

North Epping Financial Services Limited Newsletter Summer 2010

From the Manager's desk

When we opened for business on 1 December 2003, local opinion was mixed. Many were committed to the **Community Bank**[®] model and prepared to back the branch with their business. Some however wanted to wait and see if it worked before taking the step of moving their banking. Others were of the firm opinion that it would never work.

Well, after 6 years and now with nearly 2,000 customers there can be no doubt that the model has succeeded in North Epping. Our branch shareholders have received increasing dividends for the past 3 years and as promised, we have distributed profits to the local community. The 2009 Community Grants Program bought the total community distribution to over \$175,000. That's a great result and our thanks go to every one of those 2,000 customers whose banking business has contributed to this.

The continuing growth of our business has brought us to the point where we need to increase our service capacity to meet the needs of our growing number of customers. To achieve this, extensions to the existing branch are planned to be completed in February and we are looking forward to utilizing the improved service facilities we will gain. We apologise for any disruption to service while the work is being carried out and we are confident that the benefits we will gain will make the disruption worth while.

Sharyn Hubert
Branch Manager

2009 Student awards

Each year we provide awards to student at our local schools. The awards recognise students who display the qualities which we believe are important to the future leaders of our community. We are pleased to announce the deserving recipients of our student awards for 2009. Congratulations to each of these deserving students.

Thomas Rolls	Epping North Public School – Student Values Award
Harry McAuley	Epping Public School – Student Values Award
Kate Patterson	Arden Junior School – Student Values Award
Laura Peirson	Arden Senior School – Student Values Award
Zoe Simpson	Cheltenham Girls' High School – Student Values Award
Valiant Warzecha	Epping Boys' High School – Debating Award

Shareholders dividends

At the close of its fifth full year of trading, our **Community Bank**[®] franchisee, North Epping Financial Services Limited declared it's the third consecutive dividend and for 2009 it is 9 cents per share. This will be paid to over 200 local shareholders who invested to establish our **Community Bank**[®] branch.

This dividend represents a healthy return (9%) on their investment. When our shareholders invested to establish the branch they were also making an investment in our community. Their investment has paid a community dividend with over \$75,000 being provided by the **Community Bank**[®] branch to support community groups in the past 12 months.

A number of shares (Nominal Value \$1.00) in the North Epping **Community Bank**[®] Branch are currently available to be traded from investors who have left the area or are deceased.

Any person, Company or superannuation fund trustee can register as a prospective purchaser. It should be noted that any share dealings of NEFS shares are conducted directly between the buyer and the seller. Board Directors have no involvement in share trades. Any person who wishes to purchase shares in North Epping Financial Services Ltd needs to be on the Company's Prospective Purchasers list. To be entered onto the Prospective Purchasers list, write to our Company Secretary at – North Epping Financial Services Limited, Shop 9/288 Malton Rd North Epping 2121.

You should indicate your interest in purchasing NEFS shares, and the Company Secretary will contact you with further instructions.

Brenda Lin appeal

Over the years we have seen on many occasions how our community comes together to support others in time of need. The care and generosity of local residents has again been shown with the response to the Brenda Lin appeal.

The appeal has now raised over \$40,000 and a trust is being established with representatives of the North Epping and Chinese Australian communities to ensure the funds are used for the beneficial support of Brenda as she makes her way forward, following the tragic loss of her family.

Brenda can be assured that this community will continue its efforts to support her in any way we can.

Shop 9, 288 Malton Road, North Epping NSW 2121 ABN 57 104 573 499

2009 Village Fair

What a tremendous turnout for our annual fair. Even though the temperature kept soaring into the high 30's people still turned out to support local non-profit organizations and local stallholders. I know that the All Saints snow cones were very refreshing on the day along with OLHC gelato. This year we had a number of new organizations take a stall and we hope they enjoyed themselves and a chance to share with the community. We even had our own Backyard Chicks showing how everyone can enjoy having a small chicken pen in their yard just like the old days. Some of our older members of the community will remember when we had a full chicken farm at North Epping.



Local youth excel

We are sure that everyone will join us in congratulating two local youths who have been selected to represent our country in their chosen interests.

Sam Gallagher was selected to tour with the young Socceroos in 2009 for the Under 21's World Cup. Sam comes from a family with a great love of football and had his skills honed through years of playing with North Epping Rangers and at Epping Boys' High School as well as at a local and state representative level.

