

Spring
2025



Newsletter

Community Bank · Epping



From the Manager's Desk



It's an honour to be the Manager of Community Bank Epping, the only bank branch in Epping. Community Bank Epping is a full service bank, backed by Bendigo and Adelaide Bank.

But it is also a social enterprise, governed by a local volunteer Board who are all passionate about their community. To date we have given more than \$2.7million dollars back to the Epping area in donations, grants and sponsorships – and we still manage to pay dividends to our shareholders, whose investments made this all possible. We are winners!

This year, our newsletter has featured profiles of our staff (read about Karen on page 3). One common theme with each person has been the community enterprise mission of our bank. They enjoy meeting representatives of the various organisations supported by grants, when they visit the bank, and helping with the needs of clubs and groups of all sizes.

I invite you to come and visit our team at Suite 1, 2 Pembroke Street Epping, and discover what gives us the winning edge. When you bank with us, you are directly participating in helping your own community thrive.

Stephen Hu
Branch Manager, Community Bank Epping

More exciting grants for Epping area

An important part of the mission of Community Bank Epping is to support local groups and organisations that improve life for residents in the area. This can range from sporting clubs to school P&Cs, local charities and support services, creative activities and more.

The Board of Directors have just approved a second round of grants and sponsorships for 2025. This has resulted in 26 new projects being supported, and funding of over \$230,000 allocated.

Read more news about recent grant projects and what is now coming up into 2026 on pages 5-7 of this newsletter.



From the Chair



Recently, as we approach our Annual General Meeting on 27th November, I have been reviewing our company constitution and franchise agreement with Bendigo Bank.

There are three reasons that Community Bank Epping was founded and continues to exist and thrive:

1. To provide a physical branch that people can visit and interact with staff and receive assistance with their banking needs
2. Provide a reasonable return to shareholders
3. Use the profits of the bank to benefit Epping and the surrounding districts and benefit the communities in that area.

I believe that our Bank is still fulfilling those objectives very well.

Community Bank Epping is the only physical banking presence in Epping and numbers show we still have many customers attending the branch.

Our shareholders have consistently received a good dividend and I have received many comments from shareholders sharing their appreciation.

And in the last financial year the bank has, through grants and sponsorships, given \$400,000 to our community. This has enabled many programmes and projects to take place that would not otherwise have happened – and you can read news on many of them in this newsletter.

I would ask our customers to talk about the work of Community Bank Epping with their families and friends and to encourage them to seriously consider banking with us.

It is only through the support of our customers, shareholders and the community that we can continue to provide the benefits and services that we do.

As we approach the festive season, I wish you all a very Happy Christmas and prosperous 2026.

Craig Gallagher
Chair

Epping and Districts Financial Services Ltd

AGM and Annual Report

The Annual General Meeting of Epping and Districts Financial Services Ltd will be held at 7pm on Thursday, 27th November 2025 at All Saints Anglican Church, Malton Road, North Epping (hall at rear).

The 2024-25 Annual Report is currently being distributed to shareholders, along with the notice of the AGM. Copies will be available at the AGM. It can also be found on the EDFS' website: www.edfs2121.com.au/investor-relations/annual-reports/

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.





Karen Lee, Customer Service Supervisor

Karen is the longest serving team member at Community Bank Epping – having been with the bank working part-time for 21 years. For many, she is the face of the bank in her role as Customer Service Supervisor – always a smile greeting customers.

21 years ago, Karen became familiar with the bank, and impressed with its community model, after reading a feature about it in the local paper. Not long after she saw a job opening advertised and applied for a role.

Her background had been as a travel consultant and airline customer service agent, as well as having banking experience. The role at Epping suited her skills and experience well.

Karen says it has been very rewarding getting to know customers and assisting them with their banking needs. She has always loved dealing directly with the public. She also likes being part of a close knit team at Epping.

When she isn't working, her favourite things to do include spending time with family, friends, and her 5-year-old German Shepherd and 2 cats. She also loves to get away for beach stays on the Central Coast and South Coast.

Read about all our team members on our website - edfs2121.com.au/about-us/branch-staff

Savings simplified

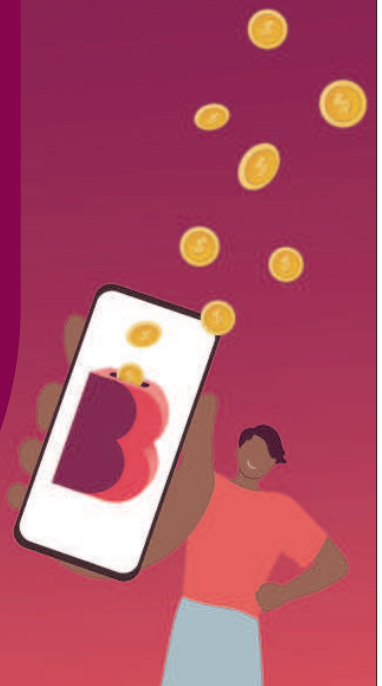
No introductory offers. No catch.

