

Wilf Ardill honoured

"If someone was to tell me back when I was a telegram boy that I was to receive an Order of Australia Medal I would have told them they were mad or that they were dreaming," Wilf Ardill said.

A lifelong Tugun resident, Mr Ardill has been commended for his community service and involvement with the highest honour, an Order of Australia Medal.

However, this isn't something that has occurred overnight.

In fact, years of community involvement, service and advocating for various committees and clubs has resulted in a life dedicated to the community. Wilf Ardill is a member of the Tugun neighbourhood of whom we can all be proud.

From the Gold Coast Forum; Gecko; Chairman of Tugun Village Community Centre; member of Friends of Currumbin, directors for Seagulls Leagues Club and deputy chair of the police liaison at Coolangatta - the list of committees Mr Ardill has dedicated his time to is, in fact, endless.

His accomplishments are astounding including the success from advocating the Tugun bypass, linking public buses to the Varsity train station as well as a major achievement of helping to keep the Currumbin Estuary public property.



Wilf Ardill with Wendy Handley.

It is likely those who enjoy the beautiful park at the Currumbin Estuary or use the Tugun Bypass daily wouldn't appreciate the years of hard work Mr Ardill has dedicated in order to create a better place for the people of Tugun.

Upon receiving the great news of the award Mr Ardill said, "I almost died a natural death.' Having also received a Centenary Medal Coronation for service to the community in 2001, a life of community accomplishment, two daughters and four grandchildren it is clear Wilf Ardill, approaching his 80th birthday, can look back on his achievements and life with pride.

Wendy Handley, Chairman of the Tugun & District Finances
Limited is proud to congratulate Wilf on behalf of the **Community Bank®** shareholders and customers. "Tugun **Community Bank®** Branch is about strengthening our local community and it is clear Wilfred has done so much in his life time to achieve just that."

New Chairperson

Allan Blenkins, Chairman of Tugun & District Finances Limited, has stepped down from the role with current Director, Wendy Handley taking over the reins.

Allan, who replaced the



inaugural Chairperson, Andy Reynolds, held the position for almost three years. Allan will continue as a Director of the Company but will be taking six months leave of absence to dedicate more time to his business and family.

Wendy has been a Director for four years and was Chairperson of the Community Engagement Committee. Her dedication and local community knowledge will be an asset to the Board. We welcome and congratulate Wendy on her new position.

Supporting your community

StreetSWELL

The streets of Tugun came alive during the inaugural StreetSWELL festival for 10 days in September with much to see and do. The festival, which is an extension of the very successful Swell Sculpture Festival in Currumbin, was sponsored by the Tugun **Community Bank®** Branch with children's workshops and master classes both benefiting from the sponsorship.



The children's workshops, a very popular event, provided local school children the opportunity to participate in a creative workshop. The master classes were held at the Tugun Progress Association Hall over two days with many locals and visitors enjoying the opportunity to create unique clay models.

StreetSWELL also found its way into Tugun cafés, restaurants and along Golden Four Drive with

musical entertainment by the very popular LampLights and other local musicians.

The Village Market at Bielby Street was also a big hit along with the very successful and unique concept of Tugun business owners teaming up with artists from the Gold Coast Sculptors Society to collaboratively create artwork which was displayed in and out of the Tugun businesses.

Gold Coast Eisteddfod

A \$2,000 sponsorship to Gold Coast Eisteddfod was part of a joint sponsorship with other **Community Bank®** branches on the Gold Coast and Bendigo Bank. The silver



sponsorship helped support the very successful Eisteddfod with participants from primary and secondary students from the Gold Coast and wider south east Queensland area.

Gold Coast Marathon

Bob Marshall, our Company Secretary, ran the half marathon with the Currumbin Wildlife Sanctuary team at the Gold Coast marathon which was held on 2 to 3 July last year. The marathon started at Southport with various events held to accommodate different levels including a 21.1km and 10km run as well as an event for walkers. The \$1,600 sponsorship assisted CWS.



Local hospitals benefit from sponsorship.

The Tweed and Murwillumbah
Hospitals have each recently been
presented with a \$15,000 cheque
for the palliative care units, thanks
to the Masons and a sponsorship
from Tugun **Community Bank®** Branch.

The \$3,000 sponsorship provided by the bank allowed the Masons to purchase a tinnie which was raffled, with all proceeds to be donated to the two hospitals.

Both hospitals were very appreciative of the donation and agreed that the funds will help patients and families of the Palliative Care Units.

Kirra Kite Festival

For the second year a \$500 sponsorship to the Kirra Kite Festival was provided by the Tugun **Community Bank®** Branch. The festival was a huge success with a variety of colourful kites flying over the picturesque Kirra Beach on a warm sunny day.

Along with kite flying, patrons enjoyed listening to the sounds of island music, watching street performers and circus acts, camel rides, workshops, market stalls and much more.



Gold Coast Antique Auto Club

Tugun **Community Bank®** Branch supported the Gold Coast Antique Auto Club Annual Invitation Rally with a \$750 sponsorship. The rally, which was held at Tugun Bowls Club, was a showcase of motorcars thirty years and over.

