

# Newsletter

Community Bank · Tugun

## Chair's report



Welcome to the 2020/21 Summer edition of the newsletter which is jam packed with some great community stories. Due to the impact of the pandemic on families, businesses and our partner organisations, this has proved to be a very difficult year within our community.

I am pleased to see that the imposed restrictions due to COVID-19 has eased somewhat and

our lives are resembling some kind of normality. We realise however, that this is not the case for all, particularly with reduced employment opportunities and the challenges of living so close to the QLD/NSW border. Importantly though, we hope you and your loved ones have remained safe and healthy.

The branch management and staff have been outstanding in focusing on ensuring that our customers are well supported during these challenging times, and they continue to assist those who are facing financial hardship due to their circumstances. I would like to take the opportunity to acknowledge and thank our Branch Manager Allan Merlehan and his team Lorne, Cameron, Julie, Bronwyn, Debbie, Renae and Jennifer for their ongoing dedication to our customers and business.

If you are not already a customer, we invite you to consider the wide range of Bendigo Bank products and services. Your banking will help contribute to the support of local community projects and initiatives as a portion of the profits generated from your banking business is returned to the community in sponsorship and grants. You can contact our Branch Manager Allan Merlehan or his team on 07 5559 5700 for further information.

Lisa Fitz Gerald  
Co-Chair

## Bendigo Bank Elanora branch

Following the announcement by Bendigo Bank that the corporate branch at Elanora will be closed, the Board of Directors considered the viability and benefits to the company to purchase a portion of the Elanora branch book.

The Board ensured that due diligence was exercised by obtaining legal and financial advice. After prudent deliberation, the company agreed to proceed with the partial purchase of the book of \$56 million in lending and deposit business. The acquisition will provide an increase in income for the business and further business development opportunities.

The merge has provided Elanora branch customers a convenient alternative to maintain their Bendigo Bank products and services whilst banking with a branch that continues to support community organisations in the local area including Elanora.

We are confident that the Elanora branch customers will be welcomed by our Tugun staff as well as a familiar face with Debbie Hinton, Customer Service Officer, now joining our team.



## Annual General Meeting

The Annual General Meeting is a requirement to report on the financial year to our shareholders as well as an opportunity to bring together our community partners and connect with other community representatives.

This year, 40 people attended the event, where after the formal processes were completed, we had an informative presentation by the President of the Virtual Youth Hub, Shiike' Vanderwerff, as well as a Q&A with our 2020 Scholarship recipients and Board Observers about their respective programs.

## Looking after our wildlife

The devastating bushfires across the nation earlier in the year highlighted the vulnerability of wildlife during such a disaster where millions of animals were injured or lost. The Tugun Village Business Networking event in March was held at CWS Animal Hospital to help raise awareness of the plight of injured, sick or orphaned wildlife in our local area. Over 80 business and community organisation representatives attended the event to help support the wonderful work of the hospital staff and volunteers and raise much needed funds to support their efforts. To further assist the great work of the hospital, the Board of Directors were pleased to provide \$15,000 over three years to help maintain rescue vehicles on the road to collect injured wildlife.

For more information, visit: [currumbinsanctuary.com.au/wildlife-hospital](http://currumbinsanctuary.com.au/wildlife-hospital)



## Tugun Lights up FOR CHRISTMAS

Tugun Lights Up returns for another year presented by Division 14 Cr Gail O'Neill in partnership with Community Bank Tugun, a Tugun Progress Association event – will be a celebration not to be missed.

Be sure to save the date:  
Saturday 5 December 2020  
4.00 – 8.30pm  
Toolona Street, Tugun

The much loved event will return with a wide range of entertainment for the whole family including Christmas Markets, roving performers, Christmas Storyfest, children's entertainment, live music and local business specials.

This is a COVID safe event. We hope you can join us!

For more information visit [www.tugunlightsup.com.au](http://www.tugunlightsup.com.au)

## Supporting youth in our community



We continue to support youth programs and initiatives, which will assist in providing opportunities and experiences of benefit to youth on their journey to adult life. These opportunities include areas such as sport, education, health, support services, events and much more. We were pleased to again offer the Community Bank Tugun Scholarship Program where two local students received \$5,000 each to assist with the costs associated with furthering their studies through tertiary education. Both recipients are from PBC SHS, with Regan Hickey now attending Queensland Conservatorium of Music and studying a Bachelor of Music (Jazz) and Jackson North is attending Southern Cross University, undertaking a Bachelor of Sport and Exercise Science. We would like to congratulate both Regan and Jackson on their achievements. We are pleased to announce that the 2021 Scholarship Program is now open. Further information can be found at [www.bendigobank/scholarships](http://www.bendigobank/scholarships) Applications close on 27 January 2021.