Just a straightforward variable savings rate with our EasySaver Account. Sit back, relax, and watch those savings grow.

Leave the introductory rates and hidden catches behind and enjoy saving, the easy way.

Open yours in-branch today!

 Community Bank · Epping



*Terms, conditions, fees and charges apply. This information is of a general nature and does not take your personal objectives, financial situations or needs into account. You should consider whether this product is appropriate for you. Before deciding, read the disclosure documents, including the Terms and Conditions and Target Market Determination for this product available at bendigobank.com.au. This product is issued by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (A1991084-2018403) OUT_47641049, 15/10/2025

2025 Director's Grants

In September, a special event celebrated the work of six organisations chosen by Board members for a Director's grant. This is an annual highlight and brings the bank into contact with a range of new organisations. These could be a particular interest or group that the director is involved in or has a connection with and wanted to support, or new partnerships.

The presentation night was an opportunity to celebrate the work of the organisations. It demonstrated the power of community and the benefits of giving back.

Community Bank Epping congratulates each organisation and the valuable community work they do.

2025 Recipients

Eastwood Chinese Senior Citizens Club

Camp Quality

Dignity

Parramatta Women's Shelter

Beecroft and Districts Garden Club

Epping Scouts



More support for the Epping area

Recently, the Board approved a second round of grants and sponsorships for groups and projects in the Epping area for 2025.

26 new projects were funded including:

- 4 Sports club projects with new equipment and training
- 9 projects that help community well being
- 1 Cultural organisation for an event
- 5 School P&Cs and Early Learning to help provide new facilities
- 5 proposals for projects helping community services
- 2 Club sponsorships to support annual expenses



Upcoming Community events

This is a great time of year for lots of different community events, and Community Bank Epping is pleased to be supporting several different projects.

Musical Interlude

Macquarie Singers are a well-known local choir with many Epping members. Their bi-annual concerts are always very enjoyable.

Their end of year event will be on Saturday 22nd November at 3pm in the Turramurra Uniting Church. Themed *Pulse*, this concert features dance-inspired music and diverse sounds from across the globe.

www.mus.org.au

Tickets are available from <https://lanecovemusic.org.au/>



Christmas Cheer

It can be hard for older residents to get their Christmas shopping done if they no longer drive and need to rely on public transport. Local organisation, Community Wheels, applied for a grant to provide senior's transport for dates in December (with additional holiday transport dates in January too).

This will run on 4th and 18th December (and 15th and 29th January) and includes pick up from home for Epping and Carlingford seniors, and transport to and from Carlingford Court.

This is a free service, but bookings are essential – phone 8868 1400. Please share this information with older neighbours who may benefit from it.

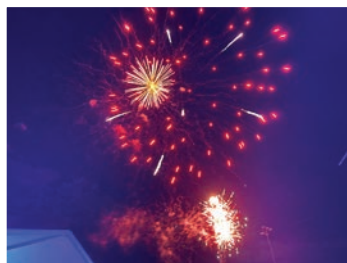
Carols by Candlelight

It wouldn't be Christmas without a warm summer's evening at this great community event.

This year, carols will run at a couple of locations:

- North Epping Carols: Now the only public carols in the district, organised by local churches and held at Epping Oval on Friday 12th December. This is a great night with food to purchase, glow sticks, picnics on the oval, and fireworks at the end.
<https://northeppingcarols.com>

- Epping Heights Public School: The P&C is organising carols for the school community on 5th December. This is a joyous opportunity to bring families and staff together and includes student performances, and a Christmas craft market.



Season for Giving

Christmas and summer holidays can be a happy time but also very challenging for many. There are higher living costs as well as other demands on family budgets.

Dignity is a charity that works to help those in need and received one of our Director's grants in September. Their founder, Suzanne Hopman, gave an inspiring introduction to their work and Community Bank Epping has now expanded their support. A small grant will enable them to bulk buy containers for their meal services (pre-packaged meals provided to the homeless and needy).

But the Board particularly wanted to support a request for funding to provide a large number of food hampers this Christmas. Our grant will enable them to pack and distribute a range of basic supplies to help families through the holiday season.

If you would like to support the work of Dignity, go to dignity.org.au to donate.



More than just sport

Community Bank Epping has helped local community sport for many years. There are a big range of clubs covering everything from sailing to croquet, managed by volunteers and offering low cost activities for all.

This year though we have supported an organisation that seeks to ensure everyone gets to safely participate in sport.

Heartbeat of Sport is a charity that attends sporting events and offers free cardiac checks. Its founder was inspired to set it up after seeing friends suffer cardiac arrests when playing, people who had had no indications that this may happen. Heart attacks can occur at any age, so he saw the opportunity to raise awareness amongst players.

