



2014 Community Grants and Sponsorship Program.

An array of community groups attended the 2014 Community Grants Information night held in early August. Each year the branch invites local community groups to apply for its community giving program. The applications have been increasing each year as word has spread throughout the community about the opportunities available.

The meeting was held at the Tugun Progress Association Hall which is one of the many community facilities that is supported by Tugun **Community Bank**® Branch. Over the last few years, we have provided funds to assist the Tugun Progress Association carry out much needed upgrades to their meeting room and to display historical Tugun photos in the hall. It is a great facility used by many from the community.

Tugun **Community Bank**® Branch is now its 12th year of operation and has contributed over \$600,000 to the local community. Projects supported by the branch's generosity vary from the supply



of buses to local sporting groups to assisting in the set up of community gardens; sponsoring major Gold Coast events such as BLEACH and SWELL; and many club sponsorships.

There were 12 successful applications for grants of up to \$1,500 and you will hear more about these in the coming months as the funds are distributed and put to good use in our community.

Seasons greetings.

From all of us at Tugun **Community Bank**® Branch, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch at 482 Golden Four Drive, Tugun or phone 5559 5700.



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Tugun & District Finances Limited Shop 1-3, 482 Golden Four Drive, Tugun **ABN** 57 102 056 306 **Directors:** Wendy Handley (Chair), Bob Marshall, Allan Blenkins, Val Meynink, Ross Johnston, Colin Woodward, Lisa Fitz Gerald, Mike Havenaar, Tony Brown.

Supporting your community.

Tugun Community Bank® Branch crosses the Nullarbor!

The Tugun **Community Bank**® Branch is now famous right across Australia following the recent journey of the Tugun Surf Life Saving Club (SLSC) Bus to the National Surf Life Saving titles held in Perth. The Nullarbor proved no obstacle for the Tugun **Community Bank**® Branch mini-bus and surf club members travelled in true Gold Coast style to compete at the event. Warwick Forsythe drove the bus and said "it was a once-in-a-lifetime experience and it certainly raised a few eyebrows along the way to WA." Tugun **Community Bank**® Branch is proud to be supporting a local club and local athletes.



Tugun Bowls Club.

It's all about the local community for members of the Tugun Bowls Club. The Club operates one of the three community buses currently sponsored by the branch. With three manicured greens, the club welcomes both social and competitive players. Tugun **Community Bank**® Branch is proud to be a supporter of such a thriving local organisation.



Tugun Lights up.

The Tugun **Community Bank**® Branch will again 'light up' this Christmas as part of the 'Tugun Lights Up' event. The branch is proud to be a major sponsor of this sparkling community activity which offers locals and visitors the opportunity to share our wonderful village. Local businesses will be decorating their shops with 1,000's of Christmas lights and decorations for everyone to enjoy.

Join us on Saturday 29 November for the launch event which will feature a variety of children's entertainment, great music, boutique market stalls, fabulous food and, of course, a visit from Santa! Activities start at 5.00pm. The lights will be on in the Tugun Village from 6.30pm each evening until Wednesday 31 December.



Careflight.

Across Australia, August is dedicated by Bendigo Bank as a fundraiser month for Careflight Rescue which is a Queensland based community helicopter rescue service which has provided assistance to more than 15,000 people in critical and serious conditions. Again this year, the staff at Tugun **Community Bank**® Branch were more than happy to assist with fundraising for such an important and vital service.

As a **Community Bank**® branch, the staff realise the importance of giving back to charities and Careflight is a charity close to their heart. Careflight Rescue rely largely on community donations, with 60% of their funding coming from the community. This year the branch held a sausage sizzle as well as a raffle, which raised over \$700 for Careflight. A big thank you goes to Tugun Fruit Market who kindly donated the bread and sausages for the BBQ.



Courtesy buses for clubs.

You are not mistaken if you have seen buses in and around Tugun with Tugun **Community Bank**® Branch all over them. The branch now sponsors three courtesy buses in the local community area which are operated by Tugun Surf Life Saving Club; Tugun Bowls Club and Tugun Seahawks Rugby League Club.



The buses are a great addition for the local clubs who can now offer patrons a reliable and safe pick up and drop off service and they assure us many people are taking advantage of this service. All of the Clubs said the buses are an invaluable additional service and assist with getting members to competitions and events efficiently.

The provision of these buses is a true reflection of the success of the Tugun **Community Bank**® Branch Community Grants and Sponsorship program.

No seats to be found at Eat Street!

There were few seats to be found at the hugely popular Eat Street held in March which attracted a record number of people and Tugun **Community Bank**® Branch was proud to be there!



