

Summer
2024-25



Newsletter

Community Bank · Epping



From the Manager's Desk



Happy New Year!

As we step into 2025, it's a great time to reflect on your financial goals and set a plan for the year ahead. If you're a homeowner, now is the perfect opportunity to review your home loan and explore refinancing options that could help you save or better align with your financial goals.

As a full-service bank, we are here to support you with all your financial needs, including home lending, business lending, everyday accounts, savings, insurance, and financial planning for the future. Our team is dedicated to helping you make the most of your finances and achieve your goals.

2025 Grants Program open

It is the mission of Community Bank Epping to return at least 80% of profits to the community through grants and sponsorships.

In 2024, 58 projects totaling over \$430,000 were funded, and this brings the total given back over 21 years to \$2.5million. You can read about some of the latest projects on pages 6 and 7.

The Board of Directors has now approved a new round for applications from 15 January – 28 February, and eligible local groups and organisations can apply. More information and the link to the application form is on our website at www.edfs2121.com.au/community-bank/apply-for-funding/

As always, we remain committed to supporting not only our customers but also the wider Epping community through partnerships with local groups and initiatives. Together, we can continue to make a positive difference to our community.

I look forward to seeing you in the branch soon and helping you make 2025 a successful year.

Stephen Hu
Branch Manager, Community Bank Epping

Community Grants 2024

\$430k
COMMUNITY GRANTS
2024

42
ORGANISATIONS
HELPED

58
PROJECTS

11
WELLBEING

13
COMMUNITY
FACILITIES

18
SPORT

15
EDUCATION

1
ARTS

\$2.5m
COMMUNITY FUNDING
since 2003



Rob on a visit to the community garden at Epping North Public School.



Long-standing Chair retires

Volunteers are the backbone of many local organisations, but it is not always easy to find people willing to dedicate personal time and energies to helping others. Whilst Community Bank Epping is a successful local bank, it is also a little unusual in being a social enterprise, with a volunteer Board of Directors who guide strategy and manage important community grants and support.

The Board of Community Bank Epping now has a new Chairperson with the retirement of long-standing Chair, Rob Phillips in November 2024 after 11 years of service.

Rob is a well-known North Epping local, and initially joined a sub-committee, then became a Director and finally Chair in 2017.

The steady management focus provided by Rob, as well as countless hours of work in the background, has resulted in more than \$1.5m being given as grants under his tenure. From sponsoring local sports clubs, helping with big capital projects like the Men's Shed, through to assisting in wellbeing services - there is a huge range of grants funded each year - 58 alone in 2024.

Rob also frequently represented the bank at events and functions - taking the opportunity to spread the word that when locals choose to bank with Community Bank Epping, their support helps others.

Community Bank Epping wishes Rob a relaxing retirement and thanks him for his service.



Top: Rob at Roselea FC's Presentation Day, and on a visit to Ngarala Public School



Rob Phillips meets the school principal and captains of Epping Public School

Thank you, Robyn

The Directors of Community Bank Epping come from a wide range of backgrounds, but all are driven by giving back to their community through the successful operation of the Bank, and its community grants program.

Robyn Clark was recently farewelled as a Director, retiring from the Board after three years of service. As Chair of the Governance Committee, she had input into ensuring the company that operates Community Bank Epping is well run, with solid governance and strategic processes in place. She also felt strongly about promoting the Community Bank ethos and how the bank gives back through its grants program.

From the Chair

I wish to introduce myself as the new Chair of Epping and Districts Financial Services Limited (Community Bank Epping).

I have lived in the Epping and districts area for most of my seventy years, having grown up in Cheltenham till my early 20s and after living in the inner city, I moved to Epping to live and raise my family and was in the area for 30 years. I now live at Meadowbank.

I have been married for 40 years to my dear wife Diana and have two sons - James and Joshua and three grandchildren.

I had a legal practice in the Epping area for 40 years and recently retired. During this time, I joined Community Bank Epping as a volunteer Director in 2011 and became Deputy Chair in 2017. I was attracted to working with the Bank by wanting to ensure it has sound financial and governance footing, but also is able to grow its support of the local community through successful trading.

I wish to acknowledge the previous Chairman Rob Phillips who has led the bank so well for many years and thank him for his great leadership and friendship.

I will continue to move the Bank forward with its wonderful grants programs which has given so much to Epping and surrounding suburbs for so many years.

I am also working with the board going forward to look at setting up a scholarship program to make available several educational scholarships each year.

The Board is currently working on the details of this new program and hope to have it operational in early 2026.

I look forward to working with our valued staff and fellow Board members to achieve another successful year for our Community Bank.

