

Winter
2024



Newsletter

Community Bank · Epping



From the Manager's Desk



Dear Valued Customers and Shareholders,

Welcome to the latest edition of our community bank newsletter.

As a full-service bank, we are

dedicated to empowering you with the financial knowledge and resources to help you reach your goals. From everyday banking to commercial loans, we support your financial journey every step of the way.

I invite you to drop by our branch and meet our dedicated team. They're eager to discuss how we can fulfill all your banking needs.

Discover how we make a difference in our community through sponsorships, community grants, and educational events.

Thank you for choosing Community Bank Epping. Together, we're building a brighter future for our community.

Stephen Hu
Branch Manager
Community Bank Epping

More grants for Epping

Our branch has a strong record of giving back to local organisations through community grants. Over our first 20 years, nearly \$2.5 million has been awarded, and the last year has been the most successful yet – see our Chair's column on page 2.

Using funds built up over the pandemic, and recent successful trading with the support of residents choosing to bank with Bendigo, our grants program has been expanded. Early in 2024, applications were opened, and we supported 25 projects put forward by 23 organisations. You can read more about some of these projects in this newsletter.

As part of strategic planning for the branch, the Directors are always looking at ways to ensure that we continue to use our funding for a diverse range of groups. We aim to continue to help the local groups we have traditionally assisted but are also exploring new projects that will assist those less fortunate in our society. This may take the form of a longer-term activity or bigger project. We will update you on progress in future newsletters.



Roselea FC enjoying their new Bendigo marquee

From the Chair

At the end of the 2023-24 Financial Year, it is very pleasing to announce that our Community Bank has made another significant profit, which means that substantial funds are available to support local community projects. This result has been made possible, once again, through the hard work and outstanding personal service which our staff continues to provide to our customers. Stephen, Junie, Karen, and Julie maintain their well-deserved reputation for their professional and friendly approach in providing the full range of banking services to our local communities.

Another highlight of the past year is that, over the whole 12-month period, our bank has approved 46 applications for funding from schools, churches, sporting groups, welfare agencies, charities, and community support services in Epping and surrounding suburbs. A number of these projects are highlighted in this newsletter. This annual funding support amounted to over \$450,000, a record in the branch's 21-year history, and brings the total amount we have provided to our community to almost \$2.5 million. This is an exceptional achievement for a small company such as ours, and clearly

demonstrates that the community is the central focus of our business.

We are also delighted to announce that Epping and Districts Financial Services Ltd will pay an interim 6c dividend to our shareholders in the near future. It is timely to remind our shareholders that the process of phasing out cheques is ongoing, and they should make suitable financial arrangements for digital banking in the post-cheque era as soon as possible – see more information on the back page of this newsletter.

The next round of applications for our community grants opened on 1 July, and local community groups and agencies needing financial support are encouraged to apply by the closing date, 15 August.

We look forward to another productive year for our successful community enterprise.

Rob Phillips
Chair

Epping and Districts Financial Services Ltd



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Being involved with local organisations as a volunteer can be very rewarding – the chance to share skills and knowledge whilst working to improve our district.

Community Bank Epping is a franchisee of Bendigo Bank with a dedicated team of banking staff. Guiding them is a volunteer Board of Directors made up of locals who wish to give back to their community. They contribute to the strategic direction of the branch, its financial management and its program of community grant support.

New Directors are now being sought and this is a great opportunity to contribute your experience and knowledge, whilst working as part of a group of dedicated professionals. The time commitment is not huge but the benefits to Epping of people stepping forward is important.

To find out more and lodge an Expression of Interest, see the position description on our website – www.edfs2121.com.au/board-director, or call the Chair, Rob Phillips on 0412 736 064.

Community 2121 Awards

Each year, Community Bank Epping runs a community awards program that focuses just on our area – post code 2121.

This is a chance to recognise and thank the quiet achievers in our Epping community. The volunteers who keep local sport operating, take part working bees, are first to volunteer to organise events, and who help raise awareness of local issues. They give of their time to help others.

In 2023, there were four outstanding recipients, and you can read about them on our website at: www.edfs2121.com.au/2023-community-2121-awards/

Nominations are now open for the 2024 awards. There are two categories – adult and youth (under 25) and we would particularly love to hear about local young people doing amazing things.

Do you know someone who should be nominated? Nominations can be made online at www.edfs2121.com.au/2024-award-nominations and close on 15th September 2024. The awards will be presented in October.



2023 Community 2121 Award recipients (l to r): Dessy Le, Joanne Colquhoun, Sue Hart and Paul Hutcheson.

Scam alert

These days, we are all too aware of different scams that affect aspects of our lives. Banking is just one of the areas that is targeted but can have the largest impact. Scams also take many forms and can pop up when you least expect it.