Owen Forbes a local Year 10 student was selected as one of 16 in the Australian delegation to attend The Hague International Model United Nations (THIMUN) to be held in The Hague, The Netherlands in January 2010. Thank you to all the local business that supported Owen with this venture.

School banking service

One of our aims at our **Community Bank**[®] branch is to support the local children and encourage them to learn about saving and banking. We offer fee free savings accounts to young children (up to age 13) and even give a card and present for their birthdays (from age 5 – 10). Soon we expect to offer a special student account to older children.

If your children attend North Epping Public School or OLHC School, our school banking service is available during school terms to make it easy for them to deposit regularly. If your children already have accounts with us they can start using the service any time. If not, it is easy to open an account and get them started. Just contact the branch and find out how.

Ride for North Epping



A group of North Epping cyclist undertook a 300+ km ride from North Epping to Canberra on Saturday 21 November to assist local residents experiencing hardship. In conjunction with the North Epping **Community Bank**[®] Branch the group will contribute to the Bendigo Bank "Ride for North Epping Community" fund set up to help locals experiencing financial difficulty that may fall outside traditional forms of charity.

Dubbed "The 300+ Club" to denote rides in excess of 300 km in a day, the ride was sponsored by Le Tan are also generous sponsors of the North Epping Rangers Sports Club.

Funds raised exceeded \$2000 and some of the funds have already been allocated to assist residents.

This is in conjunction with the branch's **CommUnity Friends Project**.

Do you know someone or a family who has always wanted a pet dog but cannot afford to fence their yard to accommodate one? Perhaps you know someone who needs a ramp to access the garden they once enjoyed or just some minor repairs around the home that they can not manage any more or someone whose life would be enhanced by a modest project around their home but they have no means of achieving it themselves.

Through our customer and community network we regularly hear from people who see a person or neighbour they would like to help but don't know how they can do so. Often they see that a relatively small hand up would make a significant difference to the person's quality of life.

This has given us the idea to trial a program we are calling "CommUnity Friends". The program will select a beneficiary and project from nominations received. With the consent of the chosen beneficiary, we will then use our contacts to make the project happen.

If you have an idea no matter how small or large that you think would help someone, please write to us in confidence detailing the nominated person, your own details, what you think should be done and why. If you have any questions or require further information please see the branch staff or one of our Directors.

2009 Community grants

In November we held a special function to announce the successful applicants under our 2009 Community Grants Program. The success of our business over the 2009 financial year enabled us to increase the total grants available from \$50,000 in 2008 to \$65,000.

Approximately 60 -70 people, all of them leaders in our community, attended. Several commented to me that we do so much for the community. In truth, they are the ones doing all the great things. We are fortunate to be able to support their efforts with the funds we have available from our profits and with the resources at the branch.

The grant recipients in 2009 were:



▲ 2009 Grant recipients with Director Wendy Yee-Dempster & manager Sharyn Hubert.

North Epping Community Bus – Aged transport

Epping Library Knitting Group – Multicultural social support

North Epping Bowling And Community Club – Furnish new verandah

Christian Community Aid – Student computer and Family Day Care play centre

Epping Scout Group – Upgrade to Australian Fire Standards

North Epping Girl Guides – Replace refrigerator

Rotary Club of Epping – Partnership for youth development programs

Global Neighbourhood Network – School based cultural integration program

North Epping Kindergarten – Upgrade telephone system

The Shack Youth Outreach – Employment Plus Program

Tabitha Foundation – North Epping Youth nomination – wells to provide fresh water to over 4,000 Cambodians

OLHC P&F – Replace Community BBQ

Epping Public School P&C – Installation of sinks in outer classrooms

Klibur Domin – Overseas Support Program – outdoor recreation area at medical facility

Epping Boys' High School P&C – Audio visual equipment for school hall

North Epping Rangers Sports Club – replace tennis/netball fencing

Epping North Public School P&C – Instruments for band and music programs

All Saint's Anglican Church – outdoor seating

Transition Epping – Transition to the Future Course

St Mark's Lutheran Church – Childproof fencing for playgroup

2121 Award

We are very proud to announce that the 2009 recipient of the 2121 Award for contribution to making our community the great place it is went to our very own Steve Colquhoun.

Steve was recognized for his contribution over many years and in many ways both big and small. These include, long term president of North Epping Rangers, vice president of North Epping Bowling Club, trustee for Brenda Lin Support Fund, past president of Rotary and many others.

