



Tailem Bend Community Centre

CLIENT INFORMATION BOOKLET



Tailem Bend Community Centre (TBCC)
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*“KEEP UP THE GREAT WORK TBCC.
MY LIFE IS SO MUCH BETTER THANKS TO YOU AND THE TEAM!”*





ABOUT TBCC

Ngarrindjeri Ruwi

ANU NGINTI (NGARRINDJERI
THANK YOU) FOR CHOSING
TBCC TO SERVE YOU

Founded in 1987 TBCC proudly supports the diverse needs of people living in the Riverland, Murray Mallee and Limestone Coast (RMC) regions. Our Strategic Plan sets out our goals and priorities for building a strong, inclusive, and resilient community.

Our Vision

To be a self-sustaining enterprise that supports the wellbeing of all RMC communities through inclusive programs, partnerships, and community connection.

Our Values

At TBCC we:

- Embrace ethical, equal, and respectful practices that encourage engagement and empathy.
- Act with honesty, integrity, and innovation to create a culture of trust and continuous improvement.
- Celebrate diversity and cultural inclusion, improving awareness and participation for everyone.
- Build positive partnerships and work together with a “make it happen” attitude.
- Commit to safety, sustainability, and security in all that we do.



Our Key Objectives

1. Support people experiencing disadvantage – providing assistance, referrals, and opportunities for those at risk of financial or social hardship, including Aboriginal and Torres Strait Islander peoples, migrants, older adults, and people living with disability or mental illness.
2. Reduce social isolation – fostering an inclusive environment where everyone can connect, participate, and belong.
3. Respond to community needs – maintaining existing programs and developing new initiatives that meet emerging needs.
4. Promote volunteering and collaboration – recognising the value of volunteers and building partnerships that strengthen community connection.
5. Deliver operational excellence – ensuring efficiency, productivity, and sustainability through continuous improvement and social enterprise.



EVERYONE BELONGS

The TBCC welcomes everyone. We support people of all ages, cultures, abilities and backgrounds – including seniors, people with disabilities, assistance dogs, LGBTIQ+ community members, breastfeeding parents, wheelchair users, and people experiencing or at risk of homelessness. You're welcome here, and we're committed to helping you or your loved one feel connected and cared for.



We're a South Australian incorporated not-for-profit offering affordable, flexible services with no sign-up fees, no lock-in contracts and no hidden management fees – so accessing support is easy and fair.



Commonwealth Home Support Programme (CHSP) Support at Home (SAH) and National Disability Insurance Scheme (NDIS) are funded by the Australian Government Department of Health, Disability and Ageing. For people over 65 years of age or 50 years Aboriginal Torres Strait Islander.

www.health.gov.au

My Aged Care (MAC) is the gateway to receiving CHSP SAH services
www.myagedcare.gov.au



Community Transport South Australia (CTSA) is funded by the Australian Government Department of Health, Disability and Ageing and South Australian Government Department of Human Services. For people of all ages including children and families.



www.dhs.sa.gov.au

Medical bus funded by the Department for Infrastructure and Transport for people of all ages and abilities including individuals, children and families.

www.dit.sa.gov.au/

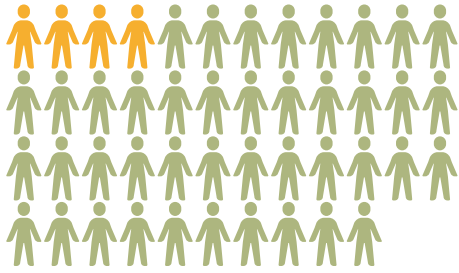


Please keep this booklet for your records and to reference if you have questions about services. Information is provided in good faith but may not suit all needs. We welcome feedback and suggestions to assist you with accessing services.

TBCC proudly meets the Australian Service Excellence Standards (ASES) Award Level and operates in alignment with the Aged Care Quality Standards, SA Charter of Rights and Freedoms of Vulnerable Adults and National Principles for Child Safe Organisations. This demonstrates TBCC's commitment to delivering high-quality, inclusive, and person-centred services that prioritise dignity, safety, and wellbeing. Through strong governance, continuous improvement, and a culture of respect, TBCC ensures that all community members—young and old—feel valued, supported, and safe.



OUR YEAR AT A GLANCE



MMCPN has 59 Volunteer Drivers and 4 Companions



MMCPN CARS have traveled 128,492 kms



MMCPN has provided 2,537 trips to consumers

MMCPN volunteers contributed 2,896 hours



379 MMCPN consumers received transport

TBCC MINI BUS has been hired by 50 parties and has travelled 20,398 kms



1,982 hours of home maintenance was provided

2,442 hours of social support individual was provided



TBCC has 53 volunteers



TBCC made 1,146 wellbeing calls this year

TBCC has cooked over 2,500 hot meals



TBCC tutors and instructors have delivered 370 classes

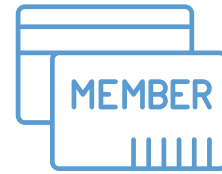
A total of 2569 students participated in classes



662 people received maintenance on their home

4%

of clients identify as Aboriginal or Torres Strait Islander (ATSI)

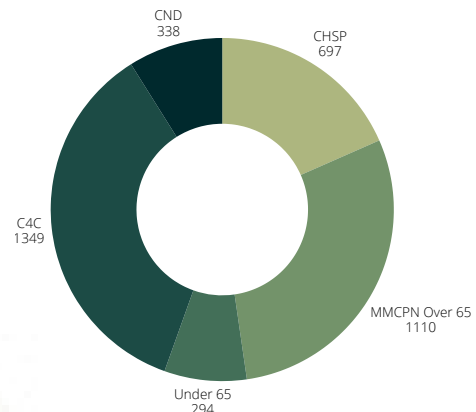


TBCC has 240 Financial Members

2,231 People have visited TBCC for other services



TBCC volunteers have dedicated 4,888 hours



Total number of consumers 3,793

6.9%

of clients identify as Culturally and Linguistically Diverse (CALD)

Service Information

Getting Started

An assessment is required before any TBCC services can commence.

To begin, if you are over 65 years (50 Aboriginal Torres Strait Islander) please contact My Aged Care (Free call 1800 200 422) and request an assessment for services from the Tailem Bend Community Centre (TBCC). Alternatively, visit www.myagedcare.gov.au.

If you need assistance with registration, TBCC staff can help please contact us make an appointment.

If you are under 65 years of age (or under 50 for Aboriginal or Torres Strait Islander peoples), you may still access services via CTSA, or NDIS pathways with assessment by TBCC staff. Please call (08) 8572 3513 to arrange this.