Bendigo Bank monitors the latest scams impacting customers, and financial services more generally. They regularly post on their social media pages with news on what to watch out for or you can check their website – there is a very useful 'What to Watch out for' page at www.bendigobank.com.au/security/scams/ and the latest Scams Alert at www.bendigobank.com.au/security/scams/alerts/

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North Epping Men's Shed

Tucked away at the far end of North Epping, at the corner of Boundary and Norfolk Roads, is a site adjacent to the North Epping Bowling Club. Originally home to a Scout Hall, over five years ago an enterprising group of locals set their sights on revitalising the area with a Men's Shed - the first Men's Shed in the Epping area!

From modest beginnings, a major project has emerged, and a large shed is nearing completion. Part of the national Men's Shed organisation, it will offer a gathering place for the whole district – with plans for a wide range of crafts and activities to be led by the interests of members. But Men's Sheds (and they are not confined to men – the name is a bit of a misnomer!) are really as much about bringing people together, offering company and social interaction, support and community spirit.

The North Epping shed has been a long project to bring to fruition. Initial work focussed on securing the site (with support of Hornsby Shire Council and Crown Lands) The essential seed funding to kick start the plans came from Community Bank Epping and allowed the completion of a Development Application.

The Covid years threw a bit of a spanner in the works, but the committee was not deterred. Their perseverance led them to secure vital funding from government grants for the main construction phase, and a large metal structure started to emerge.

In 2023, they came back to Community Bank Epping seeking further funding. The project needed additional core works (including acoustic fit out and a mezzanine floor). This second grant from Community Bank Epping (over \$150,000) means that we are now the second largest financier of this major project.

And it is very near completion. The committee has ownership of the building and work has continued this year on the numerous bits of fit-out. Recent work has included retaining walls and bitumen surrounding the building, completion of the machine room, a Tesla battery and upgraded security.

Most exciting is that they have started their first activity – a woodworking project for a local kindergarten. The first of many community projects, no doubt.

The Men's Shed is a membership organisation open to all locals. Go to <https://nems.org.au/> for more information and to join. It is a great time to get involved.



Supporting local sport

This has been a great year for grants to local community sports clubs. Community Bank Epping helped with the fit out of new canteens at Boronia Park (Epping Eastwood FC) and Ron Payne Oval (North Epping Rangers), and with gear and equipment for Roselea FC, Carlingford Netball Club and St Andrews Netball Club.

But summer sport has not been left out! Two grants will get the upcoming season off to a flying start:

Epping Bulls

The premier local cricket club, Epping Bulls is seen playing across different sports fields each summer. They applied to refurbish their cricket nets at North Epping Oval – an important training facility in frequent use on summer afternoons.

Want to play this season? Go to www.eppingbulls.com.au



Epping District Athletics

Drive down Norfolk Road in Epping many evenings and you'll see the lights on in the building at the back of Epping Oval. This is the HQ for Epping Athletics – our foremost district athletics club with a proud history of developing champion runners.

The club applied for funding to renovate the second room of their gym in the clubhouse (the first one was completed pre-Covid with Bendigo support). This facility is used year-round for athlete training and is at the heart of the club. The floor and walls have been given the once-over, and new equipment and training gear will be in place for the next season.

Watch out for club member Ella Connolly who has been selected for the track and field team representing Australia at the Paris Olympics. She'll be competing in the 100m and 4 x 100 metre events. Go Ella!



Helping our kids

Our grants program is a great opportunity to make a difference for local families and kids. Whether it's through helping school P & Cs with a range of projects, funding community sports clubs or helping support programs for children and parents.

Recently, a school support program run by KidsXpress (a local not-for profit organisation that supports children's mental health) has started in the Epping area with a bank grant. They will be running four workshops at schools for parents and carers supporting children impacted by trauma. The first workshop was run at Epping Heights PS at the end of Term 2. It focused on understanding big emotions and responding to distress and offered carers practical strategies and detailed information.

Pictured above are KidsXpress consultant Aideen Smyth with Epping Heights Principal Megan Bridekirk.



Sailing On

Last year, team member Karen Lee nominated the Concord and Ryde Sailing Club for her staff grant. It's taken a while but Karen and Deputy Chair, Craig Gallagher, recently visited the club to see the new sails funded by the grant. The club offers a wide sailing program as well as working with local schools on boat building projects.



