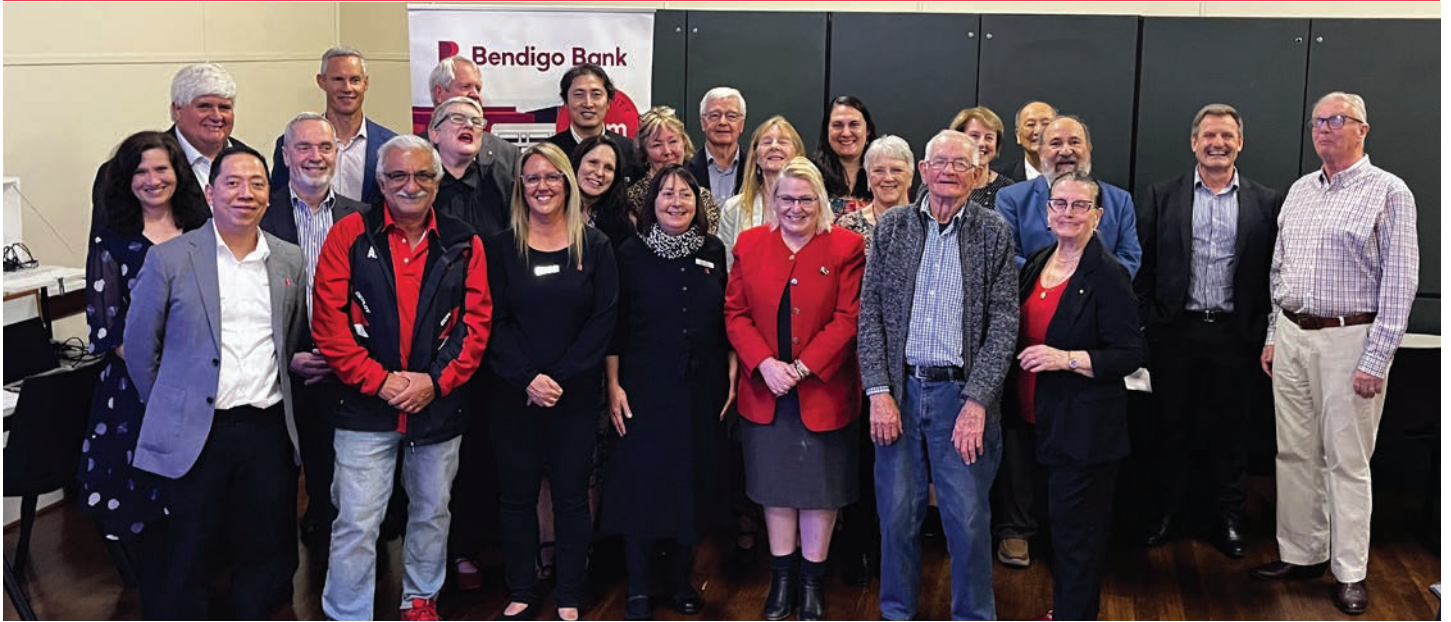
### Lions Club Award

Earlier this year, Rob Phillips was presented with an award by the Lions Club of Epping-Eastwood. The Dale Campbell Memorial Community Award acknowledged his many years of community service, including his work with Community Bank Epping.



As Chair, Rob has been active in working with Epping organisations on a wide range of grant projects.

# Staff Grants Program



For the last three years, staff have been invited to choose one or two local organisations to support with a grant of \$2,000 as part of our annual Staff Grants Program.

This enables them to support a particular interest or an organisation that the team member is involved in. Sometimes there is an area they have a connection to and would like to highlight. The Board of Directors also chooses an organisation to support.

The 2024 staff grants night, held at the refurbished Epping Rotary Hall in late September, was a great celebration of some outstanding local not-for-profit organisations. It was a night that demonstrated the power of community and the benefits of giving back. As one participant noted "Community is in our DNA - it's what we do". The anecdotes shared gave inspiration to all. And 5 very different groups networked and learnt from each other.

## Heartbeat of Football Foundation

Nominated by Julie, Heartbeat is a not-for-profit organisation that promotes healthy hearts in sport through building awareness and education, assisting prevention through screening tests and taking action through the provision of defibs at sporting fields.

Its founder, former soccer commentator Andrew Paschalidis, spoke passionately about seeing adult friends die of heart attacks on the sporting field and being motivated to find ways to save lives at community sport. The Foundation now supports programs and resources for a wide range of sports.

To find out more: [heartbeatoffootball.com.au](http://heartbeatoffootball.com.au)



## Good Life Chorus

Good Life Chorus are an inclusive daytime community choir based in West Ryde and was nominated by long-standing team member, Karen. The choir is open to all adults who love singing regardless of ability. It has a focus on catering for people living with dementia, and their carers. They bring people together, inspiring them through music.

A highlight of the evening was a rendition of You are my Sunshine, sung by choir representatives and the rest of the guests!

To find out more: [goodlifechorus.org](http://goodlifechorus.org)



# Staff Grants Program

## Beecroft House

Beecroft House is a safe and secure transitional housing facility in Beecroft run by Women's Community Shelters. It offers accommodation to women over 55 years old along with support and assistance as they move towards their future permanent home. Many will be survivors of Domestic Violence and other trauma.

Nominated by the Board of Directors, it was inspiring to hear how the grant would help residents with resources to move into their new, permanent homes.

To find out more:

[womenscommunityshelters.org.au](http://womenscommunityshelters.org.au)



## Woolcock Institute for Medical Research

An Australian not-for-profit medical research institute that aims to improve the quality of life for people affected by sleep and breathing disorders, the Woolcock Institute is Australia's leading research organisation in this area.

