



Welcome!

Thanks to you

Community Bank · Tugun

Message from the Board

Throughout the 2025–26 financial year, your banking has continued to make a real and lasting difference to the growth, wellbeing and prosperity of our local community.

We operate under a unique **profit with purpose** model. Unlike other banks, the profits generated from our customers' banking are reinvested back into our communities. Every account opened, home loan, business supported, and everyday banking transaction contributes to creating positive local outcomes.

Thanks to the continued support of our customers and shareholders, we have delivered another strong financial year, enabling us to provide grants, sponsorships and donations to more than 50 local community organisations, while continuing to invest in the next generation through our Scholarship Program.

Together, we have now returned **more than \$4.5 million** to our community, supporting the projects, events and initiatives that strengthen our region.

A Benchmarking Data Report for year ending 2025 provided by our auditors AFS & Associates, reveals that we are performing well in 3 key areas.

1. Distribution of underlying profit

- CBT 87.1% (benchmark: regional 65.1% and metro 56.5%)

2. Profit margin before tax

- CBT 35.9% (benchmark: regional 27.0% and metro 37.9%)

3. Community distribution of revenue

- CBT 26.8% (benchmark: regional 15.6% and metro 14.1%)

To every customer who chooses to bank with us, thank you. Your support makes our community banking model possible and allows us to continue investing in initiatives that create meaningful, long-term impact.

If you haven't yet joined our branch, consider talking to our friendly team to help you find the right banking solutions for your future and make a difference to your community.



“The bus has provided enormous opportunities for a number of curriculum areas to access community events, sporting competitions and educational activities. It is a valued asset. Neil Mackay – Head of Department Sports Excellence

Community & Events

Supporting community organisations and local events strengthens the social fabric of our region. Funding helps deliver programs, activities and events that bring people together, celebrate local culture, encourage volunteering and foster a sense of belonging.

By investing in these initiatives, we create vibrant, connected communities where people, businesses and local organisations can thrive together.

We are proud to support local events including Bowlapalooza, Tugun Lights Up, SWELL Sculpture Festival and Flotsam Arts and community organisations that provide a sense of belonging, support and pride such as SurfWorld, Tugun Progress Association and Veterans' Support Centre.



Education & Youth

Investing in education and youth initiatives creates lasting benefits for individuals and the wider community. Funding helps provide learning opportunities, develop skills, build confidence, and remove barriers that prevent young people from reaching their potential. By supporting these organisations, we empower future leaders, strengthen community connections, and help create a brighter, more resilient future for everyone.

We have provided funding and support for Elanora State School, Elanora State High School, Currumbin Valley State School, PBC State High School, Fight 4 Youth, Hubble GC as well as providing scholarships to students entering high school or furthering their education with university studies.

Emergency and Access & Inclusion Services

Investing in emergency services, surf life saving and disability organisations helps build a safer, more inclusive and resilient community. Funding supports essential equipment, training, lifesaving programs and accessible services that protect lives and improve wellbeing.

By partnering with organisations such as Currumbin Beach Vikings SLSC, Pacific SLSC, Palm Beach SLSC, Tugun SLSC, Gold Coast Para Surfers, Waves of Wellness and The Brain Injury Association, we strengthen community safety, enhance inclusion, and ensure support is available when it is needed most.



Environmental & Animal Welfare

Investing in environmental, wildlife and sustainability initiatives helps protect the natural assets that make our community unique. Funding supports conservation, habitat restoration, wildlife care, and education programs that inspire environmental responsibility. By partnering with these organisations, we help preserve our environment, protect native wildlife, and create a more sustainable future for generations to come. We are proud supporters of Currumbin Wildlife Hospital, Gecko Environment Council and Southern Beaches Community Garden.



