



Epping Community Bank Branch Newsletter – Volume 1, 2020.

From the Manager’s desk – Epping Community Bank Branch thrives.



Since joining Epping Community Bank Branch, I have been constantly delighted at the amazing level of community spirit within the branch, our volunteer board and our customers. Bendigo Community Bank branches are like no other bank, in that they exist to not only provide excellent banking products and services, but to be an integral part of the

local community, pouring money, volunteer hours and resources directly back into local organisations, schools and charities.

It gives me such a good feeling as a Branch Manager to be a part of something so unique and so valuable. Banks are a big part of our lives, but the community in which we live is more important. The more our branch thrives, the more our community thrives. This is ‘shared value’ in action.

I invite you to come and visit our Epping Community Bank Branch, directly across from Epping Train Station, at 2 Oxford Street Epping, and find out more about the

Bendigo Community Bank model and how we can help you, by banking with us, to directly benefit your community in so many wonderful ways.

Stephen Hu
Branch Manager



Epping and Districts Financial Services Limited 3/2-4 Oxford Street Epping NSW 2121 ABN 57 104 573 499

Directors: Robert Phillips, Alan Marsh, Ian Bittner, Craig Gallagher, Wendy Yee-Dempster, Stefan Sojka, Ronald Cardwell, Peter Kemp

A message from our Chairman.



Welcome to the new year, but the long-term drought and the horrific bushfires which have devastated many areas of the country have not been a good start to the new decade. Our thoughts are with the families who have lost loved ones, homes and property in this catastrophe.

The heroes throughout the crisis are the dedicated volunteer firefighters and those community members who have supported them. The Bendigo Bank network has raised over \$22 million in a Bushfire Disaster Appeal, and the donations continue to roll in. The generosity of the Australian community is inspiring amidst the disaster.

At our local branch level, we are fortunate to welcome Julie Galic to our branch staff, replacing Mimi Ho who has moved to a new job in the city centre. Julie has over 26 years experience in outstanding customer service in the financial sector, and she will be an invaluable asset to the branch.

Last year was our 15th year of operation, and in that time we have provided over \$900,000 in funding for community projects, schools, churches, charitable organisations, welfare agencies and sporting clubs. It has never been more important that we continue this assistance to our local community and to the wider community as a whole. But we cannot provide such funding without the ongoing support of our customers, and we always need to expand our customer base. Bringing your banking business to the Epping Community Bank Branch will directly benefit our community.

We are a real community bank which caters to local needs and local services. We need your support so that we can continue to support our community.

Rob Phillips
Chairman

The Recycle Spot – a very popular initiative.

Officially launched in 2018 by Hornsby Councillor Emma Hyde, and a fabulous initiative in partnership with Epping Eastwood Lions Club, our in-branch 'Recycle Spot' has proven to be a hit with customers and locals. It is a very convenient way to drop off items for recycling, helping the environment and creating a nice bit of local buzz and engagement at the branch. At the Recycle Spot, you can recycle mobile phones and accessories, household batteries up to size D, spectacles, sunglasses and postage stamps.

Margaret Wright, who volunteers on our Community Funding and Business Development committee, has been the main driving force behind this great initiative and we are extremely grateful for her tireless efforts, helping to run and promote the program.

Since the program commenced we have recycled 7.73kgs of postage stamps, 452 pairs of spectacles and 10s of kilograms of batteries and old mobile phones. If you have any of these items to recycle, please drop by the branch – we'd love to see you there.



What makes a successful business? You.

Smart Banking Solutions for Small Business

Drop into your nearest branch at 2 Oxford Street, Epping NSW 2121 or phone 02 9869 0818 to find out more.

 **Bendigo Bank**
Bigger than a bank.

Stephen Hu
Branch Manager



2019 'Thriving Communities' event a huge success.

