

Winter  
2025



# Newsletter

Community Bank · Epping



## From the Manager's Desk



At Community Bank Epping, we are a small team of staff, most of whom have worked for the bank for many years. This brings many benefits and fits well with our work as a community bank.

Karen, Julie and Junie and myself work closely together to keep up to date on Bendigo Bank products and services, information on the

local Epping area and businesses, and understanding our many community organisation members.

We have the privilege of regularly seeing many of our customers as they visit the bank. Whether they have personal banking questions or need other assistance, the team is there to help. We also meet or talk with the shareholders of Epping and Districts Financial Services who operate this community bank.

This year, the newsletter has been featuring profiles of our team members. In this issue, read about Junie Kanlapan, our long-standing Customer Relationship Manager.

The team look forward to meeting you the next time you visit the bank - please drop in, or phone us for an appointment to discuss your banking needs in detail.

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

## Nominations open!

Do you know an outstanding local volunteer – someone who is always the first to get involved, and gives over and above to local clubs and groups? Volunteers are vitally important to our district and often seek no recognition for their efforts, but really make a difference.

Community Bank Epping runs the annual Community 2121 Awards. This is an opportunity to acknowledge these quiet achievers and thank them for their contribution.

We are now seeking nominations for the 2025 Awards. There are two categories including a Youth Award (for under 25-year-olds). To find out more, and lodge a nomination, please go to [www.edfs2121.com.au/2025-award-nominations/](http://www.edfs2121.com.au/2025-award-nominations/). Nominations close on 14th September 2025.



The 2024 Community 2121 Award winners with former Chair, Rob Phillips (left)



## From the Chair

I wish to report another successful financial year for 2024-25. The full details will be given at our AGM on 27 November and all shareholders and customers are invited. More details will be in our Spring newsletter and sent out with an agenda in due course.

As a result of our successful year, we have paid an eight cent dividend to our shareholders.

The Board has also given substantial sponsorships and grants to many local organisations, details of which are included in this newsletter.

Unfortunately, the Board has had to make the decision to remove the ATM at North Epping. This was a very difficult decision to make. The ATM was becoming outdated and difficult and expensive to support and was becoming economically unviable. Bendigo Bank itself did not view the ATM as sustainable. If you require cash, it can still be obtained directly from the branch in Epping.

Thank you to our loyal staff Stephen, Junie, Karen and Julie for your hard work and thank you to my fellow Directors for your positive support and input.

I look forward to another successful financial year.

**Craig Gallagher**  
**Chair**  
**Epping and Districts Financial**  
**Services Ltd**

## North Epping ATM

After the bank moved from North Epping to Epping (in 2013) it was decided to continue operating a Bendigo Bank ATM at the North Epping shops.

Over the last 10 years though, the usage of the ATM (especially by Bendigo Bank customers) has fallen sharply and is now less than half it used to be. The machine itself is obsolete and can't be maintained, and costs of running the service have risen. Bendigo Bank no longer supports ATMs with low transaction numbers.

The Board had to make the decision to withdraw the machine at the end of July. The bank continues to offer full over-the-counter services at the branch in Epping for customers.



Craig (pictured right) recently attended a 'boat turning' event at Concord Ryde Sailing Club, a grant recipient



Chair, Craig Gallagher and Board member, Ian Bittner, at the recent opening of a new playground at Denistone East Public School

## Financial Year Results

Community Bank Epping will present its final Financial Year-end results for 2024-25 at the AGM in November. But prior to the year end, the Board approved a dividend of 8 cents for shareholders and this was paid at the end of May.

This dividend reflects the continued solid performance of the bank, and the hard work of the staff under manager, Stephen Hu.





### Junie Kanlapan, Customer Relationship Manager

Junie has been a valued member of the Community Bank Epping team for 13 years, having joined the bank just before it moved to Epping in 2012.

He has a background in banking, especially lending, so was attracted to this role where his focus is on helping customers. He has had previous roles with other banks focusing on the home finance area.

Junie finds it very rewarding working at the community bank as he gets to help people on a journey - from looking for finance for their first car through to buying their 'dream home'. He is also motivated by the role the bank plays in the Epping community through its grants program.

Away from work, Junie loves watching basketball and especially the NBA and his favorite team, the Boston Celtics!

## Watch your money grow 3.70%\* p.a.

Secure your savings and grow your money with a fixed 9 month term deposit rate of 3.70% p.a. - minimum investment from \$5,000.

A Bendigo term deposit may be just what you or your business needs to get the most from your money.