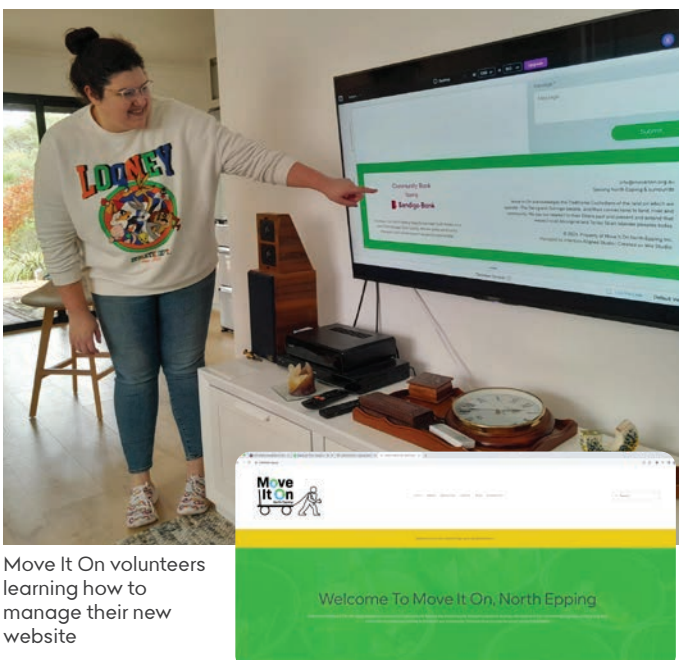
Move It On

Local community organisation, Move It On North Epping, is well known for its advocacy work as a community recycling organisation. Run by passionate locals, it seeks to encourage, inform and enable local residents to recycle, reuse or rehome all sorts of everyday items. All to reduce our impact on the planet and the amount of material that goes to landfill.



To help spread the word, and give practical advice to more people, they applied for a grant to build a website. The site has a comprehensive resource on where and how to recycle a wide range of items, as well as news and information.

Check it out now at www.moveiton.org.au



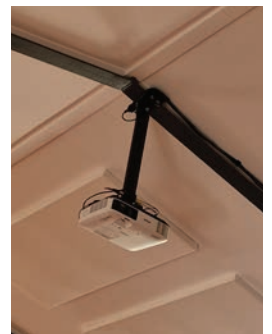
Move It On volunteers learning how to manage their new website

Better Community Spaces

Recent grants continue our practice of trying to help improve and expand local spaces that can be used by the community. These halls offer low-cost flexible space for groups and activities that contribute to life in Epping. Two projects this year met that brief.

St Johns Anglican Church – Beecroft

The church applied for assistance with their church hall – to replace the audio-visual equipment so it could be used by more local groups, for a wider range of events and activities, as well as for church use.



Whilst the project turned out to be bigger than anticipated (they always do!), the result is modern, fit-for-purpose equipment.

Epping Rotary Hall

In the last newsletter, we wrote about an important new community hall project being organised



by Epping Rotary. They have taken over the unused (and unloved) former Guide Hall on Blaxland Road, with a new lease from the City of Parramatta.

With a bank grant, they have now been able renovate and fit it out with new furniture, AV equipment and more.

The hall is available for bookings – you can find out more at www.eppingrotaryhall.com.au

Riding for the Disabled

Community Bank Epping has been a proud supporter of the Ryde-Marsfield Riding for the Disabled Centre over the last 18 months with several grants. This inspiring, volunteer-run organisation makes an incredible difference in the lives of disabled children and adults through their riding programs. All tucked away on a back street in Marsfield!

This year, RDA applied for help to add roofing over their horse-grooming area. This is the stabling beside the teaching arena where the horses wait before being used for a lesson, or for a rest between groups. Up to now, it has been open to the elements – rain and sun. And rain can result in wet riding tack, and cancelled activities.

Our grant not only funded the new covering, but also assisted with other smaller (but no less important) maintenance projects around the site. A very worthy cause indeed.



Bendy the horse staying dry in recent rain



Watch this space!

A new mural is coming to life on the front of Epping Library. Supported by a bank grant, City of Parramatta Council have commissioned literary-themed art to bring the building to life. This followed the beautiful mural added to Boronia Grove Community Centre a couple of years ago.



Applying for a grant

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

A second funding round for 2024 opened in July. Organisations can now apply online at up to 15 August. See application guidelines and a link to the online form on our website www.edfs2121.com.au/community-bank/apply-for-funding/

Cheques soon to be gone

Cheques will soon be a thing of the past – with the Federal Government announcing that they are being phased out. Like all other banks, Bendigo has started a 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 are affected, you will have received a letter with information on what action to take.

Your banking needs

The branch opening hours opening hours are 9.30am – 4.00pm, Monday to Friday.

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.

Talk to us today



Stephen Hu
Branch Manager
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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

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.



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.

In the first half of 2024, our Epping grants and sponsorship program has supported the following organisations:

All Saints Anglican Church, North Epping	Cheltenham Girls High School P&C
St Johns Anglican Church Beecroft	Epping Eastwood Football Club
Epping District Athletics Club	Epping Physie Club
Epping Bulls Cricket Club	Epping North Public School
Epping Eastwood Lions	Epping Public School P&C
Epping Rotary Community Hall	Kids Xpress
Horizons Family Law Centre	Macquarie Singers
Move It On North Epping	Ngarala Public School
Mini Movers Playgroup North Epping	North Epping Bowling and Community Club
North Epping Rangers Sports Club	Riding for the Disabled Ryde/ Marsfield
Ray Park Heritage Group	Roselea Football Club
Rotary Club of Epping Inc.	St Andrews Netball Club
Scouts Epping	Carlingford Netball club

Keep informed

Would you like to keep up to date with the community work that our branch is doing?

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Click here to read our news stories.