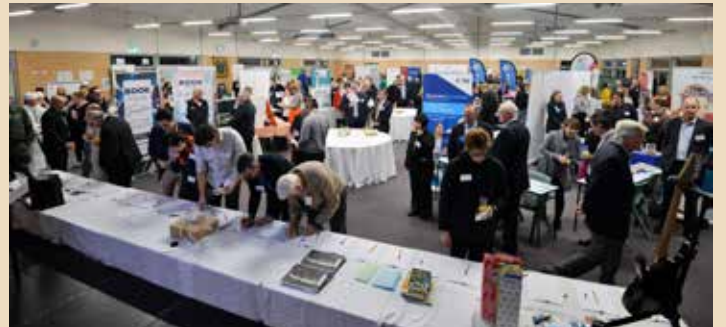
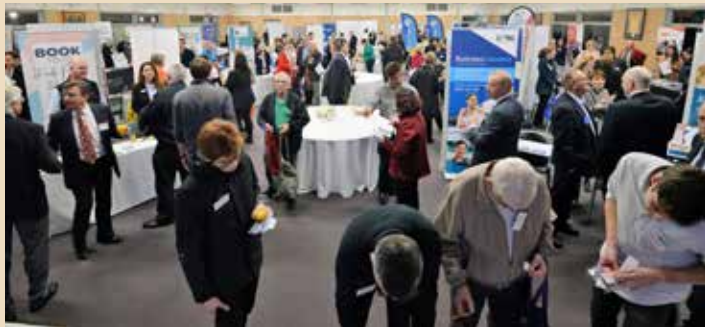
For the third time, Epping Community Bank Branch was a major sponsor of Ryde-Epping Thriving Communities event in 2019. This event exceeded all expectations with over 250 attendees from all sectors of the community coming together to network, collaborate and discover how to create a more resilient and successful local community. With large representation from City of Parramatta Council and City of Ryde Council (who also generously sponsored) and stallholders from a dizzying array of local organisations, the Edmund Barton Hall at Epping Boys High School was packed and buzzing all evening.

Thriving Communities events are designed to get key community representatives from all sectors to engage and work together to find new ways of community building, innovating and creating a better future. It never ceases to surprise, with new connections being forged and opportunities

created that weren't imagined before. It also makes us realise how connected we all are when we explore our local networks.

Several worthwhile projects have emerged directly from the event. Co-sponsors Hunt & Hunt Lawyers at North Ryde created a weekly pro bono legal clinic for victims of domestic violence, and Epping Community Bank Branch was inspired to support both The Northern Centre and Eastwood Christian Community Aid with their Domestic Violence programs after discussions about how we can advocate and engage to minimise the impact of Domestic Violence in our community.

Many other projects, engagements and relationships are continuing to evolve. We can't wait for Thriving Communities 2020, which will be bigger and better than ever, and hope that all interested organisations can participate and discover new connections and opportunities.



Golden Oldies Cruise.

Every year, Epping Community Bank Branch sponsors a lovely event for Epping Rotary called the 'Golden Oldies Cruise', a harbour cruise for retirement and nursing home residents.



Volunteers from Rotary, with the fantastic help of prefects from Epping Boys High School and Cheltenham Girls High School, ensured the cruise was a lot of fun and a joy-filled event. A huge thank you to Epping Rotary for putting on the event and allowing us to sponsor the boat. Also, to 'The Tokens' for once again providing some great music that had the dance floor pumping! Thanks to Captain Wal for the organisation, to everyone who contributed towards



a spectacular afternoon tea, and for those who valiantly conquered the cramped conditions in the galley kitchen to prepare food and drinks. It was a great team effort.

Epping Community Bank Branch

We'd love to give you a lift.

At Epping Community Bank Branch, we're delighted to support our local Community Bus Service.

It's a wonderful local initiative that lends a helping hand to people who want to get out and about to the North Epping Shopping Village.

Pick-up time: Every Tuesday from 9.30am – 10.00am and drop off back home from 11.30am

Where: People are collected from (and dropped back to) their place of residence

Destination: North Epping Shopping Village

Cost: Optional charge of \$2

Volunteers are also on duty for anyone who needs assistance getting on and off the bus.

If you'd like to use this Community Bus Service, or know of someone else who may be interested, please contact Epping Community Bank Branch on 9869 0818 or drop into the branch at 2 Oxford Street, Epping.



bendigobank.com.au/epping

 **Bendigo Bank**

Epping 2121 Awards.

For many years, the Epping Community Bank Branch has presented its annual Community 2121 Awards, in partnership with Epping Rotary Club, to deserving residents of the district who have demonstrated outstanding commitment and selfless dedication in working for the benefit of our community.

There are numerous volunteers and community-minded local citizens who assist our schools, churches, community agencies, welfare associations, arts and music societies, charitable organisations, sports clubs, and various other groups. We see the Community 2121 Awards as recognition of those quiet achievers who tirelessly work in so many ways to serve our community.

