



Winter
2021

Newsletter

Community Bank · Epping



From the Manager's desk: A new era for Community Bank Epping – we have moved!



2021 has turned out to be a big year for Community Bank Epping so far, with the celebration of the grand opening of our new branch premises, just across the street and up the road from our previous branch location. Our brand new outfitted premises at Suite 1, 2 Pembroke Street, Epping is an excellent facility for our staff, Board and especially our customers, with a comfortable and appealing new Bendigo Bank brand interior.

The move came when our previous lease expired, and we found an ideal spot to continue providing our friendly, personal and professional customer service to the Epping and districts community. We are now the only bank branch in Epping and the new lease demonstrates not only our commitment to allowing you to continue banking locally for many years to come, but as a Community Bank, under our 'Shared Value' model, our new branch will continue to be the epicentre of all the sponsorships, initiatives and activities that our volunteer Board of locals provide.

Please enjoy this newsletter and see just some of the recent impacts our Community Bank has achieved – and I welcome you to visit me and my team in our new branch to find out how you can be a part of the 'Bank Local' movement.

I can also come to you, if your schedule makes it difficult to come during business hours.

Stephen Hu
Branch Manager, Community Bank Epping

Beanies for Brain Cancer

Our staff recently supported Carrie's Beanies 4 Brain Cancer Foundation. In May 2015, Carrie Bickmore won the prestigious Gold Logie at the TV Week Logie awards, which she dedicated to her late husband Greg who passed away five years earlier following a 10-year battle with brain cancer. Carrie went on to form Carrie's Beanies 4 Brain Cancer Foundation which aims to raise desperately needed funds towards research into the horrible disease that is brain cancer.

For more information and to donate, please go to www.carriesbeanies4braincancer.com





Grand opening celebration reignites local engagement

Our recent grand opening celebration was a fabulous festive gathering of many friends of the branch and community leaders from around Epping and districts that we have supported over the years. They helped us herald in a new era as the only bank branch in Epping, signing a new lease on our Pembroke Street premises, committing to keep banking local and keep giving back to our community for many years to come.

Chairman Rob Phillips (pictured above) gave an inspiring speech, explaining our 'Shared Value' business model and the vision of the Community Bank Epping Board of local volunteers has for the branch and for our community. The Board, staff

and all those involved in Community Bank Epping, part of Bendigo Bank – volunteers, customers, shareholders and so many local organisations – have a bright future, because as our local Community Bank succeeds, we put more and more money directly back into our local community.

This newsletter is just a small selection of our local activities. Stay tuned for future news with some exciting new projects on the horizon, as our passion for building connection and capacity in our community is reignited in our brand new home.

A Message from our Chairman: We are moving, not leaving.



It has been an incredible year or so, since we all became impacted by the COVID-19 Pandemic. No one really knew what was going to happen and uncertainty was definitely in the air for most of last year. Throughout 2020, our Community Bank Epping stayed open and adapted to Covid-safe practices at the earliest possible opportunity. I am proud to say that our branch has performed exceptionally well as a

business as a result of our team and the Bendigo Bank support team's dedication and hard work through these challenging times.

For a variety of reasons, after long and comprehensive discussions, the Board decided that it is in the best interests of the branch, its customers and its shareholders to relocate our premises. We have moved to Suite 1, 2 Pembroke Street, Epping, just across the street from our previous branch premises.

We will still be the only bank in town, the only actual bank branch in Epping. Our new premises sports fresh new Bendigo Bank branding and we have exciting community projects underway as our branch continues to deliver personalised, friendly and award-winning banking services to our customers.

Epping and Districts Financial Services Limited, the local franchisee of Bendigo Bank, delivers 80% of its locally earned profits directly back to our community. Since the branch first

started in our original premises in North Epping, back in 2003, we have given over \$1.2 million to our community – and this is only going to grow more in the coming years, as we continue to serve our customers with high quality and personalised banking services and deliver fantastic outcomes to our community, of which we are all a part.

We will face new challenges in the immediate future, but we face them with every confidence about the ongoing success of our community enterprise.

Despite the existing uncertainty around Australia's economic outlook, I am confident that we can overcome the challenges and pressures which loom on the economic horizon, because we are local and resilient, with strong connections and an amazing capacity, as we have demonstrated time and time again, to create a thriving community together.

Community Bank Epping's tradition of excellent, friendly, and personalised service will continue. If you phone our branch, you will still talk to a real person who understands your local community. We will remain a full-service bank, with the complete range of products and services. Stephen, our Branch Manager, will come to you if you are unable to get into the branch itself.

Rob Phillips
Chairman, Epping and Districts Financial Services Limited

Community Bank Epping hosts Epping Chamber of Commerce

Our last pre-Covid event

Our branch kicked off last year with big plans for the local community – we had many events lined up for 2020 and the first one was an in-branch Epping Chamber of Commerce 'After 5' event. It was an excellent opportunity for local businesses in Epping to network and connect – with many of the attendees also having attended our 'Thriving Communities' event at Epping Boys High School a few months earlier.