## Board observer

To further expand educational opportunities for youth, the Board reignited the Board Observer Program, which allows students to gain first hand experience on how a local, public company operates. We welcomed Year 10 students of PBC State High School, Xalia Smith and Isabella Edge to the program where they attended parts of the monthly Board meetings and participated in the Virtual Youth Hub committee to assist with this initiative. Their perspective and input are very valuable to the project and their questions at Board meetings provided an insight to young adults learning experiences. They also participated in a Q&A at the recent AGM where they spoke of their experience and the benefits of the program. Congratulations to both Xalia and Isabella and we wish them well for their future endeavours.



## Our new Complete Home Loan...

...takes care of you completely. Great rates and 100% offset make the Complete Home Loan one of our most exciting home loans yet!

So whether you're buying your first or next home, refinancing or investing, the Complete Home Loan has you covered.

**Chat to a home loan specialist today, phone Allan on 07 5559 5700 or search Bendigo Bank home loans.**

 Community Bank · Tugun



Terms and conditions, fees, charges and lending criteria apply. All information including interest rate is current as at 7 September 2020 and may be subject to change. Full details available on application. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1419239 OUT\_1673368, 24/11/2020

Regrettably, the pandemic forced us to cancel the Community Sponsorship Program this year. We are continuously assessing the impact of the pandemic on our business, if any, whilst still managing to work behind the scenes on a very exciting project, as well as maintaining existing partnership commitments. You will read more about these projects and partnerships overleaf. We aim to return the Community Funding Program in 2021 to further assist local community organisations.

## Currumbin Alley Boardriders

Currumbin Alley Boardriders is a community based club which prides itself on being the only Boardriders club on the Gold Coast and offers free junior development and high performance programs. Our sponsorship supports the club to continue with hosting competitive surf competitions and enabling members to compete in both club and high performance levels such as national and state titles. Director Sean Powell attended the recent Bendigo Bank day and enjoyed watching some great surfing.

For more information, visit: [www.alleyboardriders.com.au](http://www.alleyboardriders.com.au)



## Storyfest on the Road

We continued the trail with Storyfest on the Road earlier this year where we visited Elanora State School with local author Lucas Proudfoot who provided an entertaining workshop on story writing to students. The students listened attentively whilst Lucas shared his story writing experiences. The students had an opportunity to create their own story with guidance from the much loved author.

We look forward to getting back on the road in 2021 where we will visit another local school to help foster the love of books and reading and writing.

For more information on Storyfest, visit: [www.storyfest.com.au](http://www.storyfest.com.au)

## New wheels for Pacific SLSC

Pacific Surf Life Saving Club is a small family club focused on educating and developing members to ensure they have the necessary life saving skills for patrols on Pacific beach. A tractor was provided to the club to assist with the large amount of equipment that needs to be moved such as the patrol arena and inflatable rescue boards. The tractor will assist volunteer life savers to do their work more efficiently and effectively.

For more information, visit: [www.pacificslsc.com](http://www.pacificslsc.com)



## Supporting local artists

The 2020 Artist Peer Award at SWELL Sculpture Festival is voted by the fellow artists of SWELL in recognition of the creative talent and interpretation. It was a pleasure to again sponsor the award with the 'Umbrella Effect' taking out the award which was created by three young artists from the Gold Coast. The sculpture is referencing the current imbalance of our environment, climate and culture which is represented with the three umbrellas positioned upside down and on an angle. Congratulations to the winners.

For more information, visit: [www.swellsculpture.com.au](http://www.swellsculpture.com.au)

## New kitchen for Seahawks



The Tugun Seahawks Junior Rugby League Club were pleased to receive sponsorship funding to assist with the upgrade of their kitchen to provide an extensive range of food and beverage for members and families on game days, training nights and other events. The upgrade will also increase the opportunity to generate more income for the club.

For more information, visit: [www.tugunseahawksjrhc.com](http://www.tugunseahawksjrhc.com)

## New trailer for a community garden



Southern Beaches Community Garden, located in Tugun provides members and locals an opportunity to share in the love of gardening as well as free workshops and sharing knowledge on sustainable and environmentally friendly gardening ideas. The sponsorship of a galvanised trailer ensured the club had a convenient and efficient way to transport tools, equipment, fertiliser and green waste for community based projects and events.