In late 2019, the Epping Community Bank Branch was pleased to make awards to three worthy recipients.

Brenda Bowley.

Brenda is a small business proprietor in North Epping who has always sought to create opportunities for the local community to gather and interact socially. Brenda also uses her personal and professional connections to support local charitable outreaches, including 'Shave for a Cure' and the McGrath Foundation, among others. She also supports and sponsors a number of local sporting groups.

Maddison Hall.

Maddison is a student at Cheltenham Girls High School and was the Community 2121 Youth Awardee. As a student leader she has organised student-based programs to encourage student well-being and positive self-esteem. Academically, she is conscientious and hard-working, always giving her best efforts and constantly striving to improve.

Her tireless commitment to student welfare extended to encouraging positive mental health, by organising the teacher vs students handball competition to promote positive school relationships.



Mrs Chris Coates.

Chris Coates has lived in the Epping community for more than 35 years and has been involved as a volunteer helper with the Epping Baptist Church Playtime program since 1989. Chris is a highly respected member of the

local community and her involvement with Playtime has seen her impact the lives of hundreds of local children and their families. She is always willing to support those facing major personal crises. Chris has also provided great assistance to those with intellectual disabilities, supporting them through difficult personal times and appointing some to be helpers at playtime, thus enabling them to have a sense of belonging in the program. There is no task too difficult for Chris Coates.

Congratulations to our awardees and we are very much looking forward to another Community 2121 Awards event later this year at Epping Rotary, where we continue our tradition of recognising our local heroes.

Venture Café plays Polynize.

Epping Community Bank Branch teamed up with Hunt & Hunt Lawyers North Ryde and Venture Café Sydney to host a trial of a brand new business innovation board game, called Polynize. It is the brainchild of two entrepreneurs from Melbourne, and promises to be a valuable tool for businesses, schools, not-for-profit organisations and the public at large to innovate and pitch great ideas to solve problems and create a better

future. The Venture Café trial was a big hit, with three games played and a vibrant and engaged set of players coming up with great ideas centred around the challenges posed. Another trial will be run at Venture Café soon, and we look forward to seeing how the game takes off in the community, education and corporate innovation space.



Giving Epping District Athletics Club a good run.



We continue our support of this great and legendary sports club, promoting fitness, well-being and healthy competition in our community. We recently provided the

club with a Bendigo Marquee to use at the sporting fixtures, training and Club events. We will continue to engage with cross-promotion on social media and with plans to roll out more co-branded marketing materials to help the club and help our branch. The more people bank with us, the more we can help our local community in this way.

Epping Development Seminar.

We recently produced a hugely successful event, in partnership with Epping Chamber of Commerce and City of Parramatta Council – “Epping Today ... & Tomorrow” – A Community Forum on the State of Development in Epping. Parramatta Council Development Manager Jenny Concato gave a thoroughly informative presentation on what was going on in Epping Town Centre and how Council is working hard to create a better

community, despite the challenges presented with overdevelopment and limited space for community facilities and traffic. A packed house at one of Epping Club’s function rooms provided a great opportunity to Q and A with the three local Ward Councillors, Donna Davis, Bill Tyrrell and Lorraine Wearne and we also managed to get NSW State Treasurer and local MP Dominic Perrotet to speak and answer public questions. The entire night was a shining example of community engagement and cross-sector inclusion, with all manner of interested people filling the room, as the pictures show. At Epping Community Bank Branch, we see ourselves as a stakeholder and an advocate for our local community, and we will be engaging more and more with Council and the community this year and into the future, to support our thriving local community.



Epping North Public School financial literacy program.



With funding from the Epping Community Bank Branch, Epping North Public School ran an outstanding Financial Literacy Program in late 2019 for all its students in Years 5 and 6. Supported by the dedicated classroom teachers, the program was simulation-based, with the students divided into groups to form small business ‘companies’. Over a six-week timeframe, each company had to devise a new product, develop business and marketing plans, and produce samples for sale. They were assisted in these endeavours by 12 local community members who acted as mentors for the groups. Each ‘company’ developed innovative products, informative websites and creative advertising materials. The wonderful culmination of the project was the Financial Literacy Showcase, which was held at the North Epping Bowling and Community Club. Each group set up a stall to market their products to visiting parents and community members. As well as the Financial Literacy skills, the students also developed their creativity, self-confidence, teamwork and public presentation abilities. Overall, the project was an excellent and enjoyable learning experience for the students, teachers, mentors and the Epping North community.