Little did we know at the time that it would be the last public gathering for many months to come, but within days of the Chamber event, the COVID-19 lockdowns began. While things seem to have gotten so much better lately, there is still some uncertainty around planning big events, but we are determined to run more Covid-safe events from here on in.

We will be advertising them on local facebook groups and through our local networks and we very much look forward to seeing you at future events. We did manage to have another Chamber event recently, thanks to Epping Club's Covid-safe environment (see story in this newsletter) and we have more exciting events in the pipeline.



Pictured are all the attendees of our pre-Covid Chamber event, Vicki Ouyang from JDV International and Community Bank Epping Director Stefan Sojka, doing the social media 'selfie' thing.



Supporting the Epping business community

Our branch recently created a new in-branch business card display stand, that is available to all our business banking clients in the local area, encouraging people to support local businesses and strengthen our local networks and connections. If you bank with us and would like to promote your business, please drop into our branch at Suite 1, 2 Pembroke Street, Epping and provide some business cards. If you are not a business customer, this is just one of the many benefits of banking with a local Community Bank. Pictured is our friendly banking team-member Julie Galic, proudly launching our in-branch Local Business Card Display.



Business banking made personal

If your business banks with one of the big 4, chances are they see you as just another business.

At Bendigo Bank, we see you as a person. As a person wanting banking and financial support for your business.



For business banking made personal, phone **Stephen Hu** on **02 9869 0818** or search **Bendigo Business**.

 Community Bank - Epping



Epping Community 2121 Awards



Pictured (L-R); Vic Izmarlian, Epping Rotary President, Toulia Serna, Trevor McAlister, Dorothy Doolan, Madison Domanko, Chairman Rob Phillips and Connor Snell.

The Community Bank Epping has been a major supporter of Epping Rotary Club over many years, particularly through its grants to some of their programs including the yearly 'Golden Oldies' cruise for the elderly and Rotary's youth leadership programs, RYLA and RYPEN.

The local bank branch's Epping Community 2121 Awards, hosted by Epping Rotary, was a fabulous celebration and recognition of five amazing community members who have contributed so much. Chairman Rob Phillips, with his very capable assistant Director Craig Gallagher, presented awards to the following five recipients, after reading their impressive and inspirational citations:

Vic Izmarlian – The amazing Vic has been running Zappi's Pizzeria for 25 years and has never tired of giving back to his community. He donates to schools, charities, events and fundraises for the local Armenian community. He donates to the street buffet every week that supports homeless people. He even donated a voucher for four people as a prize for the Rotary raffle held on the awards night!

Trevor McAlister – One of Rotary's own, the amazing Trevor gives so much to his community, the list is too long to include here. From organising bush walks for retirees, to designing and building sets for school musicals and seemingly limitless energy devoted to CCA working bees and all kinds of other projects, Trevor is one truly deserving recipient.

Dorothy Doolan – President of the Ray Park Heritage Group and founder of the Barbara Bushcare Group, Dorothy has been a highly engaged and active community leader for many decades. She even produced two books, celebrating the rich history of Epping, one of which was a prize for all the other recipients.

Madison Domanko – An amazing young lady who not only created a street library in response to COVID-19, but single-handedly researched and designed her own mental health program which is being adopted by the Scouts across Australia.

Michael Snell – In response to a terrible accident in North Epping where an elderly driver plunged over an embankment and into a group of mothers enjoying a morning coffee together in a coffee shop, tragically killing one of the mothers, Michael organised, donated and installed a set of huge sandstone blocks around the car park area, so it would never happen again. His son Connor accepted the award.

Epping is such an amazing community and these awardees, and the Community 2121 Awards that recognised them, are testament to this. To find out more and connect with Epping Rotary, go to: www.facebook.com/EppingRotary



Community Bank
Epping

Part of the team

When you choose to bank with Bendigo Bank, good things happen in your community.

Like our sponsorship of Epping District Athletics Club.

And when you belong to one of Australia's biggest banks, good things happen with your banking too.

Feel good about who you bank with.

Find out more. Call 02 9869 0818 or search Bendigo Bank Epping.

 **Bendigo Bank**

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Alexanders play on with Community Bank Epping support

The Alexanders are a local netball team that ranges in age from 19 to 55+, with two sets of mother/daughters in our team. Neridah Powell (pictured) plays with her daughter Casey in our team. Neridah is a part of Alexanders Team 1 and plays GS/GA/WA.

