

## Tugun & District Finances Limited Newsletter December 2010



### Planting the seed for a community project

At a community forum conducted by the Board of the Tugun **Community Bank**<sup>®</sup> Branch late last year, the environmental and social benefits of a community garden in Tugun, tended and cared for by local residents, were discussed.

The Board believed this was an ideal project for the area and agreed in principle to support the garden and assist with procurement of a suitable site.

Initially, discussions took place between the Board and Gold Coast City Council representatives with a view to utilising a five hectare council-owned site in Tugun. Although the site was ideal, council advised that under town planning requirements, its future use had already been committed to other projects.

Meanwhile, another local resident, Margot French, had already planted the seed for another community garden project for Tugun.

Margot's project was on a much smaller scale to that first envisaged by the Tugun **Community Bank**<sup>®</sup> Branch, yet it presented an ideal opportunity for the branch to support a community garden project which had the potential to provide similar benefits.

Margot's community project 'ticked all the boxes' to qualify for sponsorship by the Tugun **Community Bank**<sup>®</sup> Branch. She had already formed a steering committee made up of enthusiastic

locals, they had the support of local council, and they had already secured a suitable site – the vacant land at the rear of the Tugun Community Hall. Margot has called her project the Southern Beaches Community Garden.

Members of the Board attended the Garden's first working bee, where they presented Margot with a cheque for \$1,000 from Tugun **Community Bank**<sup>®</sup> Branch to assist with the progress of the garden.

Working bees are now held every three weeks and attendance and community support is growing just as fast as their first plantings. Fruit and nut trees, bush tucker trees and native plants are flourishing, and the first rainwater tank has recently been installed.

Future plans, include the creation of community workshops and a children's educational programme, is also in the pipeline.

The committee is seeking donations of garden items such as water tanks, fence palings, plants and tools. For more information, contact the Southern Beaches Community Garden on 0416 153 578 or email [southernbeachescommunitygarden@gmail.com](mailto:southernbeachescommunitygarden@gmail.com)

The Southern Beaches Community Garden is an excellent example of a community working together for the benefit of the entire community. Why not volunteer some time to be part of this special project?

Shop 1- 3, 482 Golden Four Drive, Tugun QLD, 4224 ABN 57 102 056 306

## Chairman's report



As the end of the year quickly draws to a close, it is both rewarding and exciting to see that Tugun **Community Bank**<sup>®</sup> Branch has prospered in 2010 in an economic environment that is considered to be a slow recovery at best.

Tugun **Community Bank**<sup>®</sup> Branch has maintained steady growth with our branch footings increasing from \$85 million to \$94 million during the 2010 financial year. The Tugun branch also achieved "Branch of the Month" for the three consecutive months of April, May and June.

Respectable profits have been generated through consistent support from our loyal shareholders and customers which in turn will flow back into our community.

The **Community Bank**<sup>®</sup> model continues to gain support since its introduction in 1998 with more than \$40 million in profits returned to local communities.

The network now has almost 790,000 accounts and a total banking book of \$16.3 billion. More than 265 branches have been opened with approximately 1,700 volunteer Directors and more than 63,000 local shareholders all contributing to deliver better outcomes for their local communities.

One of the most important ingredients in growing a successful **Community Bank**<sup>®</sup> branch is of course a focused and community minded team of staff.

We welcome Allan Merlehan as Customer Relationship Manager to the team as well as Elly Ward as Customer Service Officer.

It is with regret that we farewell Melina North as she joins the Bendigo Bank in Brisbane for a role as Customer & Community Officer. Melina has been an integral part of the team during some very challenging months for the branch so I take this opportunity to thank her for her efforts and contribution to Tugun **Community Bank**<sup>®</sup> Branch and wish her every success for her newly chosen career.

Last November, the Tugun **Community Bank**<sup>®</sup> Board hosted a "Big Ideas" Community Forum, inviting representatives from a wide range of community groups.

The Forum fleshed out several prospective community projects resulting in the Board actively pursuing the projects ranked by the forum as having the highest priority, 1. A Youth Facility/PCYC sports and recreation centre 2. A Community Garden.