Service Reviews

TBCC conducts regular reviews to ensure services continue to meet your needs. All services are subject to eligibility, availability, priority, and funding.



Privacy & Confidentiality

Your privacy and dignity are paramount. TBCC will not disclose personal information without your prior consent. You have the right to withdraw consent at any time by contacting TBCC.

TBCC adheres to the Information Sharing Guidelines (ISG) decision-making steps and practice guide.

Accessing Your Personal Information

Under the Freedom of Information Act 1991 (SA), you may request access to your personal information held by TBCC. With your consent, TBCC may share relevant information with other CHSP/NDIS providers to support continuity of care.

Refusal or Withdrawal of Service

You may refuse or withdraw from a service at any time and re-apply without prejudice. TBCC may:

- decline to deliver services if you do not meet funding/eligibility requirements (you will be advised of reasons), or
- refer you to another suitable CHSP/NDIS provider when appropriate.

Risk & Falls Prevention Initiatives

Falls can happen to anyone; risk of injury increases with age. The SA Health website offers fact sheets on fall prevention.

Take a few minutes to complete the “Are You at Risk of Falling?” self-screen checklist. Please contact us if you would like a copy sent to you.

If you or someone you know may be at risk, SA Health’s Falls Prevention Teams across South Australia can provide advice and connect you with local services. For more information call (08) 8226 2567. In an emergency, always call 000.

Commonwealth Home Support Programme (CHSP) SERVICES

The programme will:

Promote each client's opportunity to maximise their capacity and quality of life through:

- Being client-centred and providing opportunities for each client to be actively involved in addressing their goals.

- Focusing on retaining or regaining each client's functional and psychosocial independence.

- Building on the strengths, capacity and goals of individuals.

Provide services tailored to the unique circumstances and cultural preference of each client, their family and carers.

Ensure choice and flexibility is optimised for each client, their carers and families.

Emphasise responsive service provision for an agreed time period and with agreed review points.

Support community participation that provide valued roles, a sense of purpose and personal confidence.

Develop and promote strong partnerships and collaborative working relationships between the person, their carers and family, support workers and recipients.

Eligibility

To receive CHSP services through the TBCC, you must meet the following criteria:

- Is aged 65 years or over, or 50 years or over for Aboriginal and Torres Strait Islander peoples; and
- Have difficulty performing activities of daily living without assistance due to functional limitations, such as challenges with communication, social interaction, mobility, or self-care.



Eligibility is determined through an assessment process conducted by My Aged Care to identify your individual support needs and the most appropriate level of assistance.

Fees and Contributions

A client contribution may apply for services provided under the CHSP to help cover the cost of service delivery. The amount charged will depend on the type of service and your individual financial circumstances.

If you have limited capacity to contribute, TBCC can provide fee waivers or reductions in accordance with the CHSP Client Contribution Framework. Please contact the TBCC to discuss your eligibility for a fee adjustment.

SERVICE AREA FOR TBCC:

For eligible people living in the District Council areas of:
Coorong / Karoonda East Murray /
Southern Mallee / Rural City of
Murray Bridge / Tatiara



AGED CARE REFORMS - EFFECTIVE 1 NOVEMBER 2025

Information in this booklet has been updated to reflect the Department of Health, Disability and Ageing (DoHDA) reforms commencing 1 November 2025, with further changes taking effect from July 2027. These reforms are designed to make aged care easier to access, more flexible, and focused on your needs.

What This Means for You

If you currently receive support through the TBCC, your services will continue. You may be asked to update your details or complete a service agreement to ensure your support matches your current needs. TBCC staff will guide you through this process and ensure there is no interruption to your transport or home support services.

CHSP Services

- Clearer information about your rights and responsibilities.
- A single entry point for all aged care services through My Aged Care.
- Simpler referrals between aged care, health, and disability supports.
- More choice and control over the services you receive.
- Services tailored to support your goals, independence, and wellbeing.
- A simpler, fairer fee structure that reflects individual circumstances.

Looking ahead - Changes Coming in July 2027

From 1 July 2027, the new Aged Care Act will take full effect. This legislation will introduce:

- Stronger protections for clients and their rights.
- Clearer quality standards for all service providers.
- Better coordination between aged care, health, and community services.

TBCC will continue working closely with the DoHDA to ensure full compliance and maintain high-quality, person-centred care for all clients.

Clients seeking further information or clarification about how these reforms may affect their individual situation are encouraged to make an appointment with TBCC staff for a confidential discussion.

CHSP Services Provided by TBCC

Domestic Cleaning – Help to keep your home clean and safe, including general household tasks like vacuuming, mopping, and dusting.

Equipment & Products (formerly Goods & Assistive Equipment) – Items to help you stay independent, such as walking aids, shower chairs, or safety equipment.

Home Adjustments (formerly Home Modifications) – Minor changes to make your home safer and easier to live in, like installing grab rails or ramps.

Home Maintenance & Repairs – light gardening (weeding, mowing, pruning), minor repairs such as replacing a light-bulb or a door handle.

Group Social Support – Activities that help you connect with others, build friendships, and stay involved in your community.

Individual Social Support – One-on-one help to attend appointments, run errands, or take part in social activities.

Meals – Nutritious meals prepared and delivered to support your health and independence at home.

Transport – Safe and reliable transport to medical appointments, shopping, or community events.

Refer to the TBCC Fees and Charges Policy for service costs, which will not exceed the actual cost of service delivery. TBCC staff are authorised to determine appropriate funding allocation ratios.

FEES AND CHARGES STATEMENT EFFECTIVE 1 NOVEMBER 2025

Applies to:

CHSP • My Aged Care • Domestic Cleaning • Equipment & Products (formerly Goods & Assistive Equipment) • Home Adjustments (formerly Modifications) • Home Maintenance & Repairs • Social Support • CTSA Transport • Classes • Groups • Meals

TBCC ensures all client contributions comply with the Aged Care Act 1997, CHSP Client Contribution Framework, and relevant DHS policy requirements.

We are committed to ensuring that:

- No person will be refused a service because they cannot afford to pay.
- Fee waivers, reductions or payment plans can be arranged confidentially.
- All fees must be understood and agreed to before any service commences.
- Clients receive a written Service Agreement outlining all costs, including transport, classes, meals, and any contractor fees.

Clients seeking further information or clarification about how these reforms may affect their individual situation are encouraged to make an appointment with TBCC staff for a confidential discussion.