For more information visit:  
[www.southernbeachescommunitygarden.com/](http://www.southernbeachescommunitygarden.com/)

## Healthy break for nippers

Palm Beach Surf Club has the largest Nippers program in the Point Danger branch and runs weekly training sessions for local nippers. The club is a family orientated club which provides programs in all aspects of life saving. We were pleased to support the fruit break initiative where nippers are provided with nutritious snacks during training sessions. We also supported the purchase of a BBQ to help with fundraising efforts for the club.

For more information, visit: [www.palmbeachsurfclub.com.au](http://www.palmbeachsurfclub.com.au)

## Youth Hub

We have kept you informed over the last two years on our involvement in the Youth Hub project which originally stemmed as an idea from our Community Forums held in 2018 and 2019. Both City of Gold Coast councillors, Division 14 Cr. Gail O'Neill and Division 13 Cr. Daphne McDonald have worked tirelessly for a Community Youth Hub which will be located at the Palm Beach Aquatic Centre. We are grateful to both councillors for their commitment to our community and we look forward to seeing the start of development works.

In the meantime, we have been working on delivering a Virtual Youth Hub to enable young adults and parents, convenient access to information on various support services, community organisations and clubs to help navigate and encourage a positive life pathway for youth.



A committee of over 30 volunteer community members have worked together since July 2020 to bring the project to fruition. The website will be a convenient resource for youth to encourage active involvement in our community and seek guidance, if needed. The HubbleGC website and social media platforms will be launched during the 2020/21 summer. Keep an eye out for more information on our Facebook page at TugunCommunityBankBranch or why not come and say hello at our stall at Tugun Lights Up.



# Shareholder news

## New Directors

We welcome Peter Dirkx and Sean Powell as appointed Directors of Tugun & District Finances Limited. Peter has a long history with Community Bank Tugun, starting out as the inaugural Branch Manager when the branch opened in 2003. Peter has since embarked on a new career at HOTA as Corporate Partnership Manager. Peter brings a wealth of knowledge and history to the Board.



Sean, who resides in the local area, is a solicitor of the Supreme Court of Queensland and Solicitor of the High Court of Australia and specialises in wills and estates, commercial and estate litigation for a local practice. He is well qualified in his field and is a member of the Queensland Law Society and the New South Wales Law Society.



Both Peter and Sean are warmly welcomed to the team as volunteer Directors.

## Talk to us today

### Community Bank

Tugun

Shop 1-3, 482 Golden Four Drive, Tugun QLD 4224

P 07 5559 5700

E [tugunmailbox@bendigoadelaide.com.au](mailto:tugunmailbox@bendigoadelaide.com.au)

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

 /TugunCommunityBankBranch

### We're open:

9.30am - 5.00pm Monday to Friday

9.00am - 12 noon Saturday

### Directors

Lisa Fitz Gerald (Co-chair),  
Cameron Window (Co-chair), Bob Marshall,  
Colin Woodward, Norbert Benton, Chris Crawford,  
Kelly Sawden, Peter Dirkx, Sean Powell

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

## Shareholder dividend

The Board of Directors are pleased to declare a fully franked shareholder dividend of 7c per share for the financial year ending 30 June 2020. The total amount of dividends paid to the shareholders is \$552,000 at a return of 92c per share on investment. The dividend will be paid directly to a nominated account on 4 December 2020. If you have closed your account or changed address, please notify us by contacting Executive Assistant Maris Dirkx on 0421 215 596 or by email at [marisdirkx@tuguncommunitybank.com](mailto:marisdirkx@tuguncommunitybank.com)

## Staff news

### Allan celebrates 10 years

Congratulations to Branch Manager Allan Merlehan who celebrated 10 years of service with Community Bank Tugun earlier this year. Allan is dedicated to his role in assisting our customers with all of their financial needs as well as being a great leader to his team. Well done Allan!



### Debbie joins our team

Welcome to Debbie Hinton, Customer Service Officer to the Tugun team. Debbie joins us from the Elanora branch and brings over 10 years banking experience. She is a welcoming familiar face for Elanora branch customers and is enjoying working at the branch and assisting our customers.



### Cameron and Hayley tie the knot

Congratulations to Cameron McDonald, Customer Relationship Officer and his fiancée Hayley who tied the knot on 31 October 2020 at Tweed Heads. After having to reschedule the wedding due to the pandemic restrictions, Cameron and Hayley celebrated with family and friends with celebrations held in Queensland and New South Wales. We wish Cameron and Hayley our very best wishes for a happy future together.