Steve is recognized as the person to go to if you want to make anything happen in North Epping and no doubt the suburb will benefit from his efforts for many years to come.

A Comment from the recipient

"I am very humbled by this award as I know that there are a lot of people who make a difference to our community and peoples lives that is why I suggested the award 3 years ago to recognize all those other people. I would like to thank you all for your nomination and I will continue to assist our community."

North Epping Community Forum public meeting

Do you have a vision for how North Epping will look in 2020? If so, then consider coming along to a public meeting to launch the North Epping Community Forum on Tuesday 2 March at All Saints Church Hall, Malton Rd at 7.30pm. The event has been organised by Transition Epping and supported by a Bendigo Bank community grant. For more information please ring Sandra Nichols on 9869 1351. Details will be available on the night on how you can play a bigger role in North Epping's future.

Our staff

Sharyn Hubert – Branch Manager

Steve Colquhoun – Branch Supervisor

Karen Lee-Sung – Customer Service Officer

Sarah-Jane Griffiths – Customer Service Officer

Welcome to Primaveira Café

We would like to extend a big welcome to Rodney Santos and his staff who have recently taken over the "deli" at North Epping. The new name, "Primaveira Café & Deli" reflects Rodney's Portuguese background.

Rodney says his aim is to provide the local residents with an option of quality café services as well as take away meals. With plans to introduce BBQ chickens and salads and extend opening hours it will be possible for locals to pick up dinner on the way home. Catering is also available for lunch time meetings.

If you haven't already, call in and try the range available. Various package prices are available to suit most tastes.

Coming events

Do you all remember the great time you had at the inaugural Carnivale 2121 last year at North Epping Oval. Well it is on again on Sunday 28 March to celebrate "Neighbour Day". So mark it in your diary for a fun day of entertainment, rides and lots of stalls. Below is an early list of community events for the year ahead.

- Epping North Public School 50th anniversary celebrations
- Carnivale 2121 - Sunday 28 March 2010
- North Epping Rangers presentation and parade - September 2010
- North Epping Village Fair - November 2010
- Epping Street Fair - August 2010

Keep an eye out for details.

North Epping tennis courts

Cnr Boundary Rd & Beck St

Hire Costs Adults \$12 per hour

Children/students/family \$8 per hour

BBQ facilities available. Bookings & information

Phone Sandra 9869 7677 or 0402 244 388.

These courts are operated by Nth Epping Rangers so your custom is supporting a local organisation.

Kindergarten graduation

Congratulations to all those young kindergarten students from North Epping Kindergarten as they now make the move to Public School in 2010. To recognize this achievement the branch gave each child a \$10 voucher to open a Bendigo student bank account. They will then be able to use this account via school banking facilities.

Fraud Alert - EFTPOS terminal skimming

We are currently seeing a significant increase in skimming devices being fitted to EFTPOS terminals, or terminals being internally compromised.

Activity seems to be particularly prevalent in Western Australia and New South Wales. New South Wales police are currently investigating and so far six people have been arrested and charged.

Bendigo Bank EFTPOS terminals are not insulated from this fraud and may also be targeted. So we would like to remind you remind our customers to take precautionary steps when using any EFTPOS terminals.

Tips for customers:

- Regularly change your Personal Identification Number (PIN)
- Following an EFTPOS transaction check store receipts for any irregularities - ie the store name, details, and location should all match the store from which you made your purchase
- Regularly check your bank statements
- Be aware of the amount of funds you have in your account
- Do not write your PIN anywhere
- Cover your PIN when entering it into a terminal
- Where possible and if it is available to you, use chip technology
- If you have concerns contact your financial institution immediately.

Tips for merchants:

- Be aware of the security around your EFTPOS terminals at all times
- Ensure the terminals are left in a secure location and do not leave EFTPOS terminals unattended or in plain view of the public when they are not in use.
- Regularly check all EFTPOS terminals and ensure that serial numbers are correct

Anyone who suspects they have fallen victim to card skimming after using an EFTPOS terminal, is urged to contact Crime Stoppers on 1800 333 000.

North Epping **Community Bank**[®] Branch,
Shop 9, 288 Malton Road North Epping NSW 2121
Phone: 9869 0818

Website: www.bendigobank.com.au

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

Chairman: Michael Coffey.

Directors: Graham Boyd, Howard Clark, Setty Grandhi,
Brian Hickinbottom, Graham Mallison, John Goddard,
Wendy Yee-Dempster.