**Call us on 9869 0818 and lock in your rate today.**

 Community Bank · Epping



\*Rate valid from 15/04/2025 and subject to change, interest paid at maturity. Terms, conditions, fees and charges apply. This information does not consider your financial objectives or needs. You should consider whether this product is appropriate for you. Terms and conditions and TMD available on our website. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 (2054623-2159232) OUT\_46241209, 25/07/2025

## Outstanding year of support

The bank has had a successful 2024-25 Financial Year. This has allowed for a substantial amount of support for the Epping area through our community grants and sponsorship program. The Board aims to assist a wide range of different organisations and projects that help residents and our community.

## Music for All

There is a wide range of musical opportunities in the Epping area – from school bands through to larger marching bands and choirs. Most perform at community events each year and offer the chance for people to explore new skills and friends.

Community Bank Epping is supporting three organisations with grants this year – so watch out for when you can see them perform:

- **Good Life Chorus:** This choir, who rehearse in West Ryde, are a dementia-inclusive, all ability choir. They meet during the day and bring people together to enjoy music and friendship. They also perform at local markets and events and hearing them sing is truly magical. Go to [goodlifechorus.org](http://goodlifechorus.org) for information on how to join and where they are performing next.

In early 2025, we were delighted to be able to support the chorus with a grant for new music and equipment.

- **Macquarie Singers:** A large, non-audition choir, this group has outstanding public performances twice a year. A wide range of singers participate under expert guidance, practicing weekly. Our regular sponsorship assists with covering costs.

Their most recent concert was called Dynasty and featured the music of the Bach family. They will have another concert towards the end of the year at Turramurra Uniting Church. Go to [mus.org.au](http://mus.org.au) for more information and ticket sales.

- **Epping West Youth Band:** A couple of years ago, enterprising Epping parents decided they wanted to give their children more musical opportunities in a band setting – and that led them to establishing a new youth band. Open to local children learning an instrument, Epping West Youth Band is under expert leadership and offers a wide range of musical opportunities.

The band has played at an Anzac Day dawn service and in a concert at West Epping Uniting Church. You can see what they are up to on Facebook at [www.facebook.com/people/Epping-West-Youth-Band](https://www.facebook.com/people/Epping-West-Youth-Band)

Community Bank Epping was delighted to help with a grant for new music stands and other equipment.

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## Community Grants 2024–25

\$400k

COMMUNITY GRANTS  
2024–25



44

ORGANISATIONS  
HELPED



51

PROJECTS



11

WELLBEING



9

COMMUNITY  
FACILITIES



16

SPORT



12

EDUCATION



3

ARTS

\$2.7m

COMMUNITY FUNDING  
since 2003

**Bendigo Bank**



From top: Good Life Chorus, Macquarie Singers, Epping West Youth Band



## School Enhancements

Epping is fortunate to have great local schools across the district, and parents volunteer to organise many activities and projects, especially through the P&C. Extracurricular activities, new equipment and facilities, events and more are made possible through fund-raising and hard work.

Community Bank Epping gets many applications for P&C projects and likes to support as many as possible. In the last financial year, 12 initiatives at 10 schools were helped. Here are some of this year's projects:

- **Eastwood Heights Public School:** The best-laid plans can take a while to come to fruition! Last year, the P&C applied for a grant to renovate their aging school canteen. It's taken a while to complete the project, but now the volunteers (and children) can enjoy replacement fridges and dishwasher, a new oven and smaller appliances that go towards providing a great range of food.
- **Murray Farm Public School:** We have supported a major upgrade of the school canteen with new equipment and renovation.
- **Denistone East Public School:** The Kindy kids are special – but they had no playground which met their needs. This project has seen a specific area dedicated to their play.
- **Epping Public School:** Music and school bands offer young people great learning opportunities as well as fun. The school band regularly performs but needed a smart new band jacket.

Other projects underway but not yet completed include facilities at Epping Boys High School, West Epping Public School and the end of year carols evening at Epping Heights Public School.



Eastwood Heights PS



Eastwood Heights PS



Denistone East Public School



Denistone East Public School



• equipment images for illustration purposes only, final selection may vary

Denistone East Public School



## Recent Grants

### Community Sport

Every week, hundreds of families around Epping take part in community sports. Run largely by volunteers, these clubs are a core part of our community – and are busy summer and winter.

Community Bank Epping has been a long-time supporter of community sport as grants enable them to update and replace equipment, get specialised training, and run events. Earlier this year we gave grants to seven local clubs including:

**Roselea Football Club:** New senior teams playing strip as they are increasing their team numbers.

**Epping Rams Rugby Club:** The area's rugby club based at Somerville Oval needed a range of equipment to increase their training and club capacity.

**Epping Eastwood Football Club:** Encouraging junior and women 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 give everyone safe.

**Epping Physie:** This dance club in Epping has been growing back its numbers, and wanted help with technology so they could offer parent's better membership communications and manage their admin.

