

## Candidates for positions on the Board of Directors



### **\*FORD, William BA; LLB (Hons), Dip Lib, Dip Ed, FAAL**

I am a current member of the board of TMBL, having spent most of my academic career working in the tertiary education sector, including as dean of the UWA law school. For many years I was also an elected member of the State and Federal executives of the NTEU. I believe strongly in the importance of the role of mutuals, especially in the financial services industry, and was chair of UniCredit when it merged with Teachers Mutual Bank to establish TMBL's UniBank division. My record as a director demonstrates my ongoing commitment to the values of mutuality, and in particular to protecting and promoting the interests of all TMBL members through the provision of efficient, ethical and sustainable banking.



### **HARDGROVE, John B.Ec, Dip. Ed, M.Ed. (Admin)**

John Hardgrove retired as Principal of Greystanes High and Granville Boys High. He was a Board member of the NSW Secondary Principals Council and chaired the Staffing and Industrial Relations Committee. Following retirement he accepted the position as Manager, Education Development and Coordination at Nirimba Education Precinct. He has also been a non- Executive Director of a large company limited by guarantee. Here he chaired both the Governance and Community Engagement Committees. John served on the Board of Western Suburbs District Cricket Club for 10 years and Chairman for 5 years. His experiences in school leadership and on Boards of diverse organisations, together with tertiary qualifications in Economics and Administration make him a highly suitable candidate for the TMBL Board.



### **CONNOR, Dr Tim**

My career has focused on researching ethical and sustainable approaches to business – and this both informs and drives my desire to serve on the board of our mutual bank. I am a University Lecturer with expertise in corporate law, including directors' duties, and I have won national awards for teaching and research. I previously worked for fifteen years on corporate accountability campaigns, including eight years as Labour Rights Advocacy Coordinator at Oxfam Australia. My wife is a teacher in a public high school and our kids attend public schools. I seek your support for myself and my colleague Ann Apps, who has considerable expertise in the regulation of mutuals and is deeply involved in the global movement promoting customer-owned businesses.



### **COLLINS, Di**

As a former teacher, and communicator with the NSW Department of Education, American Express, NRMA and First State Super I have extensive experience and a deep understanding of the financial, and membership sectors. This has resulted in a passion for organisations established solely for the benefit of members. I am a non-executive director, and Chair of a volunteer community radio station broadcasting to those with special needs. My director's experience advising membership organisations, and my formal qualifications with the Australian Institute of Company Directors, drives my commitment to strong, transparent governance. I believe that putting the best interests of members first is compatible with building on the vibrant, financially sustainable service that is Teachers Mutual Bank. Thank you, Di.



### **\*FIRTH, The Hon. Verity BA LLB; GAICD**

Verity Firth has experience at the very highest levels of government, education and the not-for-profit sector in Australia. She is currently the Executive Director, Social Justice at the University of Technology Sydney, leading the university's access to higher education programs. She was previously the NSW Minister for Education and Training from 2008-2011, focusing on how to best address educational disadvantage in low socio economic communities. After politics she worked as the Chief Executive of the Public Education Foundation providing scholarships, advocacy and support for students and teachers in public schools. Ms Firth has long been an advocate of Teachers Mutual Bank, strongly supporting the concept of member-owned banking. She is a current Director on the TMBL Board.



### **APPS, Ann**

I am a University Lecturer with expertise in law and governance relating to co-operatives and mutuals. I am a member of the International Co-operative Alliance's International Law Committee and I have researched and made submissions to Treasury on regulatory issues facing mutual banks and credit unions. I previously worked as a casual TAFE teacher and a part time solicitor in rural NSW while raising four boys, all educated in public schools. If elected to the Board I will fight to maintain a place for credit unions in the banking sector as a model which puts people before profit. I seek your support for myself and my colleague Tim Connor, who shares my passion for ethical business models and customer-owned banking.



### **WIDDUP, Julian**

Julian Widdup is a long term member and experienced director who has worked in the NSW school system, tertiary education and the finance sector. He has been a director of ASX-listed entity Rural Funds Group, Darwin Airport, Alice Springs Airport and ANZ Terminals. Julian has the capabilities to improve our bank for the benefits of our members, staff and stakeholders. Recognising the impact of COVID, Julian is committed to supporting and investing further in our staff. He is also focussed on delivering better deposit rates to customers and improving home loans for members through operational efficiencies, greater innovation and product development.

\*Denotes current member of the Board of Directors.

## Candidates for positions on the Members Committee



### **\*SMITH, Kay**

Currently Deputy Chair of the Members Committee. As a secondary teacher with a long history of membership of our organisation, I have a strong commitment and loyalty to its aims. My background in Economics and Accounting, together with the knowledge and experience gained while on the Members Committee, equips me well to represent you. I am committed to continue to work hard in the interests of all members to ensure that as Teachers Mutual Bank continues to deal with the challenging times we face, the existing emphasis on personalised efficient service remains unchanged. I believe it is always important to keep in close contact with our basic strength – our members.



### **\*BLIGHT, Phil**

I have been a member of Teachers Mutual Bank throughout my teaching career and bring a broad range of experience and skill, a responsible approach and enthusiasm to representing members. My training includes a degree in economics, governance courses and a thorough knowledge of how our financial institution works. I have sought to provide value to members particularly in Edvest and through the use of alternative forms of access to your money. I have been a strong supporter of public education through a career of classroom teaching and school administration. I support the co-operative and personal nature of T.M.B. and our expansion into other professions, aimed at improving services and security. I ask for your support to continue my involvement.



### **GATWOOD, Ben**

My name is Ben Gatwood, I am 33 years old and live in the Wollongong region of NSW. I am a NSW Public School teacher, working as an Assistant Principal at Balarang Public School, located on the southern shore of Lake Illawarra. I grew up and currently live in the beautiful suburb of Balgownie, where I live with my wonderful wife and two energetic young boys, with a third (a girl this time!) on the way very shortly. I am a lifelong member of the Teachers Mutual Bank and I am confident that I will represent the interests of our members in a balanced and honest way.



### **\*CROUCHER, David**

I have been a member of TMB my whole teaching career and have represented you on this Committee for over forty years. My focus and passion has always been the personal relationship with members so they have confidence that TMB will value them and put their interests first. Recently there have been positive changes in assisting Health Professionals, “Firies” and TAFE teachers with their families. Your Board of Directors continue to function consistently bringing costs down and extending the broad range of services. In my role as Tertiary University Supervisor I am able to relate to the next generation of members. Again I humbly ask for your support.



### **\*BONNOR, Steve Dip Ed, JP, CPA, CA, Grad Dip Ap Fin**

I have been a member for over 40 years as have my parents and extended family. Now I have three lovely children, and am married to a wonderful woman, the love of my life. Unsurprisingly, we are all proud members of Teachers Mutual Bank. I have served faithfully on the Members' Committee for the past 7 years and look forward to continuing to represent members. Academically, I am a qualified teacher, chartered accountant, and have worked globally in governance and auditing banks. Growing up in Cowra, I recognize the importance of our grassroots members, so I prioritise improving banking experiences for regional members, coupled with improving overall governance, reducing call-centre waiting times and ensuring that our jobs are sustainably Australian.

\*Denotes current member of the Members Committee.