



Summer
2023

Newsletter

Community Bank · Epping



From the Manager's desk – So much more than a bank



Before I came to work here, much of my career was with the 'Big Four'. The contrast is astounding.

Bendigo Bank is a big bank, but it is so much more than that. The Community Bank concept is an innovative business model unlike no other. It allows big bank level banking services to be provided to our local community, but the local branch business is a separate entity.

It is a social enterprise, administered by a Board of passionate local community-minded volunteers, returning 20% of profits to shareholders and 80% directly back to our community.

This also means that as bank staff, we become connected to so many wonderful people in the local community – and that has been one of the most rewarding parts of this role. I work for a most trusted big bank in Bendigo, but as an employee of the local social enterprise, Epping and Districts Financial Services Ltd, I am doing fantastic community work that I can be proud of as well.

I invite you to come into our branch and say "hello" to me and the rest of my dedicated team. It would be great to have you on board with everything we do around here.

Stephen Hu
Branch Manager, Community Bank Epping

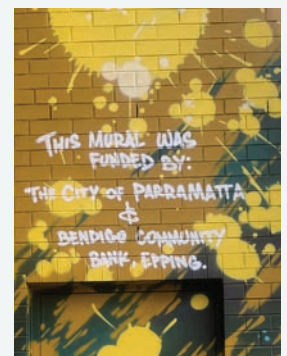


Epping's New Mural at Boronia Grove

Community Bank Epping recently partnered with the City of Parramatta Council to create a striking new local artwork, in the form of a large mural at Boronia Grove, overlooking the Coles car park.

Last year, we agreed to co-sponsor the cost of the mural with Parramatta Council and embark on a process to attract artists with an expression of interest, then choose one artist and commission them to produce an original work that captured the essence of Epping.

The project included a great deal of community consultation to find out what kind of themes and subjects people wanted to see. The results have been amazing, as you can see above. The successful artist, Damien Mitchell has created a real masterpiece and something we can all be proud of. Read more about this project inside this issue.





2022 Business Awards Finalists

Community Bank Epping was nominated as finalists again in the 2022 Northern Districts Local Business Awards 'Most Outstanding Professional Services Business' category. Having won the award in 2021, it was fabulous to be nominated again in the highly contested category.

Our community work, including cash contributions to local organisations totalling over \$1.5 million, combined with the first-class personalised services of the only bank in Epping has been a winning formula for us, and for the wider community for almost 20 years. We were more than happy to see this year's winners, Hunt & Hunt Lawyers take out the award, as one of our esteemed volunteer Board members, Craig Gallagher, has been with that firm for many years, too.

Congratulations to the all the winners from every category – and for everyone who supports local business.

Top: Our Award-winning Epping branch team (L-R): Karen Lee, Anette Uhrig (retired), Manager Stephen Hu, Junie Kanlapan and Julie Galic.

A Message from Our Chairman



2023 is well and truly underway. I do hope that Christmas and the festive/holiday season were happy and relaxing for all.

Our branch finished 2022 in a healthy financial position, and this year seems to be shaping up well, despite some challenging economic conditions and ongoing changes in the banking industry.

Having won last year's Northern Districts Local Business Award for Outstanding Professional Services, we were once again a Finalist in this year's Awards. Although we did not win our category this time, it was nevertheless a further accolade to our staff for their dedication and high standards of professionalism in providing excellent personal service to our customers and our local community.

In December, we were sad to say farewell to Customer Service Officer, Anette Uhrig, who has been with the branch for 10 years. We thank Anette for all her hard work and commitment, and we wish her well in the move to a new life in Queensland.

As a genuine Community Bank, the local community remains the focus of our business, and our support for local

projects and community agencies continues to expand. Just recently we have committed almost \$25,000 to the local Riding for the Disabled program, and \$10,000 to the joint project with Parramatta Council for the mural which now adorns the Boronia Grove building.

We have designated \$12,500 to sponsor a series of concerts by the Macquarie Singers and the Rosemont Chamber Orchestra. We funded \$7,000 for new facilities at Epping Baptist Church. We contributed funding to the Christmas Carols event at Epping Heights Public School, to the North Epping Christmas Carols at Epping Oval, and to the combined churches Carols in the Park. We provided \$5,000 for K-2 reading materials for Epping Public School, \$2,200 in support of the Epping-Eastwood Lions 'Youth of the Year' competition and supported Epping Rotary's international night of cultural interaction.

