

Summer
2023-24

Newsletter

Community Bank · Epping



From the Manager's desk



Welcome to our latest newsletter!

I hope you're doing well as we navigate through the happenings of the past year. In 2023, we've had some interesting moments, both

challenging and uplifting, showcasing the strength of our community.

I invite you to drop by our branch and meet our dedicated team. They're eager to chat with you about how we can assist you in achieving your financial goals.

Excitingly, we're teaming up with local community groups, charities, and clubs to have a positive impact in the Epping district. Your support and ideas are crucial to us, and we're genuinely looking forward to seeing you soon.

Let's connect and discuss your goals. I'm eager to play a part in making our community even better.

Stephen Hu
Branch Manager
Community Bank Epping

From the Chair

Welcome back to everyone. I hope you enjoyed a happy festive season and a safe and relaxing break.

As we start the new year, our branch continues to prosper from our comprehensive banking services. As a result, we are able to fund even more local projects for the benefit of our community, and our funding commitments continue to increase.

This newsletter outlines some highlights from 2023 and indicates some of the projects we are already committed to funding in 2024.

After 20 years of investment in our community, our total funding to local projects exceeds \$2 million, and we continue to be dedicated to providing ongoing support.

To do this, we need your help – by banking with us. Our essential difference from the Big Four banks is that we are a real community bank. If you bank with the Community Bank Epping, you are supporting your local community.

Check out the process for accessing our community grants – see page 7.

Best wishes for a safe, healthy and prosperous new year.

Rob Phillips
Chair
Epping and Districts Financial Services Ltd



Meera (third from left) and Joanne (third from right) joined other Directors at the 2023 AGM.

New Directors

Community Bank Epping has a Board of volunteer Directors who give their time and expertise to help manage the community branch, including financial management, strategy, our community funding program and governance.

We recently welcomed two new Board Directors with strong backgrounds in finances and budgeting – Meera Iyer who has taken on the role of Treasurer and Joanne Lynch who will chair the Finance Committee.

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Celebrating 20 years!

In December 2023, Community Bank Epping celebrated 20 years since we opened in our first premises in North Epping. This was a worthy milestone to commemorate and an opportunity to acknowledge all who have contributed to our success over two decades. It was also a chance to acknowledge our ongoing partnership with the Bendigo and Adelaide Bank.



Many people have contributed to our Community Bank, including the locals who worked initially to establish the branch, over 200 individuals who became shareholders and underpinned our financial resourcing, the volunteer Board Directors who have served to guide the branch, and the excellent staff who deliver superb customer service each day.

And of course, the branch would not be successful without the support of locals who choose to use it for their banking.



Above: Past and present Directors and staff marked our 20th Anniversary at a dinner held in December 2023.



Above right: Former Directors Graham Boyd, Wendy Lee-Dempster and Michael Coffey joined current Chair, Rob Phillips, to cut the anniversary cake at the AGM in November.

Memory lane

The founding Chair of Community Bank Epping was Geoff Grimley and he shared some of his photos and press clippings during our anniversary celebrations.



[Click here](#) to read more about the history of Community Bank Epping on our website.



In 2003, North Epping residents came together to establish the community bank.



Community 2121 Award winners for 2023



The four recipients (L to R), Dessy Le, Joanne Colquhoun, Sue Hart and Paul Hutcheson.



The awards dinner was held in conjunction with Epping Rotary.

The Community 2121 Awards (named after Epping's 2121 postcode!) celebrate outstanding volunteers in our district who contribute so much but are often unsung heroes. They help local residents, contribute to vibrant local activities, and help our local environment.

In November, the 2023 recipients were announced, and they truly represent the breadth of volunteerism we are

so lucky to have in Epping. Collectively they have given many decades of service to their chosen organisations and work to make our area a terrific place to live.

You can read more about the awards on our website – [click here](#).

The Awards recipients were:



Paul Hutcheson

For over 14 years of volunteering in a range of roles with North Epping Rangers Sports Club, particularly as a mentor for young players.



Sue Hart

A volunteer over four decades with the Girl Guides at local (with West Epping Guides), regional and state levels and most recently the Trefoil Guild (adult Guiders).



Dessy Le

For regular work delivering Meals on Wheels on behalf of Christian Community Aid and offering social interaction to local elderly people.



Joanne Colquhoun

Co-founder of a number of environmental projects in North Epping, especially Move It On North Epping, a voluntary organisation raising awareness of recycling and repurposing. Joanne also does fund-raising for research into Parkinson's Disease, from which she suffers.

Record year supporting our community

2023 was a milestone year for our bank in fulfilling our mission to return a substantial amount of our annual profit as community support across the Epping area. Over 20 years, we have now given more than \$2 million in grants and sponsorship funding to dozens of local organisations and projects.

