

Winter
2023

Newsletter

Community Bank · Epping



From the Manager's desk – 2023 A year of change



Welcome to our latest newsletter. I hope your year has been going well. It has been a challenging year for many people but also a time of positive change. There have been a few changes around here at Community Bank Epping. We recently farewelled Anette Uhrig after many years of wonderful service to the branch and very much liked by all our customers and the wider community.

I am also very pleased to see that we have three new Directors in the last year coming on board to steer the ship and keep our Community Bank Epping growing and thriving into the future. Janet McGarry is a very well-known member of our local community and is committed to see us grow so that we can give more and more back to our local organisations with increased grants and sponsorships. She is joined by the highly capable Jacquie McCann, a professional business coach and Justin Kang, a lawyer with strong local connections.

The newly invigorated Board is bringing new perspectives and ideas to the business, and I am very much looking forward to working with them on new local initiatives and seeing our Community Bank go from strength to strength.

I invite you to come into the branch and meet my team to discuss how we can help you thrive. And we love to hear from local community groups, charities, and clubs, to explore ways we can work together.

Looking forward to seeing you soon.

Stephen Hu
Branch Manager
Bendigo Community Bank Epping

Branch Opening Hours

For a trial period from 4 July to 31 August 2023, Community Bank Epping will be closing at 4.00pm.

Branch hours will be from 9.30am - 4.00pm, Monday to Friday, during this trial period.



The Bank Board has taken this decision based on data which has been collected over many months, showing a decreasing number of customer transactions between 4.00 and 5.00pm each day.

Closing at 4.00pm brings the branch in line with most other Bendigo Community Bank branches throughout NSW and will allow staff more time for long-term customer follow-up, lending-related activities, and compliance with statutory regulations.

However, customers will still be able to make specific appointments with the Manager after 4.00pm, in relation to loans and other major issues.

Evaluation of the trial will occur at the end of July and at the end of August.

Vote for Us!

We are finalists again in this year's Northern District Local Business Awards! We won in 2021 for our staff's excellent customer service and our unbeatable level of community service, handing out over \$1.5 million in cash back to our community in grants and sponsorships.



Let's see if we can win again this year. Vote now, for your one and only bank branch in town – Community Bank Epping! Voting closes 20 June.

<https://thebusinessawards.com.au/60021/bendigo-community-bank-epping>

A Message from Our Chairman



As we near the end of the financial year, I am pleased to report that the financial position of the Community Bank Epping remains very healthy, despite some difficult economic conditions and ongoing changes in the banking industry overall.

We have maintained a solid profit margin, thanks to sound leadership from our volunteer Board and the dedicated hard work of our staff, led by our excellent Branch Manager, Stephen Hu.

Our profits enable us to continue our support for the local community. We have recently committed funding to the Epping North Public School Sustainable Garden project, signed a three-year sponsorship agreement with North Epping Bowling and Community Club for their Epping Community Bank Champions Trophy tournament, extended our sponsorship arrangements with the North Epping Rangers Sports Club, and are negotiating funding support for special programs at the recently opened Ngarala Public School in Epping.

As well, we are committing a further \$10,000 to the ongoing Epping Mural Project, in conjunction with Parramatta Council and CBUS Property. This next phase will see a new mural on the walls of the Epping Library.

Such commitment to our local community is why you should choose our local Bendigo Bank for all your banking needs. Community Bank Epping is the only bank branch in the Epping district, or for that matter in Beecroft, Cheltenham, and Marsfield. We operate on a 'profit-with-purpose' model, which means our profits are returned directly to the community that has generated them. We are a genuine Community Bank, committed to the local community, which is what makes us so different from the four "big" banks.

Rob Phillips
Chairman
Epping and Districts Financial Services Limited

Epping Bulls Sponsorship

Epping Bulls Cricket Club hosted a dinner that Rob Phillips, Chair and Director, Janet McGarry attended. Popular Club Office Bearer, Derek McCarthy charmingly presented Rob with a fabulous, framed display to mount in our branch, and commemorate the sponsorship deal we renewed for another year after many previous years of support.

And speaking of cricket, a huge congratulations are in order, to the U24's side in our second photo. They won the Premiership this year! These proud lads became first time winners in that division ...after 17 years of participation!

The members of the team who attended, received their special caps with beaming smiles, captured here. Well done, team!

Epping Bulls Cricket Club is doing very well post-Covid, with many new Junior members signing up. The Juniors play at Ron Payne Park, and the Seniors at North Epping Oval.

They also now have three women's teams and are actively looking to increase that. Ladies, it's time to hit a few fours and sixes!! Check out Epping Bulls for registration and player information.

See you on the pitch... or cheering on in the stands!



Top: Rob-and-Derek. Above: Bulls-Under-24s.

CCA Fundraiser for Youth Mental Health

A huge night was had recently as Community Bank Epping joined a crowd of almost 200 guests for a big fundraiser for CCA NSW Youth Mental Health programs – something our branch has been supporting with significant investments for a long time.