A grant from Community Bank Epping has enabled Heartbeat to attend four local club events (including the large North Epping Rangers Presentation day in September). Anyone could get a free heart check and advice from the nurses – a few minutes that could save a life.

We are continuing our support into 2026 so watch out for the Heartbeat marquee at local clubs.



Other sports news

- Tennis in North Epping: A grant has assisted North Epping Rangers to put a new access system at the two court locations in the suburb. This facilitates online bookings.
- Club sponsorships: Covering recurrent costs can be a struggle for clubs – maintenance, insurance, equipment etc. Recent sponsorship has gone to Epping Bulls Cricket Club and North Epping Bowling Club.

Turning the Boats!

Over winter, a special wooden boat building course for young people was sponsored at Concord Ryde Sailing Club. Spring saw the launch of the three boats – a great achievement for all involved.

Men's Shed is Open!

One of Epping's longest-running projects is now complete! In early November, the North Epping Men's Shed will be officially opened.

Located at the end of Boundary Road in North Epping, the Shed is the result of much hard work by locals. They saw that a Men's Shed would offer people (women as well as men) the chance to come together, learn from each other, complete projects, help the local community and have an important hub space.

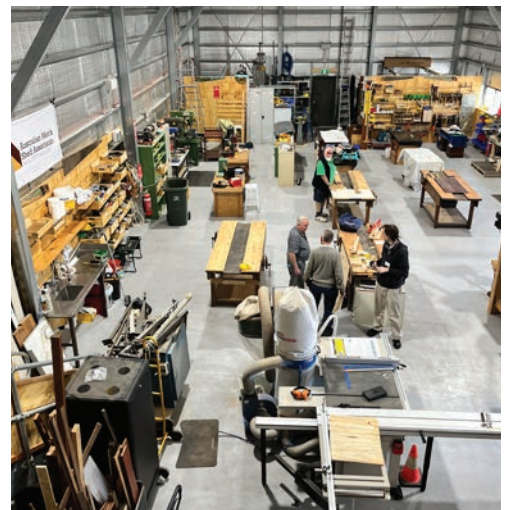
Community Bank Epping was the first supporter of the project, giving seed funding that enabled plans and applications to be made. Further grants were essential funding for the Shed build and fit out. Overall, the bank has been the Shed's largest sponsor after government grants.

The committee are congratulated in their perseverance in driving the project on through numerous delays, and pandemic lock downs. But gradually a large Shed has emerged on the site.

This last year they have focussed on final works and fit out. Now new projects are underway. These include new garden beds in the Epping North Public School community garden, and an upcoming project for the playgroup at All Saints Church (supported financially by the bank).

New members can now join the Shed which is open four days a week.

www.nems.org.au



Bendy rides on

Community Bank Epping has been pleased to be a major sponsor of the Riding for the Disabled Centre on Culloden Road in Marsfield. Here, through the amazing work of a team of volunteers, disabled children and adults have fun, exercise and learning through riding and equine interactions. Everyone who visits the Centre comes away with hope and positivity.

Two years ago, RDA asked us for support to enable them to have an extra horse in their stable. More horses mean more rides! And so Bendy the horse joined them. She is a bright ray of sunshine at the centre.

This year, the Board has been pleased to renew this sponsorship and looks forward to Bendy bringing more joy to many.



2026 Applications

The Board hopes to continue supporting local organisations in 2026. This support is only possible through locals choosing to bank with Bendigo Bank.



Do you know a group or organisation who might be interested in applying?

They should first read information on the program at www.edfs2121.com.au/community-bank/apply-for-funding/ including the Guidelines for eligibility.

Groups are advised to plan their projects early and there is a useful guide and tips here.

Application dates will be added to the website when they are available, and groups can email epppingcbgrants@gmail.com with any questions.

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: 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 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
Stephen.Hu@
bendigoadelaide.com.au

Community Bank · Epping

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bendigobank.com.au/epping



/communitybankepping



/communitybank_epping

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

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 second round of grant and sponsorship funding for 2025 saw the following organisations receive support:

All Saints North Epping	Indian Seniors Group
Allowah	Kids Xpress
Carlingford Public School P&C	Lions Club of Epping Eastwood
Community Wheels	Macquarie Singers
Concord Ryde Sailing Club	Murray Farm Public School P&C
Dignity	NextSense
Epilepsy Action Australia	North Epping Bowling Club
Epping Bulls Cricket Club	North Epping Carols
Epping Eastwood Football Club	North Epping Men's Shed
Epping North Public School P&C	North West Spirit Football Club
Epping Seniors Citizens Club	Riding for the Disabled Ryde/Marsfield
Epping West Public School P&C	St Johns Anglican Church Beecroft
Heartbeat of Football Foundation	West Epping Cricket Club

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/