Our financial sponsorship has been renewed for the Epping Bulls Cricket Club, the Epping District Athletics Club, and the North Epping Bowling and Community Club.

It is not surprising then, that our branch's total funding to our local community has now surpassed \$1.5 million. This level of support for our community over such diverse projects and programs is an achievement of which we

are deservedly proud. But we can only continue to provide such funding with mutual support from our local community who use our banking services.

Thank you to our customers and shareholders for their ongoing commitment to our Community Bank Epping - the ONLY bank branch in the Epping district. We look forward to a happy and prosperous 2023.

Rob Phillips
Chairman, Epping and Districts
Financial Services Limited

Epping Community 2121 Awards

Community Bank Epping established the annual Community 2121 Awards in 2006. These awards, hosted by Epping Rotary Club, are presented to deserving residents who have demonstrated outstanding commitment and selfless dedication for the benefit of our community.

There are numerous volunteers and community-minded local citizens who assist our schools, 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 these quiet achievers who tirelessly work in so many ways to serve our community in an outstanding capacity.

In 2022, we recognised six deserving volunteers, all of whom devoted their time and energy to effectively manage the operation of the DARTS not-for-profit bus service that provided door-to-door transportation in wheelchair accessible buses for locals with mobility issues to access North Epping shops, hairdressers, and ATMs. Community Bank Epping has provided partial funding for this service since 2006.

As long-term volunteers on the community bus, that service alone would be sufficient to qualify our candidates for Community 2121 Awards. Several of them also did other community volunteer work, and we acknowledge those activities as well.



Clive and Elizabeth Gillam

Clive first volunteered on the Community Bus Service in 2011, and it gave him immense satisfaction to be able to help the elderly people who greatly appreciated the bus each Tuesday. This sense of satisfaction was doubled when his wife Elizabeth joined the team.

Clive and Elizabeth continued to volunteer for the bus service until late 2020, when they made the difficult decision to resign due to health issues. Both regard it as a great privilege to have been able to volunteer on the bus and support the work of our Community Bank Epping.



John Morris

John Morris has been a volunteer on the community bus for about seven years, but he was also a volunteer bus driver for St Catherine's Nursing Home in Marsfield for six years. In this capacity, he drove residents of the Nursing Home on a fortnightly outing to various scenic places around Sydney, as well as to the Ryde-Eastwood Leagues Club for lunch and shopping at West Ryde.



Parveen Goel

In 1996, Parveen started his volunteer work with special needs children at Truscott Street Public School, spending an hour a week with the children during lunchtime to entertain them in various ways. He continued to do this work until 2010.

In 2007, Parveen started as a volunteer at Westmead hospital as a patient guide, taking patients and visitors around the hospital, and transporting those with mobility issues around the hospital in a type of golf buggy. This continued until 2016.

In 2015, Parveen started volunteering with Hills Shire Council in Medical Patient Transport, taking elderly patients from their residence to their medical appointments and back. At the same time, he also worked with meals on wheels. He continued these activities until the COVID outbreak.

Also in 2015, Parveen started working with our community bus team to help elderly people to get out for shopping and other needs on Tuesdays. He maintained his commitment to the community bus until it was wound up recently.



Peter Amos

Settling in Epping in the 1990s, Peter began a variety of volunteer roles. He was instrumental in the establishment of the Cheltenham Girls High School computer network; spent several years as a volunteer for the North Epping Progress Association; and several more years volunteering for the Eastwood-Thornleigh Tennis Association in various capacities and positions.

From 2007-2017 Peter served on the Motorsport Club Organising Committee and as an event official for the Club's motorsport events, including three at Mt Panorama.

From 2006 to 2015, Peter was an active volunteer and coordinator of the Community Bank Epping Bus and has since been called upon in emergencies to fill temporary conductor vacancies.