Epping Community Bank Branch turns 15!

What a journey it has been! From the very early days of the North Epping community rallying together to do something as audacious and unimaginable as starting our own bank branch from scratch, to 15 years later, having relocated to our new location in Epping, providing first class banking services and good old fashioned customer service to thousands of customers. Over these years, our branch has given over \$900,000 in cash directly back into our local community. Pictured (L-R), celebrating 15 years at our recent AGM, our original Branch Manager Sharyn Hubert, current Chair Rob Phillips, current Branch Manager Stephen Hu and the legendary Wendy Yee Dempster, who has been on the board as Chair and many other roles within the Bendigo Community Bank branch universe since the very beginning.



Farewell Mimi!

Our Board and staff gathered at The Epping Club to farewell the most wonderful branch Customer Service Officer Mimi Ho, after nine years of loyal service to our Branch and our community. Mimi has been with us since we were located in North Epping and is extremely popular with customers, staff and Board alike. She is always smiling, cheerful and helpful and will be sorely missed by all. It was a wonderful tribute to her with everyone taking the time to thank her and tell her how much she will be missed. All good things must come to an end, and Mimi is moving into a new role in the city for a bit of a change of pace and lifestyle – we wish her all the very best!

Helping students reach their 'Max Potential'.

We once again recently supported the inspirational Max Potential program. It culminates each year in an expo at Epping Club, showcasing all the student participants and their projects. We sponsored the involvement of Jack Sellar from Epping Boys High and he developed his 'Boots for the Bush' project. The project was very popular with the CEO and Board Members of The Epping Club, and was a great community initiative. He has already collected around 200 pairs of shoes so far that he will take out to Tullamore in western NSW. Thanks to Max Potential for a great program.



Community impact.

Below is a list of the many local community groups we supported financially this year. The list is not exhaustive, but it indicates what our Community Bank branch is all about – full banking services and fully embedded in our local community. Over \$900,000 has been given out since our branch opened.



All Saints Anglican Church
Arden Anglican School
Boronia Grove Carols
Carlingford Public School
Cheltenham Girls High School
Chinese Christian Community Services
Christian Community Aid
DARTS community bus
Diana Osbich
Educar Foundation
Epping Baptist Church
Epping Boys High School
Epping Chamber of Commerce Community Development Forum
Epping District Athletics Club
Epping District Cricket Club (Bulls)
Epping Eastwood Lions
Epping North Public School (+P&C)

Epping Public School(+P&C)
Epping Rams Rugby Club
Happy Hens Social Enterprise Inc.
Lifeway Lutheran Church
Lions Club of Epping-Eastwood
North Epping Bowling and Community Club Ltd
North Epping Rangers Sports Club
The Northern Centre
Our Lady Help of Christians Catholic School
Roselea Public School
Rotary Club of Epping Inc.
Salvation Army Coffee Van
Thriving Communities Event

The more our branch business thrives, the more we can contribute to our local community. So, please consider yourself, your business and/or encouraging members of any organisations you are involved in, to come and talk to us about your banking. Let's build our community together.

The home of satisfied home loan customers.

2.99%
p.a.

2 Year Fixed Owner Occupied P&I Home Loan Rate

3.39%
p.a.

Comparison Rate*



Bendigo Bank The better big bank.

Talk to us today

Terms, conditions, fees, charges and lending criteria apply. All information including interest rate is correct as at 19 December 2019 and is subject to change. The interest rate is fixed for 2 years and will then revert to the residential variable rate. Full details available on application. *Comparison rate is calculated for a Principal & Interest Owner Occupied Basic Home Loan of an amount of \$150,000 over 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (1402762-1408136-5) (12/19)

Epping Community Bank Branch

3/2-4 Oxford Street Epping Phone: 02 9869 0818

Opening hours: Monday to Friday 9.30am – 5.00pm

Website: www.bendigobank.com.au/epping facebook.com/bendigobank twitter.com/bendigobank

Bendigo Bank
Bigger than a bank.

www.bendigobank.com.au