Bleach

The inaugural Bleach Festival was held on the southern beaches from Currumbin to Coolangatta, including Tugun in February 2012.

The surf culture festival was hailed as a great success with exhibits including surf art, music, photography and film. A \$5,000 sponsorship was provided to the surf festival which helped showcase various containers with bands and art in and around Tugun.



Currumbin Primary School Art Awards

A donation of \$200 was provided to the Currumbin Primary School for school art awards held in November 2011.

Christmas By The Sea



This free community event held at the Palm Beach Parklands for a third successful year and was a must attend family event.

Several workshops including lantern making were held in local schools in the lead up to the event producing items which were available for purchase on the night.

Several staff members gave up their time to help distribute showbags on the night, earning them many smiles from youngsters as they entered the event.

Tugun **Community Bank®** Branch also donated \$1,000 towards the fireworks display which went off with a bang!

With the weather kept at bay, several hundred local families attended the event, enjoying entertainment from Santa and Christmas carollers which rolled well into the evening.

Chairman's report



Having had some overseas visitors to stay late last year, I was reminded what a wonderful community we are all a part of.

It was a sparkling weekend, as the Southern Gold Coast can do so well. A Nippers' Carnival was taking place on the sand and our visitors were fascinated by their first "Flags" event. Whales were breaching off the coastline whilst we taught our guests how to catch a wave.

We fed the lorikeets at Currumbin Wildlife Sanctuary and fed ourselves at a local restaurant that night.

We are truly blessed to live in such a beautiful part of the world, with so many wonderful natural assets and some great facilities, but what our visitors especially commented on was how people would smile and say 'hello' and there seemed to be a real sense of community.

This of course led me to tell them proudly of all our community had achieved through the establishment and support of the Tugun **Community Bank®** Branch. They were truly envious that we were lucky enough to have a **Community Bank®** branch that enabled us to retain some of our profits here with us.

I feel very proud to be part of this community and the Board of Tugun and District Finances assures you that we will continue to support its growth and enrichment.

Wendy Handley Chairperson

Dividend announcement

The Board announced a 7¢ per share fully franked dividend payment at the November AGM for the year ended 30 June 2011. The dividend was paid to shareholders on 20 December 2011. Tugun & District Finances Limited has paid \$174,000 in dividends to its 300 shareholders in the past five years.

Being a shareholder of your local **Community Bank®** branch, helps support the community. If you are interested in purchasing shares with the Company, please contact the Board's Personal Assistant Maris Dirkx on 0421 215 596 for further information.

Financial year:	Rate:	Amount paid:
2006/2007	4c unfranked	\$24,000
2007/2008	5c unfranked	\$30,000
2008/2009	6c unfranked	\$36,000
2009/2010	7c unfranked	\$42,000
2010/2011	7c fully franked	\$42,000

Tugun Community Bank® Branch,

Shop 1-3, 482 Golden Four Drive, Tugun OLD 4224

Phone: 5559 5700

Website: www.bendigobank.com.au/tugun

Opening hours: Monday to Friday 9.00am - 5.00pm

and Saturday mornings 9.00am - 12 noon

Branch Manager's report



The Tugun **Community Bank®** Branch, like all businesses on the Gold Coast, has been affected by the continuing global uncertainty and its impact on business, especially those in retail, construction and tourism. That being said we continue to proudly support the local community and have sponsored/ donated over \$70,000 this financial year.

Since our last newsletter we have

had several changes in staff. Manuel Paraskevos, Customer Relationship Officer, has been promoted to a Business Banking Officer with the business banking team in Brisbane. Manny has been a valuable part of the team during the past three years and we wish him well in his new role as Business Banking Officer.

Elly Ward has been promoted to Customer Relationship Officer. Elly joined our team in August 2010 as a Customer Service Officer and her promotion recognises Elly's development and achievements over the past 18 months.

Karen Perkins joins the team as our Customer Service Supervisor. Karen is an experienced bank officer with more than 20 years in the finance industry. Karen's knowledge, organisational skills and work ethic are greatly appreciated by the team.

The team at Tugun has enjoyed some success during the past six months with the branch winning the Branch of the Month Award for the Gold Coast in October, November, January and February. As a team we are continuing to improve and I am proud of the achievements of the staff and their valuable contribution to our current and future success.

The Board has also been an invaluable contributor to the branch's current growth and their support and time they give on a volunteer basis is invaluable and greatly appreciated by the team at Tugun.

Finally, I would like to thank our customers and shareholders for their continued support and look forward to continuing to build on our current success.

Allan Merlehan Branch Manager

Are you moving?

Please let us know of your change of address so we can continue to keep in contact.

Contact Maris Dirkx on 0421 215 596 or email marisdirkx@bigpond.com

Tugun & District Finances Limited

Shop 1-3, 482 Golden Four Drive, Tugun QLD 4224

ABN: 57 102 056 306

Chairman: Wendy Handley.

Directors: Val Meynink, Bob Marshall, Ross Johnston, Colin Woodward, David Mitchell, Allan Blenkins,

Kate Innes, Tony Brown, Mike Havenaar.