Home Support, Domestic Cleaning, Home Adjustments, Home Maintenance & Repairs - Contractor Services

TBCC provides a wide range of in-home and property-related supports to help older people live safely and independently at home. These include:

- Domestic cleaning
- Light household tasks
- Supported shopping
- Escorted appointments
- Minor home adjustments (formerly home modifications)
- Home maintenance and repairs
- Gardening and yard care
- Safety checks and welfare visits
- Installation of equipment and basic assistive products



Services may be delivered by TBCC staff, trained volunteers, or associate contractors for specialised tasks.

Subsidised Rates for Eligible CHSP Clients. TBCC is able to subsidise hourly rates for clients assessed as eligible for CHSP through My Aged Care.

This subsidy allows TBCC to offer services at a discounted hourly rate:

CHSP Subsidised Client Contribution:
\$25 – \$45 per hour

The exact contribution within this range depends on:

- Income level
- Type of work
- Duration and frequency of service
- Risk, complexity or equipment required
- Whether contractor involvement is needed

This rate covers both home support tasks and property-related works, ensuring consistency and affordability for clients.

Standard (Unsubsidised) Contractor Rates For services delivered entirely by associate contractors—or for clients not eligible for CHSP subsidy—the following rates apply:

- \$50–\$65 per hour, depending on the task and contractor
- Materials charged at cost
- Travel fees may apply (minimised by coordinating multiple jobs per area)

TBCC always seeks the most economical option and tries to schedule grouped bookings to reduce travel costs and improve fairness for all clients.

Transparency and Consent

All contractor charges and hourly rates will be:

- Clearly explained before the service is booked
- Included in your Service Agreement
- Scheduled only with your full understanding and consent

No work will proceed until you agree to the quoted fee.

Before We Provide Any Service:

- Fees have been clearly explained
- You understand and agree to all costs
- You provide informed consent
- A Service Agreement is confirmed (written or verbal, as applicable)

This ensures full transparency and safeguards the rights of both clients and TBCC.



Social Bus Trips

(CHSP Social Support – Group)

TBCC provides a wide range of social outings including day trips, lunches, events, shopping trips, sightseeing and community activities.

Fees Include:

- Return transport
- Coordination and staffing
- Entry fees (if applicable)
- Meal options (when included)

Standard Fees:

- Local social trip: \$5–\$20
- Regional trips: \$20–\$45
- Adelaide or long-distance trips: \$40–\$80
- Special event trips: Priced according to ticket or entry costs

Additional Notes:

- Final pricing may vary based on venue fees, bus hire, distance or group size.
- A minimum number of participants may be required.
- Exact costs will be communicated prior to booking.
- No refunds apply to cancellations with less than 7 days' notice, unless exceptional circumstances apply.



TBCC Bus Hire

Anyone can hire our 12 seat mini bus (including weekends) and self drive with a standard C class licence. To find out more visit our website.

Frozen Meals and Luncheons

TBCC provides affordable, nutritious meals through programs such as:

- Our Goldies Luncheon
- Special themed lunches (e.g. Melbourne Cup, Multicultural events, Friendship & Connection)

Meal Fees:

- CHSP-subsidised meals: \$5–\$18
- Community meals: \$15–\$25
- Special event meals: Priced according to menu, venue or entertainment

All meals are prepared in-house by a dedicated team of volunteers.

Menus vary according to seasonal produce. Dietary needs can be accommodated.



Classes, Programs and Activities

TBCC delivers a range of CHSP-funded and community-based classes, including:

- Exercise programs
- Craft, sewing, art and hobby groups
- Cooking classes
- Digital skills and literacy programs
- Friendship and Connection sessions
- Community Garden workshops
- Educational and wellbeing events

Fees:

- CHSP-subsidised classes: \$1–\$15 per session
- Standard community classes: \$1–\$25, depending on instructor and materials
- Special workshops: Priced individually

Some classes are delivered by qualified paid tutors, while others are supported by trained volunteers.

- Volunteer-led classes: from \$1.10 per session
- Tutor-led classes: from \$5.50 per session

Where materials are required (e.g., art, sewing, cooking), a materials fee may apply. These costs will be explained before enrolment.



Financial Hardship and Fee Waivers

TBCC will never withdraw or deny a service because a client cannot afford to pay.

Clients may request:

- A fee waiver
- A fee reduction
- A payment plan
- Temporary suspension of contributions

All discussions are handled confidentially, respectfully, and without judgement.

We welcome you to get in touch to discuss your circumstances, the services you require, and what support you may be eligible for.

Taleem Bend Community Centre (TBCC)
141 Railway Terrace
Taleem Bend SA 5260

Phone: 08 8572 3513
Email: info@tbcc.org.au



Community Transport South Australia (CTSA)

CTSA is managed by the TBCC. We assist people living in regional communities who are transport disadvantaged by:

- Assessing eligibility;
- Providing advice on transport options;
- Arranging/booking transport;
- Advising you of your Passenger Rights and Responsibilities; and
- Assisting with general transport enquiries.

CTSA services Riverland, Murray Mallee, Limestone Coast (RMC) provides transport with a volunteer driver, where no other appropriate transport is available within the region.

SERVICE AREA:

For eligible people of all ages living in the District Council areas of:

Coorong / Karoonda East Murray / Southern Mallee / Rural City of Murray Bridge / Mid Murray / Tatiara / Berri Barmera / Mount Gambier / Grant / Loxton Waikerie / Robe / Kingston / Naracoorte Lucindale / Wattle Range

THE SERVICE:

- Operates Monday - Friday (excluding Public Holidays)
- Trip times may be scheduled earlier or later than office hours
- Comfortable air-conditioned vehicles
- A carer or travel companion can travel free to support the passenger (conditions apply)
- Eligibility and conditions apply
- Fee for service applies
- Service is subject to volunteer and vehicle availability
- Volunteer drivers welcome in all locations

CONDITIONS:

- Passengers are responsible for their own dietary needs.
- Passengers need to be respectful and considerate of volunteer drivers.
- Passengers to advise any special needs for transport (eg. oxygen cylinder, wheelchair) at the time of booking.
- No smoking or vaping.
- No alcohol or drugs
- A fee applies to help maintain and expand services.
- TBCC coordinates this service with the support of volunteer drivers. Volunteers must be treated respectfully at all times

CTSA Fees

SUBSIDISED:

Under 65 (Disability Support Pension/transport disadvantaged) and Over 65/50+ ATSI (CHSP)

*Subsidised rates are for people not on a SAH or NDIS Package.

