



We are off and running!



Welcome to the Autumn newsletter edition and as promised in our previous newsletter, 2019 is shaping up to be a very productive year for Tugun **Community Bank®** Branch.

This year we will see some changes to our community funding program where two programs will be offered per year and

applications can be lodged for various projects and initiatives. The new process will assist in streamlining the program as well as assist with effective budgeting for both the bank and community groups. An information session was held on 10 April where over 50 community representatives were in attendance to find out more about applying for sponsorship. We will be reviewing all the applications in the coming weeks and outcomes will be announced by 31 May 2019.

Our community support continues with various initiatives including a focus on youth which you can read more about in this newsletter. Successful outcomes from ideas which were generated from the community and youth forums held in the last year or so have also been a top priority and we are pleased that we have been able to achieve several projects such as the Scholarship Program, family events, community app, to name a few. Some of these outcomes were achieved in collaboration with other key stakeholders including Division 14, Cr. Gail O'Neill and Somerset Storyfest and we acknowledge and thank them for their ongoing support.

Besides our involvement in the local community, the Board of Directors have been busy preparing a strategic plan for the next two years in the interests of good governance practices. The plan will include a review of the business, community partnerships, and identifying business development opportunities to ensure the continual success of the business in years to come. The feedback received from

the recent shareholder survey which was conducted at the end of last year, will also be considered and we thank the shareholders who took the time to complete the survey.

The business snapshot as at 31 December 2018 saw an increase in business footings from \$137.1 million as at 30 June 2018 to \$146.9 million which is an increase of almost \$10 million in six months. Our customer base has also increased from 2,968 to 3,029 customers.

We invite you to consider your current banking needs and take advantage of the Designer Deals offer especially created for shareholders, which you would have received in previous correspondence. Help us continue to provide further support to the community by simply doing your banking. For more information on banking services, please contact our branch on (07) 5559 5700.

Together we can make a difference!

Lisa Fitz Gerald
Co-Chair



Tugun & District Finances Limited Shop 1-3, 482 Golden Four Drive, Tugun QLD 4224 ABN 57 102 056 306 **Directors:** Lisa Fitz Gerald (Co-chair), Cameron Window (Co-chair), Bob Marshall, Colin Woodward, Norbert Benton, Chris Crawford, Kerry Shepherd, Kelly Sawden.

Making a difference for our youth.

Our focus into 2019 continues to be youth and how we as a community can support our future leaders, decision makers, innovators and community members. There is a range of projects we are committed to, including initiatives for education, environment, entrepreneurial, creative arts and events. We will continue with the youth forum committee to help explore and realise some of the ideas which stemmed from both the Community and Youth Forums, with the help of local volunteers. We are excited of what we can achieve together as a community and we take the opportunity to thank the volunteers and community partners who help make it a reality.



2019 Scholarship program.

We were proud to offer the inaugural Scholarship Program for 2019 and pleased with the number of applications we received. The program provides a scholarship for either University or TAFE studies to help assist with the cost of study related expenses such as travel, accommodation, course costs, text books, study material and equipment and tutoring. We are delighted to announce the winners who will each receive \$5,000 to help further their studies. Congratulations to Emily Ireland who will undertake studies at Griffith University for a double degree in a Bachelor of Psychological Science and Criminology and Criminal Justice and congratulations to Taj Vanderwerff who will also be undertaking a double degree in a Bachelor of Science and Bachelor of Art at University of Queensland. We look forward to following their journey in the years to come.



Young artists unique opportunity.

Our consideration for youth extends to also supporting those that have a creative flair, with the launch of the Branch Mural competition. We invited young, local artists aged 12-25 to design a unique mural for the exterior wall of the Tugun **Community Bank®** Branch. The wall is in need of a vibrant and artistic spruce up and what better way than to engage local artists to help us.

The design of the mural must consider the theme 'Tugun – Now and Then', to pay tribute to an era gone by and the Tugun we enjoy today, and to add a bit of fun to the mural, the design must lend itself to 'selfie' potential.

