

2023

Newsletter

Community Bank · Tugun

Celebrating 20 years in the community

I am privileged to report to you on the year that marked our 20th anniversary, as we reflect on the journey that has brought us to this remarkable milestone. The past year has undoubtedly been a challenging one operationally, but it has also been exceptional in terms of our financial performance and our commitment to supporting our community.

We celebrated our 20th anniversary at the Tom Atkin Hall with a night of reflection on the path we have forged since 2003. We acknowledged the wonderful work and dedication of the original steering committee and all the directors since then. From the pioneers of the foundation of Tugun & District Finances Ltd, right up to the current board of directors, all have provided their time and talent on a volunteer basis, born out of their passion and commitment to giving back to our community.

In 2023, we took our commitment to community funding to new heights by providing over \$330,000 in community funding by supporting local projects, organisations, and initiatives that make a difference in the lives of our locals and neighbours.

Looking ahead, we remain committed to our mission of feeding into the prosperity of our community – and not off it, through providing quality and competitive Bendigo Bank financial services. It's only with the support of our shareholders and customers that we have achieved the amazing milestone of returning over \$2m in community contributions since the branch opened in 2003.

If you are already a customer, we thank you. If not, we hope you would consider Community Bank Tugun as a banking alternative that supports your community.

Our journey has been a testament to the power of community, resilience, and financial stewardship. I am confident that the years ahead hold even greater promise for Tugun & District Finances Ltd and the community we serve.

Peter Dirkx - Chairman

Thanks to the support of our shareholders and the banking business of our customers, Community Bank Tugun has returned over \$2 million in community contributions to support a wide range of projects and initiatives including sport, education, emergency relief, environmental, events, youth and much more. As a customer you have access to a wide range of Bendigo Bank products and services and by banking with us, you know that your banking is helping our community.

Who do we support?

- Coolamon Chorale
- Currumbin Happy Group
- Currumbin Vikings SLSC
- Currumbin Wildlife Hospital
- Elanora State High School
- Everybody Now!
- Fight 4 Youth
- Friends with Dignity
- Green Heroes
- HubbleGC
- Lawrence Swim Club
- Pacific Surf Life Saving Club
- Palm Beach Surf Life Saving Club
- PBC Alleygators Rugby Union Club
- PBC State High School
- Rotary Club of Currumbin, Coolangatta, Tweed
- Shout Out fest
- Southern Beaches Community Garden
- SWELL Sculpture Festival
- Tugun Seahawks Junior Rugby League Club
- Tugun Surf Life Saving Club
- Volunteer Marine Rescue
- Walk With Us
- Youth Music Venture

Keeping our seniors happy

It's wonderful to hear about the positive impact of our community investment at Currumbin Happy Group. Providing musical entertainment for local seniors and creating opportunities for them to come together at Elanora Uniting Church is a wonderful initiative. Such gatherings not only offer a sense of community and social interaction but also contribute to the mental and physical well-being of the participants.

Music has a powerful way of bringing people together and evoking joyful emotions. The fact that the seniors can engage in dancing, clapping, and singing along to tunes from their era is a fantastic experience for them. It's not just about the entertainment; it's about the nostalgia, the shared memories, and the sense of connection that these activities foster.



Protecting our wildlife

Our partnership continues with Currumbin Wildlife Hospital as we support the crucial work the staff and volunteers undertake to rescue and care for injured and orphaned wildlife, by providing Community Investment funding for fuel for the ambulance.

The fact that the hospital admitted over 14,000 animals, including lorikeets and koalas, and rescued over 2,000 animals demonstrates the significant role the facility plays in wildlife conservation and rehabilitation. The dedication of the staff and volunteers who work tirelessly to save and care for these animals is truly admirable.

We thank the team at Currumbin Wildlife Hospital for the vital role they play in protecting and rehabilitating the local wildlife. Their efforts help ensure that injured and orphaned animals have a fighting chance at survival and a better quality of life.