PRICING SCALE SUBSIDISED

0 - 64 years

	RETURN	ONE WAY
0-5 KM	\$10	N/A
6-50 KM	\$30	\$20
51-150 KM	\$50	\$40
151-250 KM	\$70	\$50
251-450KM	\$90	\$60
450-600 KM	\$110	N/A
600 KM +	TBA	(ON APPLICATION)

NON-SUBSIDISED:

Non-CHSP (SAH) package level 1-4) and NDIS

	RETURN	ONE WAY
0-5 KM	\$20	N/A
6-50 KM	\$60	\$40
51-150 KM	\$100	\$80
151-250 KM	\$140	\$100
251-450KM	\$180	\$120
450-600 KM	\$220	N/A
600 KM +	TBA	(ON APPLICATION)

Medical Bus - Coorong Coaches

The Coorong Coaches Medical Bus service is a vital link for regional communities to attend medical appointments that are not accessible within their own towns. If you are unable to drive yourself, do not have family or friends that can assist or do not have access to public transport, then you may be eligible to use the Medical Bus service.

TBCC CTSA is the brokerage/contact service for the Medical Bus bookings.

THE SERVICE:

- Operates from Keith to Adelaide
- Operates Monday - Friday (excluding Public Holidays)
- Coaches are air-conditioned and wheelchair accessible
- Service is for medical appointments only
- Medical appointments in Adelaide need to be between 11am and 2pm
- A carer or travel companion can travel free (conditions apply)
- Eligibility and conditions apply
- Fee for service applies
- All ages welcome child restraint seats must be supplied and fitted by the traveller

SERVICE AREA:

- Pick up from your home on the main route between Keith and Adelaide

CONDITIONS:

Transport will not be available for a period of six weeks following hip replacement surgery (medical certificate required).

Passengers are responsible for their own dietary needs.

Passengers need to be respectful and considerate of fellow passengers and the driver.

Passengers to advise any special needs for transport (eg. oxygen cylinder, wheelchair) at the time of booking.

No smoking.



CTSA Coorong Coaches Eligibility

If you are unable to drive yourself, do not have family or friends that can assist or do not have access to public transport, then you may be eligible to use CTSA transport services.

Eligibility for these services:

- People of all ages who are transport disadvantaged.
- People over 65 years (or over 50 years for Aboriginal and Torres Strait Islander people) who are registered with My Aged Care.
- People under 65 years (or under 50 for Aboriginal and Torres Strait Islander people) who are mobility constrained, limiting their ability to access general public transport services.

Coorong Coaches Fees

Keith - Mt Barker / Adelaide \$39.00

Keith - Murray Bridge \$24.00

Murray Bridge - Adelaide \$28.00

Murray Bridge - Mt Barker \$18.00

Tailem Bend - Mt Barker/Adelaide \$33.00

Tailem Bend - Murray Bridge \$18.00

Tailem Bend prices includes Tintinara, Coonalpyn, Coomandook, Yumali, Meningie, Wellington East, Culburra & Ki Ki.

Prices listed are for eligible consumers of all ages and are subject to change.

One-way trips are approximately half the listed price

One rate for all service users inclusive of CHSP/SAH/NDIS

Please call our friendly staff to discuss your circumstances and transport needs

Patient Assistance Transport Scheme (PATS)

PATS is a subsidy scheme funded by the Government of South Australia, providing financial assistance towards people's transport and accommodation costs when they're required to travel more than 100km each way to access necessary medical specialist services that are not available locally. You can claim the cost of travel with TBCC CTSA through PATS.

To be eligible for PATS subsidies, you need to:

- be a permanent South Australian resident
- be enrolled in Medicare and receive treatment claimable through Medicare
- not receive, or be eligible for, financial assistance for travel and accommodation through another provider, and have claimed any available benefits from a private health fund first, if applicable
- have an appointment with or receive treatment from the nearest recognised medical specialist or approved medical specialist service (unless there is a valid medical reason for bypassing this service, in which case your referring doctor must complete Part B of the application form)
- be travelling more than 100km from your residence to your appointment or treatment location.

To find out more about eligibility and how to submit a claim, visit the website <https://www.pats.sa.gov.au/> or phone 1300 341 684.

South Australian Transport Subsidy Scheme (SATSS)

People with permanent and severe disabilities that limit their ability to use public transport may apply for subsidised taxi fares:

- 75 per cent subsidy for people who are permanently dependent upon a wheelchair for mobility (maximum subsidy of \$30 per trip)
- 50 per cent subsidy for people who are not permanently dependent upon a wheelchair for mobility (maximum subsidy of \$20 per trip)
- <https://satss.sa.gov.au/> or Phone: [1300 360 840](tel:1300360840)

National Disability Insurance Scheme (NDIS) Services

The NDIS works with suitably experienced and qualified partner organisations to deliver Local Area Coordination (LAC) and Early Childhood Early Intervention (ECEI) services. These partners are the face of the NDIS in local communities, helping people understand, access, and navigate NDIS supports. The ECEI Coordinator supports families to understand and connect with the most appropriate early childhood supports for their child.

If the person with disability is aged 7 to 64 Contact the Local Area Coordination (LAC) partner for your local government area. They will be your main contact point for the NDIS. Phone: 1800 931 543 9Mission Australia) Email: lac.missionaustralia.murraymallee@ndis.gov.au

If the child is under 7 Contact the Early Childhood (EC) Partner in your area. In South Australia, this is Kudos Services. Phone: 1800 931 190 (NDIS Early Childhood Approach) Email: ecei.southaustralia@ndis.gov.au

You can use TBCC / CTSA for transport to NDIS-related appointments, supports, and activities. We can invoice your NDIS provider or your self-managed plan directly for reimbursement.

More information

For more details about the Early Childhood approach, visit: www.ndis.gov.au

Follow the NDIS on Twitter: @NDIS

Facebook: NDISAus

NDIS general enquiries: 1800 800 110

Email: community.engagement@ndis.gov.au

To get started or learn more, visit the National Disability Insurance Scheme website:

www.ndis.gov.au



Tailem Bend Community Centre Procedure

Client Non Response Procedure

Non-Response Procedure – Duty of Care

The TBCC and Coorong Coaches has a duty of care to ensure the safety and wellbeing of all clients receiving services.

If a client fails to attend a scheduled service or does not respond as expected, the following steps must be taken:

1. Initial Attempt to Locate or Contact the Client

- For transport or home-based services, the driver or staff member will knock on the door and wait a reasonable time for a response.
- For classes, group activities, or social events, staff will note the absence and attempt to contact the client by phone.
- Staff and volunteers must not enter a client's home under any circumstances unless prior authorisation and consent are in place (e.g. approved welfare check).