Sport & Recreation

Supporting sport and recreation organisations through funding helps create healthier, more connected communities. These organisations provide opportunities for people of all ages to stay active, develop teamwork and leadership skills, and build lifelong friendships. Investing in local sport and recreation strengthens community wellbeing, encourages participation, and inspires future generations to thrive. We are proud partners of Palm Beach Dragons, Palm Beach Soccer Club, Palm Beach Touch, PBC Cricket Club and Tugun Seahawks JRLC.



It's a win-win when you bank with us. Your better banking has helped support the clubs, projects and organisations at the heart of our local community.

Where else can great banking create such a positive impact - **\$4.5 million and counting!**

Who do we support?

Some of the projects we funded this year:

The Living Classroom Project to provide hands on, nature-based learning.

Building Stronger Lifesavers Project to maintain fitness and strength of future lifesavers.

XCElerate Program to support students with the transition to high school.

Chaplaincy Program to support social, emotional and behavioural wellbeing of students.

Learnscape Community Gardens for educational and environmental purposes.

Inclusive Beach Access & Adaptive Surfing Equipment for safety, participation and social connection.

Directory for youth services and events.

Training uniforms to support dedication to sport.

Inflatable Rescue Boat Hull for swift and effective response in lifesaving emergencies.

Cricket training nets for player safety.

Comedy program to develop writing, critical thinking and analysis skills.

Museum upgrade for key exhibition areas.

Community events to support people with brain injury, their families and carers.

Readiness & Resilience Project to create a community hub for use during a natural disaster.

Storage Shed for easy management of sports training equipment.

Youth Development Program for ongoing training and safety of future lifesavers.

Surf therapy programs to support youth mental health.

Caring for Carers Program for veterans' families.

Fuelling ambulances for wildlife rescue.

Medicab to transport injured players.

Accessible Sports Program to foster inclusivity.

Trivia for a Cause

What an incredible night we had at this year's Trivia for a Cause as we shined a spotlight on Veterans' Support Centre and the important work they do supporting our veterans and their families.

With a sold out event and more than 200 locals coming together, the evening was filled with fun trivia, connection, generosity and amazing community spirit, all while raising much needed funds for vital programs and services.

Thanks to the support of our guests and the many businesses and community organisations that generously donated prizes, we raised over \$50,000 including a \$25,000 commitment from the Board of Community Bank Tugun to support the "Caring for Carers" Program.



Talk to us today

Community Bank

Tugun

482 Golden Four Drive Tugun QLD 4224

P 5559 5700

E tugunmailbox@bendigoadelaide.com.au

www.bendigobank.com.au/branch/qld/community-bank-tugun/

We're open:

Mon to Fri 9.30am to 4.00pm

 CommunityBankTugun

 communitybank_tugun

Directors

Cameron Window (Co-Chair), Seamus Miller (Co-Chair), Bob Marshall (Company Secretary), Ben Crompton, Norbert Benton, Sean Powell, Chris Capra, Pamela Pointon, Kaylee Campradt

Tugun & District Finances Limited

57 102 056 306



Southern Business Women Connect

The SBWC luncheon held in 2025 brought 200 guests together to share an afternoon of connection, community spirit, and heartfelt stories. Our keynote speaker, Dr. Robyn Cameron, delivered a truly inspiring address sharing her own breast cancer journey and how she has raised over \$2 million for vital cancer research. The panelists, Melissa Siwicki & Nicky Simonis from The Quiet Courage Foundation and Danna Diaz, author of "I Love Someone with Cancer" shared their personal journeys, turning adversity into hope, and creating positive change for others walking the same path. The event raised over \$15,000 for The Quiet Courage Foundation to continue their important work, delivering care packages to cancer patients in our local hospitals.



Big on products.
Big on service.
And big on local banking

We deliver the products and technology you'd expect from a big bank, plus the personal service you wouldn't.

Feel good about who you bank with. Try Bendigo.

Find out more. Search Bendigo Bank near me.

 **Bendigo Bank**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879 A1455027 OUT_10200503,