Helping save lives

We had the pleasure of seeing the Palm Beach SLSC Nippers program in action and the vital role the club plays in surf lifesaving education. Thanks to our Community Investment Program we provided a new motor for an Inflatable Rescue Boat which is an essential piece of equipment used in various rescue operations, beach patrols, and specifically during the Nippers program to ensure the safety of the young participants. It's a lifeline that allows lifeguards and volunteers to respond quickly and effectively to water-related emergencies. We are proud to support the club with their continued commitment to surf lifesaving.



Supporting SWELL volunteers

We are proud of our ongoing partnership for the SWELL Sculpture Festival and this year our support provided the Volunteer Headquarters, a space for volunteers to meet, debrief, and take breaks during their busy duties. Volunteers play an important role in all community organisations and it is imperative that we recognise their invaluable contribution.

The 2023 festival had a wide program of activities, events, and workshops for all ages and interests and it's a testament to the teams commitment to promoting art and culture in the community. Currumbin Beach's display of spectacular sculptures was a remarkable sight, so don't miss the 2024 event on 6-15 September.



Volunteer Marine Rescue

Volunteer Marine Rescue Currumbin received funding support for the installation of a new intercom system to enhance the security of the volunteers and improve work health and safety, particularly for the more senior members of the team.

The work of Volunteer Marine Rescue is crucial in providing assistance to those who may find themselves in trouble on the water and we thank them for their ongoing commitment to our community.



Green Heroes

We are proud to support the wonderful work of Green Heroes and their project of underwater monitoring and threatened species surveys at Jungarra Ngarrian (Cook Island Aquatic Reserve). The vital equipment that we provided as part of our partnership plays a critical role in preserving and monitoring local marine and coastal habitats.

Engaging the community in these initiatives not only raises awareness but also fosters a deeper connection to the incredible natural resources in our area.



Supporting students programs

Our commitment to supporting youth is evident with many of our partnerships and this year we supported a range of programs at PBC SHS like the Funny Kids Program, Duke of Edinburgh International Award, Major Dux, Sports Excellence, and more. These initiatives help students develop various skills to reach their full potential.

Our partnership expanded to the purchase of a new bus which provides transportation for students of the Sports Excellence Program to participate in external competitions and training. We are proud to support PBC SHS and their programs that nurtures young talent.



Fight 4 Youth

We are proud to support Fight 4 Youth for the "Inside Out During Suspension" full-time program held at PBC SHS. The program is an excellent initiative aimed at helping disengaged youth and reducing truancy and suspensions, resulting in positive turnarounds in the lives of young people.

We appreciate the dedication of Leisa and her team to making a positive impact on the community by providing vital assistance and opportunities to those who need it most.



Scholarship Programme

We are committed to supporting youth and education and we understand that education expenses can indeed place a significant burden on families. Based on the substantial benefit our University/TAFE Scholarship Program has had on students over the years, we decided to launch the High School Scholarship Program in 2022.

These scholarships help ease the financial strain on families and provide deserving students with the opportunity to access education resources, including textbooks, uniforms, equipment, tuition fees and more.

Congratulations to the High School Scholarship recipients, Harvey O'Neill (2023), Zoe Watson-Pike (2023), Violetta Boyd (2024) and Austin Reeds (2024).

Congratulations also to University/TAFE Scholarship recipients Lana O'Neill (2023) who is completing a Bachelor Degree of Physiotherapy and Michelle Wykes (2023) who is completing a Bachelor Degree of Nursing and Bachelor Degree of Midwifery.

We will be announcing the recipients of the 2024 University/TAFE Scholarship soon.



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New equipment for a new centre

The new Currumbin Vikings SLSC Junior Activity & Community Centre opened in September 2023 and thanks to our Community Investment Program the club received funding to assist with the purchase of an Audio/Visual system. The new AV system provides vital community centre infrastructure for the delivery of training programs for the recruitment and retention of members.