2. Report to TBCC Office

- If there is no response or attendance, the staff member or volunteer must immediately contact TBCC administration to report the non-response.
- Client and Emergency Contact Follow-Up
- TBCC staff will attempt to contact the client using the primary phone number listed in their record.
- If there is no response, staff will contact a minimum of two nominated emergency contacts to confirm the client's wellbeing.

3. Escalation for Welfare Concerns

- If TBCC staff are unable to reach the client or emergency contacts, and there are reasonable concerns for the client's safety or wellbeing, staff will escalate the matter by contacting local authorities – such as SAPOL, the hospital, or a welfare agency – to request a welfare check.

4. Documentation

- All actions, times, contact attempts, and follow-up decisions must be documented in the client record, service log, or incident register in accordance with TBCC record-keeping procedures.

5. Follow-Up and Review

- Once contact has been made, TBCC staff will confirm the client's wellbeing, determine the reason for the non-response, and review any risk management or support arrangements required to prevent recurrence.

TBCC Fire Risk Days Procedure

Overview

TBCC CTSA provides volunteer transport services across several Fire Ban Districts, including the Riverland, Murray Mallee and Limestone Coast (RMC), Adelaide Hills, and Adelaide Metropolitan regions.

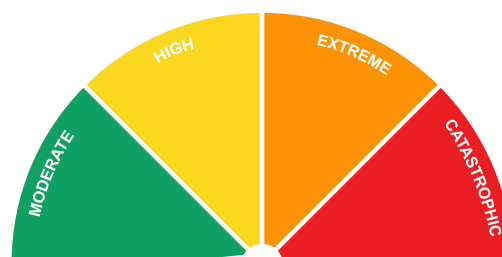
Bushfires can occur with little or no warning and can rapidly affect travel routes. In South Australia, bushfires are a regular and serious risk. Being on the road during a bushfire is extremely dangerous, as vehicles offer limited protection from radiant heat and smoke, and driving conditions can quickly become hazardous and highly stressful.

TBCC office staff will monitor daily fire danger ratings and emergency alerts via official media sources and will communicate relevant information to volunteers and clients as situations arise.

Catastrophic Fire Danger Rating

The Board has determined that no volunteer transport will be provided on any day where a Catastrophic Fire Danger Rating is declared for:

- the region of origin,
- the destination region, and/or
- any region the transport must travel through to reach the appointment.



This rule applies regardless of the distance travelled.

Booked trips may be cancelled or rescheduled prior to, or on, the day of travel. TBCC staff will assist clients who need help rescheduling their appointments.

Additionally, TBCC Volunteer Companions will not be permitted to travel on the Medical Bus Service on a Catastrophic fire danger day.

Extreme and Severe Fire Danger Ratings
Volunteer drivers retain the right to withdraw from any transport commitment on days rated Extreme or Severe if they believe it may affect their personal safety or wellbeing.

TBCC fully supports volunteers in making decisions that prioritise their welfare.

If you are unwell and need to cancel

Call TBCC on (08) 8572 3513.

If calling after hours, listen to the message and press 2 when prompted. You will be diverted to the after-hours emergency mobile.

This option is only for cancelling transport within the 24-hour period before your appointment.

If your appointment is further away than 24 hours, please call during business hours or leave a message on the answering machine.

If you are feeling unwell—including experiencing cold or flu-like symptoms, possible COVID-19 symptoms, or if you have recently returned from overseas or been in close contact with someone who is unwell—please do not attend your scheduled transport. Protecting your health, other passengers, and our volunteers is essential. If you are unsure whether it is safe for you to travel, err on the side of caution. Contact the SA Health Direct on 1800 022 222 or seek medical advice from your GP or health provider. Please let TBCC know as soon as possible if you need to cancel or reschedule.

Statement of rights - Home Care

We believe every person has the right to be treated with respect, dignity, and fairness. When you receive aged care or home support services, you have legal rights protected by the Charter of Aged Care Rights and the Aged Care Quality Standards.

Your Rights

You have the right to:

- Be treated with dignity, respect, and kindness.
- Receive safe, high-quality services that meet your needs.
- Make your own choices about the care and services you receive.
- Have your privacy and personal information protected.
- Understand your services, including costs, before they start.
- Be listened to and have your opinions respected.
- Have someone with you (a family member, friend, or advocate) when talking about your care.
- Ask questions and get clear answers in language you understand.
- Make a complaint or give feedback without fear of losing services or being treated unfairly.
- Have your culture, identity, beliefs, and background recognised and valued.
- Be supported to live as independently as possible and take part in your community.

Your Responsibilities

With rights come responsibilities. You are expected to:

- Treat staff, volunteers, and other clients with respect.
- Provide accurate information about your needs and changes to your situation.
- Use equipment and services safely and responsibly.
- Pay any agreed fees for services if you can.
- Let us know as soon as possible if you need to cancel or change an appointment.

Unhappy with services provided?

It is important to let us know if you have any concerns about the services you receive. Providing feedback or making a complaint will not affect future service requests.

We encourage you to tell us if you are not satisfied or if you have a question about any TBCC service—your feedback helps us improve.

If you wish to make a complaint or raise a grievance about services provided by TBCC, please phone (08) 8572 3513. You may also contact us in writing via email at ceo@tbcc.org.au or by post to PO Box 203, Tailem Bend SA 5260. If you lodge a complaint in writing or by email, you will receive written confirmation of receipt within three (3) working days. If you are not satisfied with how your complaint has been handled, you may escalate your concerns to one of the agencies below.

Aged Care Quality and Safety Commission

Anyone can lodge a concern—this service is free, and you may remain anonymous or request confidentiality. You can also provide feedback about the care you or someone else is receiving, which helps the Commission assess services against the Aged Care Quality Standards.

Phone: 1800 951 822

Website: agedcarequality.gov.au

Additional Agencies You Can Contact

Australian Competition & Consumer Commission (ACCC) Phone: 1300 302 502

Aged Care Rights Advocacy Service (ARAS)

Phone: (08) 8232 5377 Toll Free: 1800 700 600

Health & Community Services Complaints Commissioner (HCSCC) Phone: 1800 232 007

Office for Ageing Well

Email: officeforageingwell@sa.gov.au

Phone: (08) 8204 2420

Ombudsman SA

Website: www.ombudsman.sa.gov.au

Phone: 1800 182 150 or (08) 7322 7020

Your Rights: How to Raise a Concern

You have the right to speak up if you are unhappy with your services or want something to change. You can choose to have an advocate support you at any time.

What an Advocate Can Do

An advocate can:

- Explain your rights and responsibilities.
- Help you raise an issue or concern with TBCC or another service provider.
- Support you at any stage of the complaints process, including attending meetings or helping you write a complaint.