Craig Gallagher
Chair

Epping and Districts Financial Services Ltd



New Chair, Craig Gallagher has taken over from Rob Phillips

Team Profile

Meet Stephen

Stephen Hu has been with Community Bank Epping for nine years, serving as Branch Manager from the start. He is only the second-ever Manager – testament not only to the success of the Bank but his leadership and team skills.

Stephen holds a master's in professional accounting from UTS but studied for this after a time in hotel management. Since graduating, most of his work experience has been in the finance industry, starting with a hedge fund company, then for two other financial institutions throughout the years.

When the Community Bank Epping role became vacant (after long-time Manager Sharyn Hubert left), Stephen was approached by Bendigo's Regional Manager who sounded him out for a number of Community Bank jobs. Stephen says he was so impressed during his interview with the Board of Community Bank Epping, that it was an easy choice to accept the opportunity to join as Manager.

Stephen feels he has been on a journey with Community Bank Epping from that point and likes the variety in the role that includes staff and branch management as well as banking. His favourite thing about the role is seeing the branch succeed. The Bank's community mission adds value to the brand and differentiates it from the other banks with customers.

Outside of work, Stephen is a family man who lives locally in the district.



New Chair, Craig Gallagher, with Branch Manager, Stephen Hu

2121 Community Award winners

The 2024 Community 2121 Awards for Epping saw seven very worthy local residents acknowledged for their volunteer work, and a young student nominated for the Youth award.

These awards (named after Epping's 2121 postcode!), celebrates outstanding volunteers in our district who contribute so much but are often unsung heroes. These volunteers contribute to vibrant activities and are the backbone of neighbourhood community and charitable organisations.

And it was remarkable that the 2024 Award acknowledged volunteers from 15 to 82 years old!

Youth Award Winner

Aarya Tandon



Year 10 student, Aarya Tandon was nominated by Cheltenham Girls High School P&C for her outstanding work in volunteering at the newly formed school's Breakfast Club. Two to three days each

week, she helps out - arriving bright and early to set up the breakfast service, helping to serve and clear up. The Club is about more than breakfast - it brings students together across the years and helps form new friendships. Aarya embodies everything it is trying to achieve as she always displays a positive friendly attitude that is a great example to fellow students.

Adult Award Winners

Tymon Domanko

Like many, Tymon joined Scouts in Epping as a youngster - and never really left! He grew up through the different levels but then stayed to give back as a Scout leader, and until recently a State Commissioner for Rovers. He is involved in all areas of Scouts and is a positive role model for the next generation of young people enjoying Scouting.



Bryan Cox

Macquarie Singers is a community choir that brings music and joy through active participation and wonderful concerts. Bryan has been involved in the choir for many years - as a singer, committee member and president giving years of dedicated work to developing the choir.



2121 Community Award winners



Tina Clifton

Tina is a driving force for the Ryde-Marsfield Centre of the inspirational Riding for the Disabled. Dedicated to making a difference in the lives of disabled children and adults, the Centre has grown to meet an immense need. Run by volunteers, Tina is secretary but does much more than that role - she is involved in all aspects of the organisation.

Ron Marton

Most organisations have a number of driving forces behind them, and that is very much the case with the Riding for the Disabled. Ron is involved in all aspects of RDA as its President. He gives countless hours to behind the scenes work to ensure the successful operation of the Centre. He is the backbone of a charity that gives so much joy to their participants.

Peter Wagner

North Epping is a bushland suburb and fires in 1994 spurred Peter to form a Firefighting Advisory Group in the suburb - now the North Epping Community Fire Unit. With six fire trailers now positioned around the suburb, Peter is the leader of Trailer 391 and helps train new volunteers, maintain equipment and, of course, keeps an eagle eye out on fire warning days.



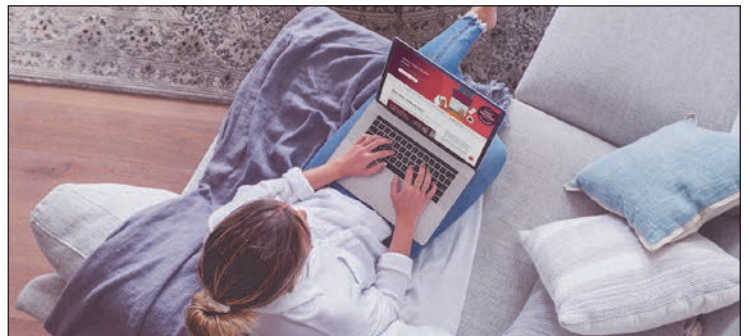
Brian Bailey

Brian is a well-known figure in North Epping with many years of volunteering in the area. But in recent years his time has been devoted to building and establishing a Men's Shed in North Epping. Located in a new, purpose-designed building at the end of Boundary Road, the Shed will form a community hub for the whole Epping area.