In addition to these future projects the Tugun Centre Improvement Program (CIP) has already commenced. Although there has been no capital contribution to the scheme from Tugun **Community Bank**<sup>®</sup> Branch, the Directors of the Board were instrumental in lobbying the Gold Coast City Council for the CIP funding.

Other Community groups supported throughout the year include, Currumbin Wildlife Sanctuary, Mothers Milk Bank, Tugun Surf Life Saving Club, Careflight and more.

The strength of our **Community Bank**<sup>®</sup> branch is largely underpinned by the involvement of our local shareholders and customers and I seek your support to promote our branch at every opportunity. With your assistance in growing our business we can deliver even greater benefits back to our local community.

**Allan Blenkins**  
Chairman

### ATMs

Bendigo Bank and Suncorp Bank have teamed up to bring you a combined network of 2000 ATM locations across Australia.

Through this shared network arrangement, you can now use any Suncorp Bank ATM as though it is a Bendigo Bank machine.

There are more than 60 Bendigo Bank and Suncorp ATMs for your convenience in the Gold Coast Region.

**Spotlight on value with Basic Black Credit Card**

At Bendigo Bank we've gone back to basics to bring you a credit card that offers real value for money.

We've stripped away the things you told us you don't need – like rewards programs you pay for but don't use – and added value with things that make sense.

With Bendigo Basic Black you'll enjoy

a low interest rate, cash advances at the same low rate and up to 44 days interest free on everything you buy.

So get back to basics with Bendigo's Basic Black - a credit card that offers real value for money.

For more information drop into Shop 1–3, 482 Golden Four Drive, Tugun or phone 5559 5700.

Terms and conditions available upon request. Fees and charges apply. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (S32414) (12/10)

**Bendigo Bank**  
banking

Tugun **Community Bank**<sup>®</sup> Branch

## Branch Manager's report



I would like to take this opportunity to introduce myself as the Branch Manager for Tugun **Community Bank**® Branch. I commenced in my role on 4 January, 2010 as Customer Relationship Manager, but my role has since changed to that of Branch Manager. I look forward to meeting the customers and shareholders of the Tugun

**Community Bank**® Branch.

This is my 26th year in the financial services industry and I have worked in various areas of the finance industry in that time, including retail, business banking and agri-business. Prior to accepting the role at Tugun I was employed as the Branch Manager for the Bendigo Bank at their Mermaid Waters branch.

In February the branch celebrated its seventh birthday and it was encouraging to see customers and shareholders attend our birthday celebrations and supporting the **Community Bank**® branch.

Tugun **Community Bank**® Branch continues to take an active involvement in the local community and in the last quarter we have supported the Mother's Milk Bank, Tugun

SLSC – nippers, Currumbin Wildlife Sanctuary and the Tugun Seahawks J.R.L.F.C.

Our support of these worthwhile community groups would not be possible without the continued support from our customers and shareholders. We value your continued support and loyalty and look forward to building on the success of the last seven years well into the future.

Tess Clifford our Senior Customer Service Officer has resigned from the branch to pursue her acting career and we wish her all the best in her future endeavours. Melina North, Customer Service Supervisor, has also moved on but has remained in the Bendigo Bank family by taking a position as Customer & Community Officer in Brisbane. I would like to take this opportunity to thank Melina for her support and dedication to the branch and wish her well with her new career.

I would like to thank the Board of Directors which has provided me with direction, support and opportunities since I commenced in my role. They are passionate about the ongoing success of the Tugun **Community Bank**® Branch and I am thankful for their support and the time they give on a volunteer basis is invaluable.

**Allan Merlehan**  
Branch Manager

## Three times the effort



2010 has proved to be a cracker of a year for Tugun **Community Bank**® Branch with the branch taking out 'Branch of the Month' in April, May and June.

It is the first time that a Gold Coast branch has held the title for three consecutive months and Chairman Allan Blenkins said the feat was a reflection of the Tugun team's dedication and commitment to their roles.