**Carlingford Netball Club:** Like all clubs, new equipment is a perennial need – so we were happy to sponsor new kit bags for all their teams.



Clockwise from top left: Beecroft Football Club, Epping Rams Rugby Club, Epping Eastwood Football Club, Carlingford Netball Club

### Wellbeing and learning

Whilst many grants are for capital expenditure – furniture, equipment etc – we also support different programs around Epping that offer opportunities to diverse sections of the community.

Four recent examples are:

- **Indian Seniors Group:** this active club of older Indian residents meet monthly at the Epping Seniors Centre, as well as undertaking outings. It seeks to bring seniors together for important social connection. The club applied for annual sponsorship to help defray a wide range of costs of operating.
- **Community Wheels:** this Parramatta not-for-profit organisation applied to run a workshop in Epping on cyber security for seniors. This was a popular session run in July

at the Epping Rotary hall, and full of practical advice on staying safe online.

- **KidsXpress:** a not-for-profit group that focuses on parenting help, they applied to run two workshops for locals at Eastwood library. They were very popular with parents and carers, offering practical information on helping children's emotional wellbeing, and learning through play.
- **Boat Building:** Concord Ryde Sailing Club applied for help to run a wooden boat-building course over winter. This targets young people needing guidance and mentoring and channels their energy into learning practical skills and achievements. The first boat was 'turned over' in June and will be ready to sail in Spring.



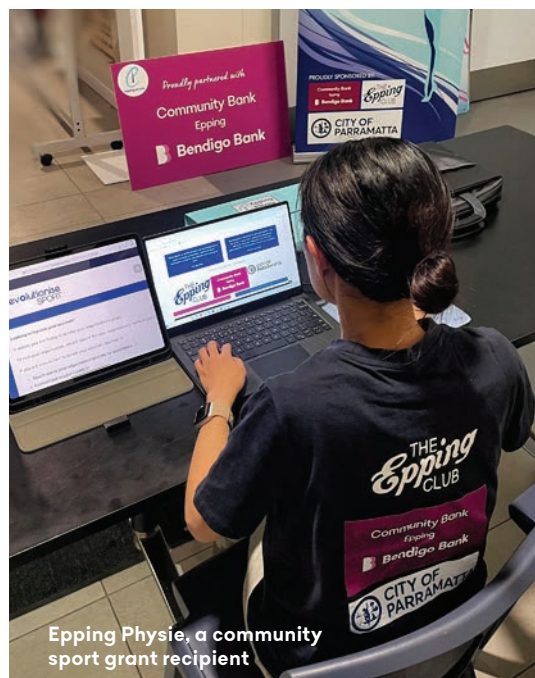
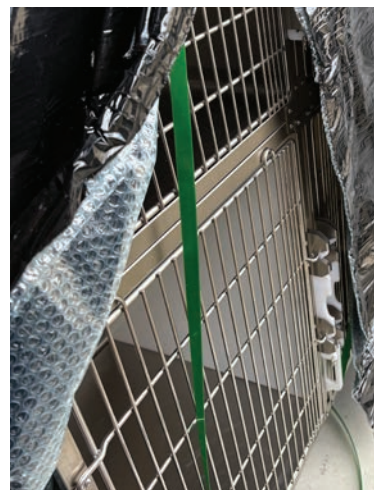
From left: Indian Seniors Group, KidsXpress, Concord Ryde Sailing Club

## Recent Grants

### Rehoming with love

As a family area, many locals have a pet or two. And a dedicated band of volunteers work to help new pet owners with a choice that makes a difference. The World League for the Protection of Animals is a charity that follows a no-kill rehome policy. Rescuing primarily cats, it works to find them their forever home.

With a shelter in Gladesville as their base, they run open days and outreach events to find places for their cats. But its essential they have excellent temporary living areas for the cats in their care. They applied to the bank for a grant to update and expand their shelter equipment and recently installed the new area. <https://wlpa.org/>



Epping Physie, a community sport grant recipient

### Applications now open!

The Board has approved a final round of grant applications for 2025. This will be open from 1-31 August, with successful applicants notified in September.

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/](http://www.edfs2121.com.au/community-bank/apply-for-funding/) including the Guidelines for eligibility. All applications must be completed using the online form. Please email [eppingcbgrants@gmail.com](mailto:eppingcbgrants@gmail.com) with any questions.



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

 Community Bank - Epping

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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](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 (2083101 - 2126290) (02/25)



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

### Community Bank · Epping

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[bendigobank.com.au/epping](http://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 first round of grant and sponsorship funding for 2025 saw the following organisations receive 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

## 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](https://www.facebook.com/communitybankepping)

Read our news stories at [www.edfs2121.com.au/news/  
community-blog/](https://www.edfs2121.com.au/news/community-blog/)