The past year or so has been a rollercoaster for everyone with COVID-19. So, when we could go ahead and play netball (with strict guidelines) the netball community pulled together to make it happen. Playing for our team not only has kept us physically healthy, but the mental health benefits of returning to play with friends made life seem a little more bearable during the pandemic and has given a social outlet to us all.

With the season being later than our regular finish time in the year, our training shirts have been used every week in the warmer weather as the perfect cover to our dresses when not on the court or for training. Our under 13's wear them to training, school netball and also to and from the court and they provide a sense of identity to the team and also with me as the coach.

Thank you so much Community Bank Epping for providing our shirts to Alexanders and being our sponsor!

Kimberley Henderson
Alexanders Netball



Community Bank Epping buys a defibrillator



Have you seen the Bendigo Bank 'Be the Change' TV commercial? You can watch it here: <https://youtu.be/OgjVintlboQ>

One of the most touching moments is when a man tells how he was brought back to life by a defibrillator that his Community Bank sponsored (pictured above).



Inspired by this amazing story, Epping branch has decided to invest in a defibrillator that can be used in an emergency around our new branch location at Suite 1, 2 Pembroke Street, Epping.

We truly hope no one even needs to use it, but in the event that an emergency occurs, we are very happy to be able to provide this service. The location of our defibrillator should start appearing on various apps and websites, publicising the availability and whereabouts of defibrillators around Australia.

The Northern Centre addresses Domestic Violence

One of Community Bank Epping's areas of focus for our community support spending is Domestic Violence (DV). The COVID-19 pandemic has seen a significant spike in DV cases in our region, as highlighted to us by one organisation that we have supported for a number of



years, The Northern Centre's Executive Officer, Cate Sinclair. DV is a problem that has so many dimensions to it and requires addressing by all levels of government and community service providers. Community Bank Epping has been consulting with Cate to find ways that we can help her to deliver services and programs for victims of DV. One initiative we agreed on was to support our community in educating them about a range of support services available.

Through a series of local court visits and in partnership with the NSW Police, Legal Aid, Victims Support Services, the Community Migrant Resource Centre and relevant translators, groups of women had the opportunity to learn about the justice system. Through a culturally and linguistically diverse lens, the aim of the court visits is to help in diffusing any barriers to help-seeking by women who may be experiencing DV, or know people in their community who may be suffering.

Community Bank Epping is looking forward to further contributing to more programs at The Northern Centre, including a new program, SafeT, that Cate Sinclair has developed to streamline care and assistance given to victims and make it much easier to transition to new lives of safety and security. We will keep you up-to-date in the next newsletter as that program continues to be developed, with our Community Bank's support.

To find out more, go to www.thenortherncentre.org.au



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 Bank Marquee to use at all their 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 that bank with us, the more we can help our local community in this way.



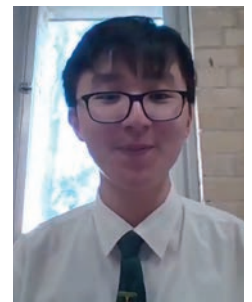
Max Potential program goes virtual through Covid

Our branch has been supporting the wonderful Max Potential program for a number of years. This unique leadership program takes young people and partners them with a Community Coach to help them innovate and develop their ideas into reality. In previous years the program involved plenty of face-to-face engagement and culminated in a big expo, where all participating students would showcase their project. COVID-19 forced a very rapid rethink and pivot of the program to a virtual 100% online program.

Epping/Ryde Max Potential Participants



Students had to innovate and make videos, learn new skills including Zoom presentations and working with their coaches in the new virtual environment. Community Bank Epping sponsored Dustin Dao who did a great job right throughout the program and in particular his 'Personal Expression' video was very creative. The final Zoom conference invited sponsors, coaches and students to come together and share the full experience of the program. The move to virtual digital was so well executed by the Max Potential team, that Community Bank Epping is doubling our sponsorship of the program this year.



For more information about Max Potential go to: www.maxpotential.com.au

Epping Chamber lunch with Damien Tudehope MLC



As COVID-19 restrictions eased and events became possible again, thanks to the high standards of Covid-safe practices at Epping Club, Community Bank Epping, part of Bendigo Bank, was able to help organise and sponsor a recent Epping Chamber of Commerce luncheon with New South Wales Minister for Finance and Small Business, The Hon. Damien Tudehope MLC.