Advocacy is free, confidential, and independent. An advocate will always seek your permission before taking any action on your behalf.

To speak with an advocate, call the National Aged Care Advocacy Line on 1800 700 600.

With your consent, they can refer you to an advocacy agency and arrange for them to contact you.

Anonymous or Confidential Complaints

You can choose to submit your concern:

- Openly – your name is provided.
- Confidentially – your name is known to the Commission but not shared with others.
- Anonymously – your name is not provided at all.

Advocacy and Support Contacts

Aged Rights Advocacy Service (ARAS)

Advocacy for older people receiving aged care services

Dulwich SA 5065

(08) 8232 5377

1800 700 600 (National Aged Care Advocacy Line – free & confidential)

Seniors Information Service SA

Information and referral service for older South Australians

North Adelaide SA 5006

(08) 8168 8776

Translating & Interpreting Service (TIS National)
Free interpreting support for people with limited English
131 450

Disability Advocacy Service
Advocacy for people with disability or functional limitations
Adelaide SA 5000
(08) 8202 5960

Advocacy for Carers – Carers SA
Support and advocacy for carers of all ages
(08) 8291 5600

You may also contact your local MP if you need assistance, representation, or support with government-related matters.

Planning ahead - your choices your rights

Planning ahead helps make sure your wishes are respected, even if you become unwell or unable to make decisions in the future. The following information explains the key legal documents and supports available in South Australia.

Advance Care Directive (ACD)

An Advance Care Directive allows you to record your wishes for future health care, personal care, accommodation and end-of-life decisions.

You can also appoint one or more Substitute Decision-Makers to make decisions on your behalf if you cannot.

Your ACD lets you:

- record your treatment and care preferences
- outline what “quality of life” means to you
- express religious, cultural or personal wishes
- appoint trusted people to act for you
- guide family, carers and health professionals

ACDs are free, and the approved SA form must be used.

For more information or forms:

Search: SA Advance Care Directive
1800 066 969 (Office of the Public Advocate)

Please call into TBCC and we can assist with copies if ACD kits.

Making a Will

A Will is a legal document that explains how you want your property and belongings to be managed after your death. It also allows you to appoint an Executor to carry out your wishes.

You may choose to:

- make a Will with a private solicitor
- use the Public Trustee (eligibility rules apply)
- update an existing Will if your circumstances change

A valid Will can reduce stress for family members and make sure your assets are distributed according to your wishes.

For more information:

Search: Public Trustee of South Australia
(08) 8372 7550

Enduring Power of Attorney (EPOA)

An Enduring Power of Attorney allows you to legally appoint someone you trust to manage your financial and legal affairs if you become unable to make those decisions yourself.

Your attorney may help with:

- paying bills
- managing bank accounts
- signing documents
- handling property or financial matters

The document must be signed while you still have capacity.

For guidance or forms:

Search: SA Enduring Power of Attorney
1800 066 969 (Office of the Public Advocate)

Funeral Assistance and Planning

Planning ahead for a funeral can ease the emotional and financial burden on loved ones.

You may choose to:

- record funeral wishes in your Advance Care Directive
- pre-pay or pre-arrange a funeral plan
- discuss options with a funeral director
- check eligibility for government assistance (for people in financial hardship)

If you need support with funeral costs, speak with:

- your local council
- Services Australia (Centrelink)
- community support agencies

Safety, Protection and Support

Everyone has the right to feel safe and free from abuse, neglect or exploitation. The following services provide confidential advice and support.



Adult Safeguarding Unit (ASU)

The ASU is a state-wide service that responds to concerns about the safety and wellbeing of adults who may be at risk of abuse, neglect, or exploitation. It provides confidential advice, information, and support, and can coordinate responses with service providers to help protect vulnerable adults, particularly those who may be unable to safeguard themselves. The Unit works within South Australian legislation to promote dignity, rights, and safety, ensuring concerns are taken seriously and addressed promptly.

For support for adults at risk of abuse, neglect or exploitation, including those receiving aged care please call 1800 372 310 (9am–5pm, Monday to Friday)

The ASU can:

- respond to concerns about abuse or neglect
- provide information and safety supports
- work with services and families to reduce risk

SA Elder Abuse Prevention Phone Line

The SA Elder Abuse Prevention Phone Line is a confidential helpline that provides advice, information, and support for older South Australians experiencing, or at risk of, abuse, neglect, or exploitation. It offers a safe place to talk through concerns, understand available options, and connect with services that can help. Family members, carers, and professionals can also seek guidance, making the service an important resource for protecting the rights and wellbeing of older people.

A free, confidential service for older people, families, carers and workers. 1800 372 310

Provides advice on:

- financial abuse
- psychological or emotional abuse
- neglect
- exploitation
- safety planning and referrals

Useful Contacts

Emergency help	000
Text-based emergency relay service for people who are deaf or have a speech or hearing impairment	106
Adult Safeguarding Unit	1800 373 310
Aged and Community Services SA & NT Inc	08 8338 7111
Aged Care Industry Association	08 8338 6500
Berri Barmera Council	08 8582 1922
Catalyst Foundation	1800 422 737
Carers SA	08 8291 5600
Carers Gateway	1800 052 222
City of Mount Gambier	08 8721 2555
Commonwealth Respite & Carelink (CRSSs)	1800 052 222
Community Transport South Australia (CTSA)	08 8572 3513
Coorong District Council	1300 785 277
Council of the Aging (COTA)	1800 182 324
Counth Health Connect - Murray Mallee Community Health Service	08 8532 6800
Covid 19 Hotline	1800 020 080
Dementia Australia	08 8372 2100
Dementia Helpline	1800 100 500
District Council Karoonda East Murray	08 8578 1004
District Council of Grant	08 8721 0444
District Council of Loxton Waikerie	08 8584 8000
District Council of Robe	08 8768 2003
Ethnic Link Services	1800 200 422
Emergency Respite Services (after hours)	1800 422 737
Flinders Medical Centre (FMC)	08 8204 5511
Health & Community Services Complaint line	1800 232 007
Independant Living Centres Australia	1300 885 886
Kingston District Council	08 8767 2033
Legal Services Commission	1300 366 424
Lyell McEwin Hospital	08 8182 9000
Meningie & District Hospital & Health Service	08 8575 2777
Mid Murray Council	08 8569 0100
Moorundi Aboriginal Community Health Services (ACCHS)	1800 023 846
Murray Mallee Aged Care Group	08 8532 2255
My Aged Care	1800 200 422
Naracoorte Lucindale Council	08 8760 1100
National Disability Insurance Scheme (NDIS)	1800 800 110
Office for Aging Well	08 8204 2420
Older Person Advocacy Network (OPAN)	1800 700 600
Palliative Care SA	08 8271 1643
Queen Elizabeth Hospital (QEH)	08 8222 6000
Renmark Paringa Council	08 8580 3000
Royal Adelaide Hospital (RAH)	08 7074 0000
Rural City of Murray Bridge	08 8539 1100
Southern Mallee District Council	08 8577 8002
Tailem Bend Community Centre	08 8572 3513
Tailem Bend District Hospital	08 8572 5800
Tatiara District Council	08 8752 1044
Translating & Interpreting Service	13 14 50
Wattle Range Council	08 8733 0900

Tips for Registering with My Aged Care

Registering with My Aged Care is simple when you're prepared. These tips will help make the process smoother and less stressful.