◀ Epping Community 2121 Awards (continued)



Derry Thomas

Derry has a lifetime of volunteering which covers many different activities. In the 1970s he established the Murray Farm Scout Group and was their first leader. In 1990, during an exchange year to Hall Green College in Birmingham, he became a local scout leader there, too. On returning to North Epping, he became a Venturer leader and organiser with the North Epping Scout group.

When his children started school, he became a committee member for the local pre-school, and a soccer coach for the North Epping Rangers youngest players. He subsequently became a volunteer computer teacher at Epping North Public School, and he also ran the school's Environment Club. More recently he was a mentor in Community Bank Epping's Financial Literacy Program at the school.

Following his retirement from TAFE NSW, Derry was accepted as a Volunteer for Engineers Without Borders. In 2012-2013, he and his wife Jane moved to Dili, with Derry working at the university of Timor L'Este Institute of Technology. He assisted the staff in the Engineering Department to develop the curriculum to meet modern international standards.

More recently, Derry and Jane's interest in volunteering switched to car rallies. These rallies raise funds for Cancer Council research, and over many years have raised over \$30 million. The Thomas' car raised \$18,500, thanks to the support of friends and family.

Even now, Derry is part of the committee to establish the North Epping Men's Shed, which hopefully will be opened this year.

In 2015, Derry took over from Peter Amos as coordinator of the Community Bus Service and has been doing that job up to the closure of the service.



Macquarie Singers live concerts are back

Some news from a great community choir that Community Bank Epping sponsors after a successful post-COVID concert: They were delighted to be finally able to perform to a live audience indoors and very pleased with the number of people who attended, as COVID was still at the front of mind for so many.

One of their choristers, Fran, wrote: "Thank you to all involved in the concert. A huge amount of work went into this concert, and it was a great success. I am still enjoying post-concert euphoria. I had almost forgotten how wonderful it feels to perform. It has been so long. A few friends said it was truly lovely and so great to be part of a large audience who delighted in being at a live event once again. I had a great sing!"

"Please pass on our thanks to the Community Bank Epping Board. We are very grateful to have your support which allows us to not only give an opportunity for our community choir to sing for the community, but it frees us up to employ some young musicians and singers who gain experience and have an avenue to perform, which is an important part of their career development."

It is great to be able to support such an enthusiastic local musical organisation.

CCA Financial Literacy Session

CCA New South Wales recently held a financial literacy session for the Northside CALD Carers Network. Bendigo Community Bank Epping has been a long-time supporter of many of CCA's programs, like Youth Mental Health, Trivia Night fundraising events and other great community support programs.

CCA's financial literacy program helps families with budgeting, tips on ways to save, scam awareness, financial control, and building financial resilience in teens and children. Our Branch is always supportive of any program that helps people in our community become more aware and more capable money managers. Thank you to CCANSW for putting on this great program.

If you are interested in attending a financial literacy session, contact CCANSW on 02 9858 3222.



Boronia Grove Community Centre Mural



For some time now, the Community Bank Epping Board and our Community Funding Committee have been looking for a signature public art project in Epping, to enliven the neighbourhood and shine a light on the community and lifestyle of this wonderful part of Sydney.

After many discussions with City of Parramatta Council, looking for a project we could participate in, the opportunity arose to collaborate on the beautification of the large brick wall of Boronia Grove, facing the Rawson Street public car park and overlooking hundreds, if not thousands of passers-by walking through Boronia Park.

With the perfect site selected and approved by Council, we agreed to co-fund the project and collaborate on the artist selection process and the community consultation. Melinda Ta and her amazing team at Council put together a very professional EOI document which attracted almost 20 extremely good applications that we had to work through to select the successful artist to create the work.

Committee member Stefan Sojka participated in the selection process, which was quite difficult, with such a high calibre of applicants and diverse styles of art that they proposed. We narrowed the field down to a shortlist of five, which eventually saw Damien Mitchell – <https://www.damienmitchell.com/> – selected to create the work.

Damien is a globe-trotting Australian Artist with a very versatile style, and we chose him because we wanted an artist capable of consulting with our community to create a work that resonated with us. Damien's portfolio showed that not only was he a master of colour, matching incredible varieties of tone, from the Australian bush to rich urban hues, but he was a collaborator who would work hard to tap into the Epping community.

