



Tugun & District Finances Limited Newsletter.

A word from our Chairs.

As the newly appointed Co-Chairs of Tugun & District Finances Limited, we are delighted to bring you the winter edition of our newsletter. We were appointed as Co-chairs after Wendy Handley announced her resignation as Chair. We are pleased that Wendy will remain on the Board as a Director and committee member and we would like to take the opportunity to thank Wendy for her dedicated service and vision as Chair for over four years.

Collaboration seems to be the key word amongst the **Community Bank**[®] movement and that's the approach we as Co-Chairs have decided to embrace in this role. Our collective experience in business, public relations, leadership, events and community partnership, together with our passion for our local community, will help us to continue the amazing results our predecessors have achieved. It is an honour to accept the role and we thank the Board for their faith in us.

We have an exciting year ahead with the announcement of hosting a Community Forum in September to provide the opportunity to collaborate on projects with our key stakeholders for the benefit of our community. Together we can achieve great things. More information in this newsletter.

We are also looking forward to celebrating our 15th birthday in February 2018 and we are already in the process of organising various activities to commemorate this major milestone. Look out for more information in the coming months.

Our Community Engagement Committee has been working hard with our existing community partners to ensure mutual benefit is achieved. Our Directors and staff have represented the **Community Bank**[®] company by attending various events, presentations and meetings. The Committee has also been working on the popular Southern Business Women's Luncheon and a new and exciting project that will benefit the community, local businesses and community organisations. More information will be available soon.

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), Andrea Lewis (Co-Chair), Bob Marshall, Wendy Handley, Colin Woodward, Cameron Window, Norbert Benton, Tony Brown.



Left to right: Co-Chair Andrea Lewis, Co-Chair Lisa Fitz Gerald and previous Chair Wendy Handley.

We would like to take the opportunity to thank our loyal shareholders, customers and community partners for their continued support in helping us achieve great things in our community. With over \$1 million returned to community organisations and providing banking services to the local community, we do have a lot to celebrate.

A huge thanks also to our volunteer Directors, Management and staff for their continued support and dedication to the **Community Bank**[®] concept. We encourage all of you to consider Tugun **Community Bank**[®] Branch for all your banking and financial needs. Our friendly and experienced staff are available by phone or at the branch to assist you. Your banking can make a difference to our community.

Andrea Lewis and Lisa Fitz Gerald
Co-Chairs

Community Forum.

The Board have been working hard to ensure that the **Community Bank**[®] branch continues to be relevant to our community, not only in banking but in the support we provide to local community organisations, so we can achieve a more vibrant and thriving community. This however, cannot be achieved on our own, so the Board will host a Community Forum where representatives of community organisations and key stakeholders will be invited to attend to help identify the needs of the community. Those needs may be small, quick projects and others may be big, long term projects where a collaborative effort from various groups may be needed.

The Community Forum will be held on 13 September at 6.00pm at Currumbin RSL. For more information please phone Maris Dirx, Executive Assistant on 0421 215 596 or email marisdirx@tuguncommunitybank.com



Southern Gold Coast Photography Competition.

The inaugural Southern Gold Coast Photography competition captured the imagination and talent of both experienced and budding photographers in our area. With many images taken of our beautiful beaches, sunsets and open spaces, it was easy to see why it was so difficult to choose a winner. As a proud sponsor, we were pleased to award Tate Whitelaw with \$500 spending money for his Scoot prize of two return tickets to Singapore. Congratulations to Tate and all who submitted an entry.



Southern Business Women's Luncheon.

The popular Southern Business Women's Connect Luncheon proved yet again to be another successful event for local business women, and men, where guests were treated to a sumptuous lunch overlooking the picturesque Currumbin Creek at Currumbin RSL. Peta Fielding from Burleigh Brewing was entertaining and inspiring as guest speaker, and she shared many stories of the successes in establishing a much loved local icon. Bridge from 92.5 Gold FM kept us laughing as host of the event. We look forward to another successful luncheon on 20 October, so lock in the date.



Left to right: Lisa Fitz Gerald (Co-Chair), Wendy Handley (Director) and Peta Fielding (Burleigh Brewing).

Kirra Criterium Classic.

As a major sponsor of the Kirra Criterium, our very own Director Bob Marshall and past Director Allan Blenkins proudly represented Tugun **Community Bank**[®] Branch at the Invitational Beach Cruiser Challenge in October. With over 150 riders competing, the two-lap race, saw the gentlemen racing against the likes of Olympic medallist Sara Carragan OAM. Although not winners this time, the event provided lots of entertainment for the crowds.



Keeping Our Nippers Safe.

If you venture down to Tugun Beach on a Sunday in Summer, you will see crowds of smiling Nippers with their parents and volunteer helpers. Nippers is one of the most successful children's development and sports programs within Australia where children learn about Surf Lifesaving and Surf Awareness. Whilst they are learning, the emphasis is

definitely on participation and fun. Tugun **Community Bank**[®] Branch is proud to support Tugun Junior Lifesaving by providing their water safety shirts for use over the coming seasons. You will also notice our name on the tractor used on the beach, which is also proudly sponsored by the branch.



Collaboration to save babies lives.