CCA NSW put on a fabulous spread, with amazing cultural performances from their leisure learning program, many silent auction items, raffles, lucky door prizes, and a live auction. Stefan Sojka, from our Community Funding & Business Development Committee, was given the role of auctioneer and made the generous gesture, on behalf of our attending Board, to match whatever funds were raised for the live auction. CCA were most thrilled to hear that he managed to push the bidding right up as a result – then double it!

The more local communities take advantage of our branch's services, the more we can continue to support such wonderful local programs and causes like this.

Pictured above from left are Stefan Sojka Board Members Justin Kang, Janet McGarry, Jacqui McCann and Craig Gallagher with CCA NSW President, Peter Garrard.

Staff Grants Night is On Again

Coming up soon is our second Staff Grants Night, 2023. After a very successful event last year, the Board has decided to repeat the program and double the funding. The way it works is that each staff member in our branch at Epping gets given \$2,000 to donate to a community group, charity, or organisation of their choosing, then we invite representatives from each group to join the board and staff for an evening of celebration, as we hand out the cheques.



Last year was a splendid evening, where we got to meet some wonderful local people from different walks of life, representing Sydney Wildlife Rescue, Share with Dignity, the National Centre for Childhood Grief, Ryde Saints Football Club and Bird Life Australia.

We can't wait to see who the staff will choose this year and look forward to announcing the lucky recipients in our next newsletter. Stay tuned!

Farewell Anette Uhrig



We recently farewelled a long-serving branch staff member, Anette Uhrig, and wished her well in her retirement. While it was a very happy celebration, it was sad to see such a lovely member of our team move on for her big tree change. Anette had been with us for 10 years and finally decided to make the move to sunny Queensland for the next phase of her life.

Anette was loved by the staff and customers and all those who came into the branch to be greeted by her smiling face. She will be sorely missed.

She did leave us with a lovely parting gift. At our recent 'Staff Grants' night, where the Board gives each staff member a cheque to give to their local organisation of choice, Anette chose Bird Life Australia and specifically the Powerful Owl project, to help conserve and protect this majestic creature. A wonderful gesture for such an iconic bird of the Epping region, from an iconic member of our team.

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 \$1.5 million in cash has been given out to the local Epping and Districts community since our branch opened.

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

Refinance, renovate or just re-evaluate

With interest rates on the rise, there's never been a better time to review your home loan.

Enquire online at [bendigobank.com.au/healthcheck](https://www.bendigobank.com.au/healthcheck) or call your nearest branch on 02 9869 0818.

 Community Bank - Epping

 **Bendigo Bank**

*Roy Morgan Single Source (Australia), December 2022. 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 (1676698-1734981) (05/22) OUT_29734051, 24/05/2023



Visit our Community Website

To catch up on the latest local community news, find out more about us and subscribe to our newsletter, try the QR code below to visit our new 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.



Meet our staff

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

Talk to us today



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We're open:

9.30am - 5.00pm Monday to Friday

Directors

Robert Phillips, Ian Bittner, Craig Gallagher, Robyn Clark, Janet McGarry, Jacquie McCann, Justin Kang

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Suite 1, 2 Pembroke Street Epping NSW 2121
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All the World's a Stage

One of the great things about being a Community Bank with so many great local connections between our staff, directors and all the people we support financially in the area, is that we can often act as a connector, to help facilitate all kinds of things that benefit our community. This came to pass recently, when we brokered a fortuitous arrangement between Macquarie Singers and St Albans Church in Epping.



Macquarie Singers had in their possession a large portable stage that didn't have a home. It was being stored way out in Dural and such a great asset for community performances in Epping was going to waste. So, Janet Stacey reached out to our branch, after a recent sponsorship deal that we had with them and asked us what we could do to help. We gave it some thought and realised that just up the road from our Branch, Ross Nicholson, the Rector at St Albans Church has a huge hall that was available for events and performances and had plenty of storage space.



So, conversations were had, and Ross agreed to allow Macquarie Singers to permanently store the stage at St Albans church hall, so that it could be utilised for any future choral or other performances in the hall. It is also centrally located so can be easily shipped to other local venues for a performance.

Just one more example of how Community Banking connects and facilitates great things happening on our community.

EDFS Ltd Welcomes Three New Directors to the Board

Epping and Districts Financial Services Limited, the company that runs Community Bank Epping, officially welcomes three new Directors this year. All three volunteer Board members bring with them a wealth of experience and passion to their roles, with extensive backgrounds in Marketing, Business and Law.

Volunteering to run a local Community Bank is a big commitment and the rest of the Board is most appreciative of their dedication to join us to play such an important role in our community. With fresh ideas and a huge skill set we are poised to grow and evolve to enable our social enterprise to provide even more financial support to the local community – and continue providing the highest standard of customer service, of the only bank branch in Epping. Looking forward to our journey together.



Our new Directors (L-R) Janet McGarry, Justin Kang and Jacquie McCann



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.