1. Call My Aged Care 1800 200 422

You may spend some time on hold before the registration begins.

Tell the operator you would like to register yourself—or another person.

If you are registering someone else, they must be present to give permission for you to speak on their behalf.

Have These Items Ready:

- Medicare card
- Any relevant medical or support information
- Details of a nominated representative (partner, child, carer)

2. Answering the Registration Questions

During the call, My Aged Care will ask a series of questions.

These tips can help:

- If they cannot find Tailem Bend Community Centre (TBCC), ask them to search for services under:
- Service Name: Community Transport South Australia (CTSA)
- Please ensure both My Aged Care and the assessor know this name.
- Be clear and specific about the support you need to stay independent and safe at home.
- Keep your Medicare card with you during the call.
- When asked about social isolation, answer honestly.
- Many people in rural or remote areas are considered at risk due to distance, transport limitations, and fewer local services.
- Tell them if you currently receive support from TBCC, such as:
 - Social Support / Our Goldies
 - Groups, activities, or classes
 - Home maintenance
 - Transport
 - Emergency food or meals support

3. What Happens After Registration

After your registration, My Aged Care will send a referral to a Regional Assessor. The assessor will contact you to arrange a home or phone assessment.

This may take up to six weeks. You are allowed to change the appointment time if their first suggestion does not suit you.

4. Need Help?

If you need assistance with your registration, please contact Tailem Bend Community Centre (TBCC).

Our staff are happy to book an appointment to help you through the process.

Aged Care Standards

The Aged Care Standards describe what every person receiving aged care can expect: safe, high-quality, respectful and person-centred services delivered by skilled staff within a safe and accessible environment. These standards strengthen your rights, promote cultural safety and independence, improve the consistency of care, and ensure providers are accountable and continually improving. They place you—your needs, your choices and your wellbeing—at the centre of all aged care services.

The Aged Care Code of Conduct sets out the behaviour expected of all workers and providers, requiring them to act with respect, honesty, integrity, and to deliver services safely and free from harm.

The TBCC meets all requirements of the Aged Care Quality Standards, complies fully with the Aged Care Code of Conduct, and holds ASES Award Level Accreditation, demonstrating our commitment to high-quality, safe and reliable services. You can view the full Aged Care Quality Standards and Code of Conduct at www.agedcarequality.gov.au.

<https://www.agedcarequality.gov.au/providers/standards/code-of-conduct>





Aged Care Code of Conduct

The Aged Care Code of Conduct describes how **you must behave and treat older people in your care**. It includes the 8 requirements below.



A.



Act with respect for individuals' rights to freedom of expression, self-determination and decision-making in accordance with applicable laws and conventions.

E.



Act with integrity, honesty and transparency.

B.



Act in a way that treats individuals with dignity and respect and values their diversity.

F.



Promptly take steps to raise and act on concerns about matters that may impact the quality and safety of funded aged care services.

C.



Act with respect for the privacy of individuals.

G.



Deliver funded aged care services free from:
i. all forms of violence, discrimination, exploitation, neglect and abuse and
ii. sexual misconduct.

D.



Deliver funded aged care services in a safe and competent manner, with care and skill.

H.



Take all reasonable steps to prevent and respond to:
i. all forms of violence, discrimination, exploitation, neglect and abuse and
ii. sexual misconduct.



Find out more:

Aged Care Quality and Safety Commission
agedcarequality.gov.au/workers/code-conduct-aged-care

Disclaimer

The information in this resource provides general guidance only. It's your responsibility to know your obligations and legal responsibilities under the Aged Care Act 2024 and Aged Care Rules 2025.



Charter of Aged Care Rights

All people receiving Australian Government funded residential care, home care or other aged care services in the community have rights.

I have the right to:

1. safe and high-quality care and services;
2. be treated with dignity and respect;
3. have my identity, culture and diversity valued and supported;
4. live without abuse and neglect;
5. be informed about my care and services in a way I understand;
6. access all information about myself, including information about my rights, care and services;
7. have control over and make choices about my care, and personal and social life, including where choices involve personal risk;
8. have control over, and make decisions about, the personal aspects of my daily life, financial affairs and possessions;
9. my independence;
10. be listened to and understood;
11. have a person of my choice, including an aged care advocate, support me or speak on my behalf;
12. complain free from reprisal, and to have my complaints dealt with fairly and promptly;
13. personal privacy and to have my personal information protected;
14. exercise my rights without it adversely affecting the way I am treated.

If you have concerns about the aged care you are receiving, you can:

- talk to your aged care provider, in the first instance,
- speak with an aged care advocate on **1800 700 600** or visit **opan.com.au**, for support to raise your concerns, or
- contact the **Aged Care Quality and Safety Commission** on **1800 951 822** or visit its website, **agedcarequality.gov.au**. The Commission can help you resolve a complaint about your aged care provider.

TBCC Community Neighbourhood Development (CND) Murray Mallee & Limestone Coast

Overview

The TBCC delivers CND services funded by the Department of Human Services (DHS). Our role is to strengthen community connection, increase participation, and support wellbeing through services that are shaped by local needs across the Murray Mallee and Limestone Coast regions.