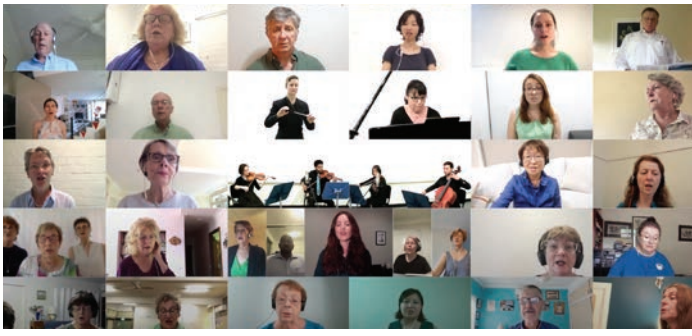
The luncheon was attended by almost 60 Chamber members and guests. MC and Community Bank Epping Director, Stefan Sojka introduced Chamber President, Tony Hackett to welcome all the attendees, then introduced Damien, who spoke about a number of topics of relevance and concern to local businesses:

- The Impact of COVID-19 on small business – What is next when job keeper finishes?
- Mandatory leasing code – What happens after the 50% lease reduction ceases?
- Stamp duty reform – Stamp duty or property tax?



With the success of the event, more similar events are planned for both the business community and the community at large, sponsored and supported by Community Bank Epping.

L-R: Epping Branch Director, Craig Gallagher, Bendigo Bank Business Development Manager NSW/ACT, Denice Kelly, Bendigo Bank Regional Manager, Amanda Mahon-Paul, Epping Branch Manager Stephen Hu, Damien Tudehope MLC and Community Bank Epping Director Stefan Sojka.



Macquarie Singers pivots into a virtual choir with Community Bank Epping support.

The impact of the COVID-19 pandemic has been incalculable as every organisation, business and individual has been affected in



so many ways. Macquarie Singers is an unauditioned community choir from Epping. After performing Ola Gjeilo's 'The Ground' in their final concert in 2019, they were preparing it again for their 'Indomitable Spirit' concert in May 2020. Then, COVID-19 arrived and stopped all large gatherings and performances.

So, they came to our branch to ask for support for a brave new project, especially for a local community choir – to produce a fully-fledged virtual performance. Their YouTube video is a record of their most challenging year, made to remind us all that joy and connection are still available to us, despite distance and change.

You can check out their virtual performance here: www.youtube.com/watch?v=vp3L-dyqVZg and find out more about Macquarie Singers here: www.mus.org.au

CCA rocks with a new youth program, BEATL.

Mental Health and lack of connectedness and belonging is a great concern for many young people in our community, especially with the added isolation of last years' lockdowns and general COVID-19 restrictions.



In the face of all these challenges, local community service organisation, CCA, came to Community Bank Epping to help support a new initiative designed to address many of the fundamental causes and impacts of Mental Health issues and disconnectedness. A youth designed and led program supported and facilitated by a network of workers trained in CBT, Bravely Empowering Adolescents to Lead (BEATL) is a three part program that harnesses the therapeutic power of drumming for youth experiencing mental health issues and/or domestic violence; at the same time building healthy coping mechanisms, resilience, leadership and life skills that will last a lifetime.

Under the guidance of trained youth workers with high levels of expertise in CBT; BEATL is designed to help young people discover drumming as a powerful facilitator of not only their personal healing and therapeutic journeys, but also improved life outcomes through their acquisition of leadership and life skills.

To find out more about the program and CCAs other amazing community service works, go to www.ccas.org.au

Making good things happen

When you bank with us, profits pour into the community. \$1,200,000+ so far.

A bank giving back sounds unusual. For us, it's business as usual.

Find out more. Call us on 02 9869 0818 or search Bendigo Bank Epping.



Bendigo Bank

**Community Bank
Epping**



Our friendly Community Bank Epping team (L-R): Karen Lee, Anette Uhrig, Manager Stephen Hu, Junie Kanlapan and Julie Galic.

Talk to us today

Community Bank · Epping

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 /communitybankepping

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Robert Phillips, Wendy Yee-Dempster, Alan Marsh,
Ian Bittner, Craig Gallagher, Ronald Cardwell,
Robyn Clark, Stefan Sojka

Epping and Districts Financial Services Limited
Suite 1, 2 Pembroke Street Epping NSW 2121
ABN 57 104 573 499

Community impact

Below is a list of the many local community groups we have supported financially. The list is not exhaustive, but it indicates what our Community Bank 'Shared Value' model is all about - full banking services and fully embedded in our local community. Over \$1.2 million in cash has been given out to the local Epping and districts community since our branch opened.

ACCA Chinese Language School

Achieve Australia

Alexanders Netball Club

All Saints Anglican Church

Arden Anglican School

Candlelight Gift

Cheltenham Girls High School

Chinese Christian Community Services

Christian Community Aid

Epping 2121 Awards

Epping Baptist Church

Epping Boys High School

Epping Chamber of Commerce MP Luncheon

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

Lions Club of Epping-Eastwood

Macquarie Singers

Neighbourhood Watch

North Epping Bowling and Community Club Ltd

North Epping Men's Shed

North Epping Rangers

The Northern Centre

Our Lady Help of Christians Catholic School

Roselea Public School

Rotary Club of Epping Inc.

MAP Institute/City of Ryde Graduation

St Gerard's Netball Club

St Kevin's Primary School

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.