This year, in conjunction with the Southern Beaches Community

Garden, Tugun **Community Bank**® Branch ran 'plant potting' workshops at the BLEACH event. Kids and adults alike enjoyed getting their hands dirty and planting a 'real' specimen to take home and watch grow.

2014 Eat Street featured an evening of fantastic music, street markets and an even bigger number of food choices. Toolona Street, Tugun was transformed into a 'Garden of Eden' and crowds were overwhelmed with the bounty of choices available.

Tugun **Community Bank**® Branch also used this great neighbourhood event to officially present our 10th anniversary present to the local community. Cr Robbins and Chair of Tugun **Community Bank**® company, Wendy Handley, handed over the new children's climbing structure located next to the Tugun SLSC. This is a joint project by Tugun **Community Bank**® Branch with City of Gold Coast and has already proved extremely popular with the younger members of our local area. Tugun **Community Bank**® Branch is proud to be part of such a dynamic, exciting and vibrant community.



Chairman's report.

Your **Community Bank**® branch is a wonderful asset of which the southern Gold Coast should be proud. The number of events, community groups and facilities in this region are increasing constantly and it is great for the shareholders, customers, staff and Directors of Tugun **Community Bank**® Branch to be part of that.



I have just travelled to Alice Springs where I walked past their local **Community Bank**® branch and it made me think of the many and varied communities around Australia who have got together to create and support the unique **Community Bank**® model. This model has not only provided much needed banking services to suburbs and towns that did not have a bank in the area but also provided support to many local community groups, which means everyone benefits.

In March this year, Bendigo Bank opened its 300th **Community Bank**® branch, in Port Sorell, Tasmania. The network of community-owned and run branches have collectively returned more than \$120 million to the communities in which they operate.

Locally, we have continued to support sporting clubs, youth programs, festivals and events, community safety groups, gardening and woodwork and craft groups to name just a few. We have recently held a Community Grants and Sponsorship Information Night to launch the program for the 2014/15 financial year.

This can only be made possible because of the loyal support from our customers and shareholders. Remember that by banking with Tugun **Community Bank**® Branch a portion of the profits generated stay in the local community. I encourage you to come in and talk to the staff at Tugun **Community Bank**® Branch for more information on the many products and services we offer, so we can continue to provide support to our local community.

Wendy Handley
Chairman

Our lowest home loan rates in decades.

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Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237679. S49375-6 (229750_v1) (29/10/2014)

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Branch Manager's report.



This year has been an extremely busy year for the staff with the attendance of many local community events which the branch supports through the Community Grants and Sponsorship Program. From fundraising for Careflight to assisting at Eat Street, the staff are always there to lend a hand and get involved.

We are also very fortunate to have the assistance of our volunteer Board of Directors who are always ready to help at the many events supported by the branch including Eat Street which their planning before the event as well as their involvement at the event helped make it the success it was. The event this year was bigger than last year and we hope it continues to grow and become one of the highlights of the local calendar. I would like to take this opportunity to thank the staff and the Board of Directors for their support and assistance.

It is good to see the benefits being enjoyed locally by the recipients of our three courtesy buses supplied to the Tugun Surf Life Saving Club, Tugun Seahawks Rugby League Club & the Tugun Bowls Club.

I would also like to thank our shareholders and customers whose support has enabled us to continue to sponsor local events and provide grants to worthwhile causes.

Supporting the community is only one side of the business. We also provide a wide range of products and services including Home Loans, Insurance, Financial Planning and much more.*

One of the products I would like to introduce is GoPos® Lite which is an innovative, portable EFTPOS device that allows merchants to take payments on the go. We've been impressed by the popularity of this product, and since launch, a decision has been made to

change the name of the product, previously known as MicroPay, and bring it into line with the other Bendigo Merchant Facilities on offer. GoPos® Lite is especially suited to businesses that do not have a shop front such as the following:

- Mobile / Home Hairdressers
- Personal Trainers
- Mobil Mechanics / Car Detailers
- Tradesmen
- Markets Stalls
- Delivery Drivers
- Painters
- Dog Walkers / Washers/ Pet Groomers
- Removalist
- Carpet cleaners
- Restaurants/Cafés – who don't split bills
- Food Vans
- Pool Cleaners / Repairmen
- Gardeners
- Maintenance Man

For more information on GoPos® Lite or any other product or service, please call in and see me or any of our friendly staff. We are happy to assist with any of your enquiries.

Allan Merlehan
Branch Manager

* Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

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Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

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Tugun Community Bank® Branch

Shop 1-3, 482 Golden Four Drive, Tugun QLD 4214 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 www.facebook.com/TugunCommunityBankBranch twitter.com/bendigobank

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