Youth Music Venture

Established in 2009, Youth Music Venture, under the guidance of Ian Grace, has provided valuable opportunities for so many local youth to engage with music and participate in a band. As the program has since expanded to include 4 programs per year, YMV needed a further 2 silent rehearsal kits which we were pleased to provide funding to support the purchase. Young adults aged 11 to 17 are mentored by professional musicians and past participants of YMV culminating in performing on stage as a band in an end of year concert. The program is aimed to not only foster a love of music but it also helps to build their self-esteem.



Walk With Us

There is no doubt that in this financial climate, some families are doing it tough but thanks to the support of many local community organisations, help is never far away. Walk With Us is one such charity that provides assistance to those in need. We were proud to support their mission by funding food hampers to be delivered to locals. Walk With Us was also our chosen charity for our annual Christmas Collection Drive where donations of Christmas food were accepted to help brighten the lives of locals during the festive season. Thank you to the team at Walk With Us for their remarkable work.

Tugun Seahawks JRLC



Club sponsorship to support the many on-field teams is a must for thriving local community clubs. At times, other needs such as club improvements, new infrastructure and equipment are required to help the club function efficiently and effectively. Tugun Seahawks JRLC identified the need for further storage to keep their equipment safe and easy to access during training sessions and home games. Our funding support for the installation of 2 roller doors for their sheds helped the Club expand their storage capacity.



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Friends with Dignity

Friends with Dignity is a not-for-profit charity that is making an impactful difference to the lives of victims of domestic violence. The Sanctuary Program transforms houses into homes for people who have escaped domestic violence to start their new journey with dignity and free from abuse. A trailer we provided thanks to our Community Investment Program has made the job of transporting household goods so much easier as it has reduced the number of trips the team has to do to collect and deliver household items and furniture. The initiative is testament to the dedication and compassion of the wonderful team and volunteers of Friends with Dignity.



Gym refit for students

Elanora State High School was greatly impacted in the floods of 2022 including the school gym where most of the equipment was destroyed or damaged. The gym, as a hub for physical fitness, plays a vital role in promoting a healthy lifestyle among students and staff as well as significantly contributing to the social, emotional, and psychological well-being of the school community. We were pleased to provide funding to assist for the refit of the gym to help restore the facility. It was great to see the gym in action and we applaud Elanora State High School for their positive and impactful initiative.



What a Roller Coaster!

Everybody NOW! create participatory performance experiences that create joy.

That is exactly what we helped achieve on a local level when we partnered with the team at Everybody NOW! to bring the Skate & Star Workshop to the Gold Coast Recreation Precinct in Tallebudgera. The centre was filled with excited participants eager to develop their roller-skating skills under the expert tuition of instructors from Fun Daze. The workshop also provided the opportunity to be part of the actual Roller Coaster musical theatre production which featured in the Bleach Festival at HOTA in August. We are proud supporters of arts and culture in our community.



Kicking goals at Alleygators Rugby Union

PBC Alleygators Rugby Union Club pride themselves on providing the best club they can for their members and players. The safety of the players on the ground is of paramount importance so the installation of goal post pads are a welcome addition, as well as corner markers. The club offers teams for women, men, juniors and seniors and is committed to fostering a unified club to enhance friendships, lifestyle and team spirit. We are proud to partner with the club for an initiative that helps protect players from injury.



Trivia Night fundraiser

Our inaugural fundraising trivia night held in July was a huge success with a sell out crowd at the iconic Tom Atkin Hall. The event was supported by local businesses and community organisations with donations of raffle prizes and auction items to help us raise much needed funds for the Tom Atkin Hall Rejuvenation Project. Teams of trivia buffs enjoyed an evening of good food provided by the wonderful team at Tugun Progress Association as well as rounds of trivia questions which proved competitive and entertaining. We were delighted to hand over the cheque for over \$11,000 to assist the installation of new bathroom facilities.