Damien put a lot of effort in to wander around Epping, talking to locals and getting their ideas and thoughts about what makes Epping such a good community. Meanwhile, Parramatta Council set up a community feedback page to collect people's comments and ideas online to identify popular themes and subjects.

The brief: A playful, energetic, interactive mural that uses all or parts of the exterior northern wall.

Themes to explore: Epping's history and heritage, multicultural community, aspirational future, lifestyle, education, diversity, natural beauty, changing times.

Damien took it all in and created the work that we see today. We think everyone will agree the finished work, launched just before Christmas, is a

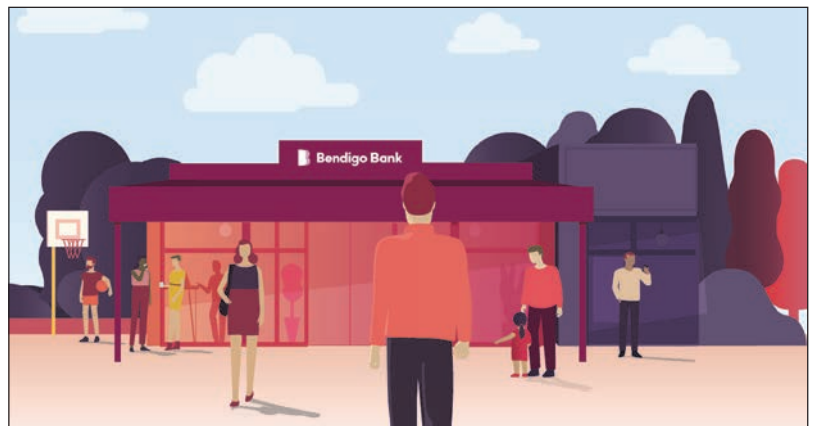


Before Photo (L-R): Community Bank team members Stephanie Ashton and Stefan Sojka, Charlie the Cavoodle, Cr Lorraine Wearne, Artist Damien Mitchell and Lord Mayor Cr Donna Davis. After photo (L-R): Stephanie, Stefan, Charlie the Cavoodle, Cr Cameron MacLean and Damien Mitchell.

spectacular addition to our cultural landscape and a sight to behold by all who walk by, visit Boronia Grove Community Centre or drive around the car park.

Check out Damien's video of the project: <https://youtu.be/GWRdsl8JMzk>

We are very much looking forward to exploring our next collaboration with the City of Parramatta, to bring more colour and flair to Epping.



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*Roy Morgan Risk Monitor Survey 2020. Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879 A1525005 OUT_27835542, 07/02/2023



Staff grants night a huge success

It's not often a bank hands free money out, but Community Bank Epping held a special "Staff Grants" night, where the five staff members chose a local community group to donate \$1,000 each.

Representatives from each community group attended and were thrilled to be chosen by the staff members and learn more about the Community Bank "Shared Value" model – where the more the business succeeds, the more they give back to the local community.

The beneficiaries of the Staff Grants night included Sydney Wildlife Rescue, from Bank Manager Stephen Hu, Share the Dignity from Junie Kanlapan, The National Centre for Childhood Grief from Karen Lee, Ryde Saints Football Club from Julie Galic and Bird Life Australia's 'Powerful Owl' project from Anette Uhrig.

The community-minded bank staff who demonstrated real community spirit for the Staff Grants night invite you to drop into the branch any time and discover just what a difference your banking can make.

St Gerards presentation day



A new organisation that Community Bank Epping began supporting recently, is St Gerards. Thanks to COVID, our sponsorship was not able to be as engaging as anyone might have hoped, but recently St Gerards returned to play and invited Community Bank Epping committee member Stefan Sojka to attend their gala annual presentation lunch at the Viking Sports Club in Dundas to give thanks for our financial support of the club.

St Gerards is a club with a great history and filled with passionate community volunteers, parents, and players, encouraging physical activity and sportsmanship, which is proven to have great mental health outcomes too. Stefan was invited to announce and hand out the Karen Stonill 'Player of the Year' award and had a lot of fun being a part of the celebrations and recognition of everyone's great work and community involvement.