Over the last 12 months, 35 projects run by 32 local organisations have been funded with a record one-year total funding pool of over \$400,000. Projects have ranged from base-line support for community sports clubs, through to additional facilities at local schools, community and cultural events, support for charities working with children and families, and major capital works projects.

Read more about our community projects – [click here](#).



Recent projects

Macquarie Singers

The Epping district has a number of cultural organisations covering theatre, art and music. One of the most established is Macquarie Singers – a non-auditioned community choir with a large ensemble of enthusiastic singers.

Community Bank Epping supported the choir's concert in November 2023 – a lovely afternoon of super singing, the accompanying Macquarie Chamber Orchestra and a number of soloists.



Above: Mitchell Stone and Rob Phillips at the community garden.

Left: Four beehives are a key element.

School Community Garden

Last year, Epping North Public School wanted to establish a community garden in part of their extensive school grounds. Led by the school librarian Mitchell Stone, they saw the opportunity to establish a very diverse learning environment that would include a native garden and four beehives!

The project was supported by Epping Rotary – with members putting in the hard yards in building the raised garden beds and installing a garden shed. Community Bank Epping provided financial support to purchase the materials, plants, and beehives.

Recently, our Chair Rob Phillips had a tour of the gardens and heard how they are being integrated into the school curriculum. They make this part of the school a vibrant area for all the children.

Carols by Candlelight

Epping residents love outdoor carols! And this summer was no different with many locals attending one of the three local events, all of which were supported with Community Bank Epping grants.

The singing kicked off at Epping Heights Public School with an event on the school grounds.

Then, over one weekend, both the North Epping Carols and Epping Carols were held and attracted large crowds. On lazy warm summer evenings, people enjoyed the hospitality, the singing and then the fireworks!



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.

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

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 **Bendigo Bank**

*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 (1676698-1734981) (05/22) OUT_32660349, 01/11/2023

St Albans church hall

Tucked away behind St Albans Church in Pembroke Street, Epping, is a large bright church hall that is used by many local organisations as well as the church. Dance groups, garden shows, sales of work, meetings and more – this is a well-used local hall. But the kitchen needed a face lift, so we were happy to help out with a grant for vital new equipment including a catering stove and dishwasher.



Watch out in 2024

Many of the projects that we funded in 2023 will come to fruition this year. Building projects can take time to complete whilst other funding was for activities now about to commence.



Here's a taste of what's to come.

Epping Playtime – new toys and equipment for this local playgroup.

Epping Public School – teacher resources to help in rolling out a tailored program for children with social and emotional needs.

Cheltenham Girls High School – new water bottle filling station next to the school oval.

Eastwood Heights Public School P & C – renovation of the school canteen and fit out.

Epping Eastwood Football Club – fit out of the new club house at Boronia Park.

North Epping Rangers Sports Club – equipment and fit out of a new canteen at Ron Payne Oval.

North Epping Men's Shed – additional funding to enable completion of the Shed.

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.



Community Grants – Find out more

We support a big range of organisations each year. Sometimes it is with key capital funding for new or revamped facilities, or it is sponsorship assistance for events and community activities, or it can be for regular annual sponsorship that helps with the running of clubs.



2024 Grants now open: The first funding round for the year is now open and eligible organisations can apply up to 29 February. Organisations are better to apply early as the availability of funding can not be guaranteed later in the year.

To find out more – **click here** and see the Community section.



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Cheques soon to be gone

Last year, the government announced that cheques will be phased out nationally as digital banking becomes the preferred means of payment for most transactions. Like all other banks, Bendigo has started a phased 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 have not already done so, it is important to action this as soon as possible.

Affected shareholders will have received a letter and form, outlining what they need to do, with this newsletter.

Talk to us today



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/communitybank_epping

We're open:

9.30am - 4.00pm Monday to Friday

Directors

Robert Phillips, Ian Bittner, Craig Gallagher, Robyn Clark, Janet McGarry, Jacquie McCann, Justin Kang, Meera Iyer, Joanne Lynch

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

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.

Here are some of the organisations Community Bank Epping has supported in recent months.



North Epping Bowling and
Community Club

Carols by Candlelight –
North Epping and Epping

Epping Heights P & C

Eastwood Heights P & C

Epping Rotary Club

Macquarie Singers

Epping Eastwood Lions
Club

Horizons Family Legal
Services

North Epping Rangers
Sports Club



Your banking needs

Last year, the branch opening hours were changed to 9.30am – 4.00pm, Monday to Friday. The earlier closing time of 4.00pm allows staff to undertake follow up customer calls, progress lending enquiries, and undertake necessary training.



But 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.

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.