"Every member of the staff deserves to be congratulated. To take out the award three months in a row is something no other branch on the coast has been able to achieve," said Allan.

"They are proud of the role their branch plays within the community, and they constantly strive to achieve the best possible outcomes for their branch each and every month."

The staff are looking forward to 2011 and the opportunity to "go one better" than their impressive results this year.

## Birthday cocktail party

A cocktail party was held to celebrate the branch's seventh birthday and to introduce newly appointed Branch Manager, Allan Merlehan. The event was attended by more than 60 people at the Tugun Surf Lifesaving Club.



The evening also supported a presentation by Marea Ryan of Mother's Milk Bank to inform the community on the important role the organization plays in the lives of babies and families.

## New staff member – Elly Ward

New Customer Service Officer, Elly Ward joined the Tugun team in July 2010 and is keen to assist you next time you visit the branch.



## In the community



### Seahawks sponsorship

Tugun **Community Bank**<sup>®</sup> Branch has become a major sponsor of Tugun Seahawks Junior Rugby League Football Club with an annual sponsorship of \$2,750 for three years.

Tugun Seahawks Junior Members participated in a friendly tug of war event against Bilambil Jets, which coincided with the State of Origin Series. It was good to see the Maroons come out on top not only in the Rugby league game but also in the tug of war.

The Tugun Seahawk participants each received a \$20 Piggy Account and giveaway bag for their involvement.

### Careflight Fundraiser



The staff at Tugun **Community Bank**<sup>®</sup> Branch raised \$4,620 for the annual Careflight fundraiser, which was the highest from all the branches in the Gold Coast Region.

Various events such as a sausage sizzle, sponsored walk

and raffle, which generous local businesses donated prizes to, were organised to help support the fundraiser.

The Board of Directors continued their corporate sponsorship of \$1,200 to a well deserved cause.

### Akuna Dragons

The branch's marquee was supplied to the Akuna Dragons during 2010 for a dragon boat regatta which they competed and helped support the "Children In Need" Tweed Heads charity. The Akuna Dragons also competed in other events to help raise awareness for prostate cancer.



### Surfworld

Tugun **Community Bank**<sup>®</sup> Branch is proud to be associated with Surf World Gold Coast in Currumbin.

A \$1,000 sponsorship was provided to the museum late 2009, as part of a three year sponsorship totaling \$3,000.

Surf World is a not-for-profit incorporated association and operates entirely by a group of dedicated volunteers.

The museum offers an extensive display of the rich history of surfing culture.

Surf World was recently awarded Best Volunteer Organisation by Galleries & Museums Achievement Awards.

### Family and Community Expo South

The branch participated in the inaugural Family and Community Expo South Day held at the Tugun Community Centre on the 5 June, 2010.

The event provided an opportunity for community organisations from the southern end of the coast, to showcase their business.

Tugun **Community Bank**<sup>®</sup> Branch held a stall to assist with any financial and banking enquiries and many balloons and giveaway bags were given out.

### Kirra Kite Festival



The inaugural Kirra Kite Festival is supported by Tugun **Community Bank**<sup>®</sup> Branch with a \$500 sponsorship.

The event was held Sunday 21 November and a prelude on Saturday night which

included night markets, live music and night sky diving. The event showcased the region's unique assets and rich cultural diversity while offering the visitor an interactive experience through multicultural arts, music, international cuisine and wind sports.

Sponsorship of events like this provides residents, particularly families, and visitors with a colourful, fun day out.

Tugun **Community Bank**<sup>®</sup> Branch,  
Shop 1-3, 482 Golden Four Drive, Tugun QLD 4224  
Phone: 5559 5700

Website: [www.bendigobank.com.au/tugun](http://www.bendigobank.com.au/tugun)

Opening hours: Monday to Friday 9.00am – 5.00pm  
and Saturday mornings 9.00am – 12noon.

**Chairman:** Allan Blenkins.

**Directors:** Val Meynink, Bob Marshall, Ross Johnston, Colin Woodward, David Mitchell, Craig Dick, Wendy Handley, Kate Innes and Tony Brown.