Southern Business Women Connect

The Southern Business Women Connect luncheon was a huge success with a record number of 170 southern Gold Coasters attending. The event, with its theme "It Takes a Village," brought together an impressive lineup of guest speakers who shared their stories of success and the role of community support in achieving their goals.

Carly Fradgley of Baby Give Back, Megan Stray of Healed Tribe, and Kathy Conforti of Cornerstone Stores provided valuable insights and inspiration to the attendees.

Thanks to the generosity of the community, our charitable partner Baby Give Back received donations of much needed baby items to help support local families as well as raising over \$7,000 for local community organisation, Healed Tribe to help support the wonderful work they do with youth and their mental health and wellbeing.

Thank you to all who supported our fundraising efforts.



GC South Business Network



Our GC South Business Network events were created to support local businesses and community organizations. These events provide a valuable opportunity for people to connect with like-minded individuals, fostering networking and collaboration within the community.

The event also provides the opportunity to showcase to the audience a business or organisation by co-hosting an event. Such exposure can be instrumental in helping these businesses and organizations grow.

Additionally, the decision to host the events at different venues further contributes to supporting local businesses.

These events play a pivotal role in building a strong network and fostering a sense of community among local businesses and organizations. They also promote local commerce, which is essential for the overall economic health and vibrancy of the area.

If you are interested in co-hosting an event in 2024, please contact us at connect@cbtugun.com.au

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Shareholder News

The Board of Directors announced a 7c fully franked dividend for shareholders of Tugun & District Finances Limited, the company that operates Community Bank Tugun for the 2022/23 financial year. Furthermore, to acknowledge the milestone of the branch's 20th birthday, shareholders will receive an additional 7c fully franked dividend. The dividend was paid directly to your nominated account on 9 November 2023.

If you did not receive your dividend, please contact Executive Assistant, Maris Dirkx at connect@cbtugun.com.au

New directors

We warmly welcome newly appointed directors Georgi Tomlinson and Ben Crompton.

Georgi has a Bachelor of Commerce and brings a wealth of experience in marketing and events. Georgi is also the Chair of the Community Engagement Committee and was instrumental in the successful 2023 Southern Business Women Connect luncheon.

Ben is an accountant and solicitor and operates a small combined business in Tugun. Ben is the appointed Company Treasurer and has provided sound financial guidance. We thank them both for their volunteer service with the Board.

Keep in touch

It is important we stay in touch so if you have recently changed your contact information including postal address, email address or phone number, you need to let us know.

The free online share registry is also available for shareholders for convenient, online access to manage your shareholding including changing your contact information, obtain holding statements, dividend information and more.

For any shareholder matters, including buying or selling shares, please contact Executive Assistant Maris Dirkx by email at connect@cbtugun.com.au or by phone on 0421 215 596.



Talk to us today

Community Bank

· Tugun


482 Golden Four Drive Tugun QLD 4224

P 5559 5700

E tugunmailbox@bendigoadelaide.com.au
bendigobank.com.au/tugun

We're open:

9.30am - 4.00pm Monday to Friday

 [communitybanktugun](https://www.facebook.com/communitybanktugun)

Directors

Peter Dirkx (Chairman), Bob Marshall, Cameron Window, Norbert Benton, Sean Powell, Ben Crompton, Georgi Tomlinson

Tugun & District Finances Limited
57 102 056 306

Continuous Disclosure

All Community Bank companies have continuous disclosure obligations under the Corporations Act 2001 s675. Under the continuous disclosure provisions an unlisted disclosing entity (i.e. a Community Bank company) must disclose any information that:

is not generally available; and
a reasonable person would expect to have a material effect on the price or value of the entity's securities.

The company is committed to providing information to the shareholders and such information will be disclosed on the company's website at www.bendigobank.com.au/branch/qld/community-bank-tugun/ including the Annual Report, reviewed half year financial report and any other relevant information as it arises.