Sean Salampessy

It is wonderful to acknowledge the efforts of younger members of our community. Sean is active at Epping Baptist church where he is passionate about the Boy's Brigade unit which is dedicated to helping boys and young men form deeper social connections and positive peer groups.



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](https://www.bendigobank.com.au/healthcheck) or visit your nearest branch.

 Community Bank · Epping

 **Bendigo Bank**

*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 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

Recent Grants

Community Sports help

The bank has a long history of helping local sports clubs with a whole range of projects and sponsorship. Epping is lucky to have a great range of sporting options within easy distance but all clubs rely on the hard work of volunteers, and try to keep costs down especially for families. A community grant can make a difference by funding equipment, training or capital works.

In 2024, we helped with 13 sports club projects. Recent ones include:

- St Gerards Netball Club: Annual sponsorship has helped cover recurrent club costs for this friendly local club.
- Tigers Baseball Club: Whilst based in Ermington, this is a club accessed by Epping residents looking for a summer-time sport.
- Roselea Football Club: They applied for funding for a new trailer (photo right). Every week gear has to be transported between grounds for training and games – and will be made much more efficient with the trailer.



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*Rate valid from 23/10/2024 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. (A2054623-2099353) OUT_42814731, 15/01/2025



Digital Literacy for Seniors

Do you know someone who finds it challenging to get online, and worries about avoiding scams? Sometimes people just need a bit of a helping hand on the essentials of using the internet and accessing it through their mobile phone.

We were approached by a local not-for-profit organisation, Community Wheels, who works with many seniors as they provide community transport. They wanted a grant to organize a workshop offering this information.

The Community Wheels free workshop on digital literacy for older people will be held on 7th February at Boronia Grove Community Centre in Epping (near Coles) from 10am-1pm. The day includes free transport and lunch and will cover a range of helpful advice and tips.

Bookings are essential – phone them on 8868 1400.

Recent Grants

Beecroft House

There is a special place in Beecroft, run by Women's Community Shelters, that offers transitional accommodation to women over 55 who may be fleeing domestic violence or other difficult situations. At Beecroft House, they find a friendly secure place to live, and help and assistance to find new permanent housing for the future.

We were delighted to support the vital work of Beecroft House through funding to help each woman move into their new permanent home – funding for furniture and white goods, as well as removal costs. Making the next stage of their life that bit easier and worry-free.



Bendy is a star!

Last year, Community Bank Epping gave a number of grants to the Riding for the Disabled Centre in Marsfield. This inspirational organisation offers disabled children and adults riding lessons that teach resilience and courage, give exercise and a great deal of pleasure.

We funded the Centre to get an extra horse to join the stable – more horses mean more rides, and they have a large waiting list to access the service.



Bendy the horse has since become a bit of a star. Bendigo Bank were so inspired by his story that they featured him in content produced to celebrate the International Day of People with a Disability. You can see his two videos at www.youtube.com/@BendigoBankCommunity/ playlists

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, our Epping grants and sponsorship program supported the following organisations:

All Saints Anglican Church, North Epping

Carlingford Flames Netball Club

Carlingford Netball Club

Cheltenham Girls High School P&C

Community Wheels

Denistone East Public School P&C

Epping Baptist Church

Epping Bulls Cricket Club

Epping District Athletics Club

Epping Eastwood Football Club

Epping Eastwood Lions

Epping Football Club

Epping Physie Club

Epping North Public School

Epping Public School P&C

Epping Rotary Community Hall

Good Life Chorus

Heartbeat of Football Foundation

Horizons Family Law Centre

Kids Xpress

Macquarie Singers

Mini Movers Playgroup North Epping

Move It On North Epping

Murray Farm Public School P&C

Ngarala Public School P&C

North Epping Bowling and Community Club

North Epping Carols

North Epping Men's Shed

North Epping Rangers Sports Club

Northern Centre

Planting Seeds

Ray Park Heritage Group

Riding for the Disabled Ryde/Marsfield

Roselea Football Club

Rotary Club of Epping Inc.

Scouts Epping

St Andrews Netball Club

St Gerards Netball Club

St Johns Anglican Church Beecroft

Tigers Baseball Club

Woolcock Institute for Medical Research

Women's Community Shelters – Beecroft House

World League for Protection of Animals

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

Suite 1, 2 Pembroke Street, Epping NSW 2121

P 9869 0818

E eppingmailbox@bendigoadelaide.com.au

bendigobank.com.au/epping

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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



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 first funding round for 2025 is now open (until 28 February 2025). See application guidelines and more information on our website www.edfs2121.com.au/2025-community-funding

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.