Our manager, Stephen, nominated this charity which is located in Macquarie Park with expert practitioners, a sleep apnea clinic and world class research.

To find out more: [woolcock.org.au](http://woolcock.org.au)

## World League for Protection of Animals

WLPA is a charity dedicated to fighting for the rights of animals, including the promotion of 'no kill' policies for animals (through rehoming, desexing etc) and was proposed by Junie.

Shelter manager, Anna, spoke of their work in finding and placing cats in their forever homes. With images displayed behind her as she spoke, some of the audience were quickly engaged in how they may adopt from the shelter.

To find out more: [www.wlpa.org](http://www.wlpa.org)



## Recent Grants

### Supporting local P&Cs

School P&Cs spend a lot of their time and energy fund-raising for projects that make a difference to the school experience. Community Bank Epping is a long-time supporter of such projects, and two recent examples are:

#### Cheltenham Girls High School

With cost of living pressures affecting many parents, the P&C wanted to upgrade their storage facilities for the second hand clothing pool, and get equipment allowing them to run larger sales (for instance, for the new Year 7 intake).

The grant has transformed their storage area, and they had a very successful clothing sale in September.



#### Ngarala Public School

Epping's newest school is on Chelmsford Road (the old TAFE site) and has increasing numbers since opening in 2023. The P&C has been established and needed financial support for their first projects – peer mentoring resources and additional laptops (and secure storage racking) so more children can participate in learning technology.

Chair, Rob Phillips, met with Ngarala school principal Bec, and P&C President, Natalie, whilst visiting the school (below).



### Netball Scores again!

The winter netball season was a great one for local clubs – with numbers starting to build again after the pandemic shutdowns, and many clubs adding adult and walking-style teams to their repertoire. But, like all community sport, funds are tight as they try and keep registration fees down – not leaving much for new equipment, training gear and coach learning.

Community Bank Epping were delighted to assist three local clubs over the 2024 season – Carlingford Netball Club, St Gerards Netball Club and St Andrews Netball Club.



## Recent Grants

### Plants and vegies thrive



Epping North Public School is blessed to have extensive grounds, and one teacher is making sure they make use of the space with an ever-expanding community garden.

Originally built by Epping Rotary, Community Bank Epping has contributed essential funding for plant and supply purchases (as well as the two beehives!). Latest areas of the garden includes a hanging garden, large vegie beds, and a Japanese-style area. The children of all ages are brought to the garden for themed lessons, and some also volunteer to help with the watering and weeding!



Chair, Rob Phillips, met with Mitchell Stone from ENPS to see the new Japanese garden

### Epping Physie



One of Epping's more unusual community activities is Epping Physie Club. Dedicated to encouraging girls and women through physical exercise, developing self esteem and positive relationships, Physie is also great fun!

The club has been building back up since Covid, and wanted to add more classes during 2024 and enter competitions. The grant helped to cover event and competition entry costs and ensure they had the right dress to participate.

### Making a Difference

All Saints Church in North Epping applied for two grants but for very different projects. Both involved resources that would help groups using the church and its hall for different activities.



In particular, the church applied for funding to construct accessible access at the front of the site – removing steps and trip hazards that made it hard for many to enter by the front door, including wheelchair users, parents with strollers and people with mobility challenges.

The new level approach helps a wide range of community groups using the hall. And it has made a particular difference to the Side by Side group where people with disabilities meet to build new friendships.

Another beneficiary is Mini Movers Playgroup which meets on Wednesdays during term time and is a fun learning environment for pre-school children and their carers. They also received a grant for new play equipment.



# 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.

In 2024 to date, our Epping grants and sponsorship program has supported the following organisations:

|                                          |                                         |                                             |
|------------------------------------------|-----------------------------------------|---------------------------------------------|
| All Saints Anglican Church, North Epping | Epping Rotary Community Hall            | Northern Centre                             |
| Carlingford Flames Netball Club          | Good Life Chorus                        | Planting Seeds                              |
| Carlingford Netball Club                 | Heartbeat of Football Foundation        | Ray Park Heritage Group                     |
| Cheltenham Girls High School P&C         | Horizons Family Law Centre              | Riding for the Disabled Ryde/Marsfield      |
| Community Wheels                         | Kids Xpress                             | Roselea Football Club                       |
| Denistone East Public School P&C         | Macquarie Singers                       | Rotary Club of Epping Inc.                  |
| Epping Baptist Church                    | Mini Movers Playgroup North Epping      | Scouts Epping                               |
| Epping Bulls Cricket Club                | Move It On North Epping                 | St Andrews Netball Club                     |
| Epping District Athletics Club           | Murray Farm Public School P&C           | St Johns Anglican Church Beecroft           |
| Epping Eastwood Football Club            | Ngarala Public School P&C               | Tigers Baseball Club                        |
| Epping Eastwood Lions                    | North Epping Bowling and Community Club | Woolcock Institute for Medical Research     |
| Epping Football Club                     | North Epping Carols                     | Women's Community Shelters – Beecroft House |
| Epping Physie Club                       | North Epping Men's Shed                 | World League for Protection of Animals      |
| Epping North Public School               | North Epping Rangers Sports Club        |                                             |
| Epping Public School P&C                 |                                         |                                             |

## 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**  
Stephen.Hu@bendigoadelaide.com.au

### Community Bank · Epping

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/communitybankepping



/communitybank\_epping

### 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

## 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.

## 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.**