Place-Based Regional Model

TBCC provides:

- Safe, welcoming, accessible spaces
- Programs that reflect local priorities and strengths
- Inclusive opportunities for people of all backgrounds
- A practical, community-led approach supported by partnerships and volunteers

Murray Mallee - across farming towns, river communities and remote districts, TBCC:

- Reduces isolation and builds social connection
- Supports vulnerable and disadvantaged community members
- Strengthens local networks and participation
- Provides practical pathways for people to engage locally

Limestone Coast (excluding Mount Gambier & Millicent) In townships such as Naracoorte, Bordertown Robe and Kingston, TBCC:

- Increases access to community activities where transport and distance are barriers
- Ensures culturally safe engagement, including with Aboriginal and CALD communities
- Works with councils and community organisations to deliver responsive programs

Community Development & Partnerships

TBCC uses community development approaches to:

- Identify what matters most to local people
- Co-design activities and solutions with partners
- Develop annual plans that respond to emerging needs
- Strengthen local networks and community capability
- Access, Inclusion & Participant Voice

CND services are welcoming and inclusive for:

- Aboriginal and CALD communities
- LGBTQIA+ people
- People with disability
- Carers
- People experiencing disadvantage, loneliness or isolation

We listen to participant feedback and use it to guide service improvement.

Volunteers

Volunteers are central to TBCC. We:

- Offer meaningful roles for people of all ages and backgrounds
- Support volunteers to build skills, confidence and connection
- Recognise and value their contribution to stronger communities

Future Focus

TBCC will continue to:

- Strengthen partnerships
- Enhance cultural responsiveness
- Improve access to local opportunities
- Support community-led initiatives and wellbeing

Tell Us What Your Community Needs, TBCC welcomes your ideas. If you want to share what your community needs – or if you'd like to volunteer – please contact the Tailem Bend Community Centre. Your voice matters. Your contribution makes a difference.

join the TBCC Team of volunteers

We are looking for community-minded people who would like to contribute their time, skills, and kindness across a variety of roles, including:

- Community Drivers – helping people reach medical appointments and essential services
- Catering Assistants – supporting social programs, luncheons, and community events
- Wellbeing Call Volunteers – checking in on isolated or vulnerable community members
- Reception & Administration Support – greeting visitors and assisting with everyday centre tasks
- General Support Roles – from gardening to program support, events, and many other activities

Volunteering with TBCC is flexible, meaningful, and a great way to contribute to your community while building skills and connection.

Meet your Workforce Australia requirements

Participants can meet their 15-hour per week Workforce Australia mutual obligation requirements by volunteering with TBCC.

We provide a supportive environment and a wide range of activities to suit different interests, abilities, and availability.

Call Us Today

If you're ready to make a difference – or want to learn more about available roles – contact the Tailem Bend Community Centre and join our volunteer team.

Your contribution changes lives.

Communities for Children (C4C) Murraylands

Funded by the Australian Government Department of Social Services (DSS), Facilitated by ac.care Murray Bridge. Delivered locally by the TBCC

What is Communities for Children?

Communities for Children (C4C) is a program that supports children aged 0–12 years and their families. It aims to strengthen children's learning, wellbeing, and development, and to help families feel confident, connected, and supported.

The program is funded by the Department of Social Services (DSS) and delivered across the Murraylands by local organisations chosen for their community experience and relationships.

TBCC's Role

The TBCC is one of three Community Partners delivering C4C activities in the Murraylands. TBCC works closely with ac.care, local families, schools, and community services to offer programs that meet local needs.

About Our Region

The Murraylands is a large, diverse area that includes the Rural City of Murray Bridge, the Coorong, Mid Murray and Karoonda communities, and several rural towns. Many families face challenges such as:

- Limited access to services
- Long travel distances
- Higher levels of disadvantage
- Fewer activities for children and parents

C4C helps fill these gaps by providing free or low-cost programs where families live.

What TBCC Offers

TBCC delivers friendly, welcoming services that support:

- Evidenced Based Emotional Intelligence programs
- Learning and school readiness
- Parenting confidence and skills
- Healthy child development
- Family connection and social inclusion
- Community events that bring people together
- Support for families who feel isolated

Programs are designed to be safe, inclusive, culturally respectful, and enjoyable for both children and parents.

Why This Work Matters

Census shows that schools across the Murraylands continue to experience higher levels of socio-educational disadvantage than the national average. Many schools in the region have a greater proportion of students in the lowest socio-educational quartiles, and SEIFA data also places the Murraylands among the more disadvantaged areas of South Australia.

Community feedback across the Murraylands shows a need for:

- More support for parents
- More early-years programs
- Help for families living in rural or isolated areas
- Activities for children to learn, play, and connect
- Stronger community connection
- Programs that welcome all cultures

TBCC helps address these needs by providing practical, accessible programs for families with young children.

TBCC is committed to:

- Providing safe and welcoming spaces for all families
- Supporting children to learn, grow, and belong
- Building strong community connections
- Working with local services to improve outcomes for families
- Delivering programs based on community needs and evidence-based practice

Evidenced based facilitation

From the Australian Government Institute of Family Studies (AIFS) list of Communities for Children Facilitating Partners Evidence-based programme profiles TBCC currently has trained facilitators in the following evidenced based children's' programs;

Parent Child Mother Goose

Seasons for Growth – Children and Stormbirds (natural disasters).

Rhythm to Recovery

Tuning into Kids/Teens/Dads (emotion coaching)

Circle of Security

Bringing up Great Kids + online delivery

Kimochis

Smalltalk

Shark Cage

THANK YOU

The Tailem Bend Community Centre extends our heartfelt appreciation to our courageous Board of Management, dedicated staff, and exceptional volunteers. Your commitment, resilience, and willingness to go above and beyond make a real and lasting difference in the communities we serve across the Riverland, Murray Mallee, and Limestone Coast.

For over 38 years, TBCC has been a proud and trusted organisation, grounded in strong values, local leadership, and a genuine commitment to responding to community needs. Our history is built on service, inclusion, and connection – and we remain dedicated to supporting people, strengthening neighbourhoods, and building community wellbeing now and into the future.

Following the acquisition of the historic Station Master's House in October 2024, we are excited to progress its future development – including the creation of a community-focused Transport Hub and the installation of Pinar, our unique cultural and tourism feature.

These initiatives will expand community access, enhance service delivery, and create new opportunities for connection, storytelling, and regional engagement.

Thank you for reading this booklet and for choosing TBCC as your service provider. Your support helps us continue this important work

TBCC – where people, places and possibilities come together.

“
The Tailem Bend
Community
Centre has saved
my life
”

”
Thank you
for having
me
”

”
I'm just so
grateful for
the service
”

”
As always
above and
beyond.
200%
”

”
Keep up with
the good
work
”



”
I can see
through my
windows!!!!
Fast worker,
excellent work
”

”
Self growth,
human
interaction and
obtaining goals
set.
”

”
Lovely day
out with
very nice
people
”

”
Learnt alot
in a fun
environment
”

”
I have been happy with
all of the volunteer drivers
I have had so far. The
medical bus is also such a
blessing, I'm so grateful to
have the service available
to me, I don't know what
I'd do without it.
”