Pictured above is Board committee member, Stefan Sojka (L) gratefully accepts a trophy gift on behalf of Community Bank Epping, from the St Gerards crew.

MAX Potential

The 2022 Max Potential program was a great success with Community Bank Epping supporting this great initiative, by sponsoring two students this year.

The program is designed to bring out the best in participating students by challenging their creativity and communication skills as they are tasked with coming up with great ideas and developing them into pitches with the help of volunteer coaches.

After COVID prevented the usual gala student showcase night for a couple of years, it was great to see Max Potential able to end 2022 with a huge celebration and showcase at Woolworths HQ at Norwest. A huge turnout of participating students, families, schools, coaches, and sponsors capped off a successful year where students were challenged to be innovative, entrepreneurial, and dedicated to developing and promoting the ideas.

While our branch is now focusing on other local youth programs this year, we are very proud to have supported Max Potential for a few years and seeing so many wonderful outcomes for the young people who have participated. Congratulations to the Max Potential program and everyone involved.



Langston Weekender big turnout despite weather

A recent event in Epping was the “Langston Weekender”, put on by the hardworking crew from ReActivate on behalf of the brand new Langston redevelopment. Community Bank Epping sponsored the event to supply a much-needed generator to power all the stalls and other on-site outdoor services.

On the day, after a huge amount of planning, the weather decided to turn bad and threatened to close the whole event down. But we all decided to press on as so much had been arranged, including attendance by Parramatta Lord Mayor Donna Davis, school choirs and dancers, a petting zoo and all kinds of other stalls and activities celebrating the new landmark community location.

The rain did pour down on and off throughout the day but despite that, the attendance was amazing, with so many locals willing to brave the elements and engage with us all. We are making many new friends who have moved into the Langston – and in fact our branch is right next door! We look forward to many more events and opportunities to share great times together with our neighbours, come rain, hail or shine!



Epping Branch Chairman Rob Phillips (R) and Community Committee member Stefan Sojka, meeting and greeting locals with a happy smile.



Epping Baptist Church is cooking

Our branch has a strong connection with Epping Baptist Church, through one of our team members and many friends in the local community that we have had plenty to do with at all kinds of local events and initiatives.

Recently, our Community Funding Committee approved a request to assist in the purchase of a brand-new stove/oven for their kitchen to help facilitate their community outreach activities.


Pictured above is Nic, Epping Baptist Church Youth & Young Adults Pastor, with our Branch Manager, Stephen Hu, celebrating the installation of the oven, before Nic took Stephen on a quick tour of their church building to show how they make use of their resources to serve our local area. Bank local and the benefits flow in all directions throughout the community.

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

Talk to us today



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We're open:

9.30am - 5.00pm Monday to Friday

Directors

Robert Phillips, Wendy Yee-Dempster, Ian Bittner,
Craig Gallagher, Robyn Clark, Janet McGarry,
Jacquie McCann

Epping and Districts Financial Services Limited
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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 \$1,500,000 in cash has been given out to the local Epping and Districts community since our branch opened.

Your Side Australia
Rosemont Chamber Orchestra
North Epping Probus Club
North Epping Carols (All Saints)
Epping Primary School
Epping District Athletics Club
Centre for Childhood Grief
Birdlife Australia
Powerful Owl
Ryde Saints UFC
Share the Dignity
Ray Park Heritage Group
Carols in the Park
Langston Weekender Event
Epping Cricket Club
Parramatta Chamber of Commerce
Boronia Grove Mural
Epping Rotary Club
Macquarie Singers
Rosemont Chamber Orchestra
Riding for the Disabled
Epping Heights Primary School
Epping Baptist Church
Epping Lions Club
North Epping Bowling and Community Club

The more our branch business thrives, the more we can contribute to our local community. Let's build our community together.



Shares Availability

Shares in Epping & Districts Financial Services (EDFS) trading as Community Bank Epping are available - enquiries to Ian Bittner on 0407 770 669.

Visit our Community Website

Catch up on the latest local community news and subscribe to our newsletter. Try this QR code to visit our website. We look forward to getting to know you and seeing you around town. Kind regards, the Epping and Districts Financial Services Ltd social enterprise volunteer Board.