We received several creative submissions from individuals as well as collaborative efforts and we thank all who have entered the competition. The 3 finalists, which were students of St. Augustine's Catholic Primary School, students of Flourish Education Services and Caitlyn Taylor, attended the Shout Out fest on 6 April where the winner was announced. Congratulations to Caitlyn Taylor who will receive a \$2,000 Bendigo Bank account and her winning design will feature on the wall of the branch in June 2019.



Shout Out Fest.

One of the ideas from both the Youth and Community Forums was to hold a local event specifically for youth.

We are pleased to be partnering with City of Gold Coast, Division 14, Cr. Gail O'Neill for the Shout Out Fest which was held on Saturday 6 April at Tugun Skate Park. The event, held during Youth Week, offered a fun day of activities, workshops, skate lessons, musical entertainment, food vans and much more.



Lions Pride.

As part of our sponsorship for the 2018 Lions Pride Program for Palm Beach/Currumbin Junior AFL Club, we were pleased to attend the 2018 Presentation dinner which awarded the winners \$100 bank account vouchers. The Lions Pride Program was created to instil good values like teamwork, respect, leadership, sportsmanship, manners and more. These values are encouraged both on and off the footy field to help good citizenship in our community.



Creative Life.

Thanks to the success of the inaugural Creative Life event last year, we will again bring the event to Tugun in partnership with Somerset College Storyfest. It will be a family friendly afternoon of fun and activities including musical entertainment, boxing, kids entertainment, food trucks as well as 'Movie Under The Stars'. Due to wet weather the event had to be cancelled but it is rescheduled for later in the year.



Green Heroes.

Young innovators who are passionate about saving the environment are getting busy with designing their very own project, product or campaign to help preserve Australian native flora and fauna. A cash injection which is proudly provided by Tugun **Community Bank**® Branch, will help them realise their dream. In partnership with Green Heroes, we will be providing funding support to local students as young as six years of age to make their dream into reality. Some of the submissions so far have been very impressive, from saving our marine life to protecting native wildlife. The program will select a winner or winners from each school term for the four terms of 2019 where the students will share in cash prizes of \$1,000 per term.

We are pleased to announce the winners for Term 1 – Ruby Jay and Billy Gillard. Ruby Jay, 12 years of age, will receive \$600 for her Sea Turtle action booklet which will help educate children on what they can do to help conserve and protect sea turtles. Billy Gillard who is only six years of age, has designed a micro plastic scoop which can be attached to a recreational boat to collect micro plastics from the ocean surface. Congratulations to both Ruby and Billy. With ideas like these from such young members of our community, our environment is in safe hands.



Facebook.



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Going solar.

The team from Keen 2B Green commenced installation of a 10kW solar power system at the branch. The system consists of 34 solar panels and is expected to supply approximately 60% of the branch's power. This is an exciting project for Tugun **Community Bank®** Branch which aligns with our aim of providing a sustainable banking service that works in a responsible way to assist the needs of the community. Installation was completed in two stages with the first stage involving the installation of anchoring points and the second stage involving the installation of cabling, racking system, solar panels, inverter and commissioning of the system. The Board is committed to helping our environment with good practices such as this.



Southern Business Women Connect event.



After a short break last year, we are pleased to announce that the Southern Business Women Connect luncheon is on again this year. The event which also welcomes men, is an informative and entertaining afternoon of women getting together in a relaxed environment. The event aims to provide support and inspiration to the busy business women of the southern Gold Coast. Lock in Friday 11 October 2019 with more details to come.

Important information for shareholders.

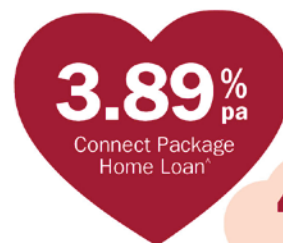
If you are interested in buying or selling shares, or to advise of a change of address or bank account details, please email Maris Dirkx, Executive Assistant at marisdirkx@tuguncommunitybank.com

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Tugun Community Bank® Branch

Shop 1-3, 482 Golden Four Drive, Tugun QLD 4224 Phone: 5559 5700

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

Website: www.bendigobank.com.au/tugun facebook.com/TugunCommunityBankBranch twitter.com/bendigobank

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