The 2017 Bendigo Bank State Conference was held in Brisbane in March with over 200 delegates attending, including our own Directors Cameron Window and Norbert

Benton and Branch Manager, Allan Merlehan. The state conference is an opportunity to unite representatives from all **Community Bank**[®] branches in Queensland to share their stories and successes and to learn a thing or two with what's new in the unique world of the **Community Bank**[®] model.

The State Conference also provides an opportunity to fundraise for a special charity or organisation. This year the chosen fundraising recipient was the Mater Foundation and a special project to help save young babies lives. The funds raised at the State Conference would assist the Mater Foundation to educate and train medical staff across Queensland, a unique and life-saving resuscitation technique for newborn babies. The 'Tree of Life' was revealed at the Conference and **Community Bank**[®] company Boards and staff were asked to dig deep to support the fundraising effort by purchasing a wooden heart to display on the tree.

The 'Tree of Life' quickly came to life thanks to our friends at the Woodwork & Craft Club who made and donated over 80 wooden hearts to help the fundraiser. Director, Cameron Window was proud to kick off the Mater Foundation fundraiser with Tugun's donation of \$1,000. The 'Tree of Life' was symbolic to the fundraiser as the funds raised would save the lives of new born babies and the hearts represented the love and good wishes from the **Community Bank**[®] network to the youngest and most vulnerable patients of the hospital.

The gentlemen at Woodwork & Craft Club were delighted to assist with the project and thanks to the collaborative efforts of everyone involved, we helped raise over \$32,000 for such a worthwhile cause. We sincerely thank Woodwork & Craft Club for their involvement.



Woodwork & Craft Club.

The Woodwork & Craft Club Inc. is a not for profit organisation situated in the grounds of St Augustine's School on Galleon Way Currumbin. The club is open to all adult men and women, whether a beginner or master craftsman.

The club is an excellent place to form friendships with other participants. The members are committed to teaching woodworking to primary school children, making toys for charities and sale, as a way of raising funds and passing on new skills. The club is supported by a large workshop with an extensive range of machinery to enable you to make anything from a small pen up to a dinghy, a vase to a fruit bowl or a coffee table or chest of draws. There are knitters, sewers and jewellery makers. New members are always welcome.

The shed is open on Monday to Friday from about 8.00am to about 2.00pm. For further information please contact the club on 0447 062 037 or email admin@twccinc.org.au or check out our website www.twccinc.org.au



Currumbin Vikings.

Currumbin Surf Lifesaving Club is an active club with a strong membership of over 1,000 Surf Club members and over 11,000 Supporter's Club members. That's why the new All-Terrain Vehicle provided to the Club and sponsored by Tugun **Community Bank**[®] Branch was a must to continue to assist with the very important surf patrols at the popular Currumbin beach. Our support of this Club emphasises the great work your **Community Bank**[®] branch does in the local area.



Community Forum

YOU'RE INVITED.

When: Wednesday 13 September

Time: 6:00pm

Where: Currumbin RSL, 165 Durling Street, Currumbin

RSVP: Maris Dirks on 0421 215 596 or email marisdirks@tuguncommunitybank.com

 **Bendigo Bank**
Bigger than a bank.

Tugun **Community Bank**[®] Branch

Branch Manager's report.



The Tugun **Community Bank**® Branch celebrated \$1 million in funding support to our local community in 2016 and we have continued that support throughout this year with providing vehicles to our local surf lifesaving clubs.

A new tractor was provided to the Tugun Surf Lifesaving Club to assist with the mobilisation of surf life-saving equipment from the surf club to the beach and back and an All-Terrain Vehicle was provided to

Currumbin Vikings Surf Lifesaving Club to assist with the important duty of surf patrols on the Currumbin Beach. We will be in safe hands this summer on our beautiful beaches.

We take immense pride in the assistance we provide to our community but this can only be achieved through the support of our local shareholders and customers as a portion of the profits generated from our full suite of banking products and services helps us to continue to provide funding to our community.

The branch continues to identify the needs of our banking customers and we are pleased to provide an efficient and competitive equipment finance product.* With a very competitive rate and streamlined approach, we have been successful in providing quick responses to business applicants. We invite all businesses to

consider us for all of your business needs including overdrafts and term loans, range of merchant facilities, payroll solutions, business insurance and employee super options. We can offer the full package and support to help your business prosper.

I would like to thank all our existing customers and the 90 new customers this financial year for supporting us and therefore enabling us to provide the funds that go to many worthwhile causes.

I would like to thank the staff, Board and committee members for their hard work in making our bank a success.

We encourage you to tell your family and friends about us and how being a customer benefits our amazing community.

Allan Merlehan
Branch Manager

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

15th Birthday celebrations.

Tugun **Community Bank**® Branch will celebrate its 15th birthday in February 2018. We are already working on how this milestone will be celebrated which includes a public community celebration and a community donation. Tugun **Community Bank**® Branch has had a successful 15 years with amazing results including over \$1 million in community funding. Now that's worth celebrating. Further information will be provided in the next newsletter. We hope you can join us.



Flexible and convenient equipment finance for your business.

Our equipment finance solutions are a competitively priced way to help you achieve those big plans for your business.

Drop into your nearest branch at 482 Golden Four Drive, Tugun or phone 5559 5700 to talk about the right finance solutions for your business.

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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 237879. S51948-03 (360054_v1) (7/06/2017)



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/bendigobank twitter.com/bendigobank

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