

THE YEAR IN
REVIEW

2019
2018

**COASTLINE EXISTS TO HELP CUSTOMERS
WITH THEIR FINANCIAL WELL-BEING**

COASTLINE'S VALUES

We care

We care about each other, our customers and our community

We make it easy

We make things easier and simpler for people

We are a team

It's We not Me. We win when we work together

We deliver passionate and determined service

We create value for our customers with wonderful experiences

We embrace and drive change

We constantly look for ways to deliver more for customers

We build trust through relationships

We act honestly and with the highest integrity

We are locals helping locals

OUR CREDIT UNION DIFFERENCE

At Coastline, we care about people and providing convenient financial solutions for our customers.

We are a member-owned organisation. Our customers are our members and they are the shareholders of our Credit Union. Our profits are retained for the benefit of our members and the local community.

We are here to help. Ask us about home loans, personal loans, credit cards, insurance, savings accounts, budgeting and financial planning.



MEMBERS TODAY
17,025

1995
Coastline Credit Union

1970
Macleay Mutual
Credit Union

1969
Macleay Mutual
Credit Union Ltd

54
Members

1966
Macleay River County
Council Employees
Credit Union Ltd

2019 THE YEAR IN REVIEW

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Cover Photo by Josh Tabone

MATTHEW RYAN

In 2018/2019 Coastline continued its customer centric banking journey. We have built our culture around our core purpose and values



CHAIRMAN'S

REPORT

The success Coastline has achieved over the past 4 years is reflected in strong growth and record profitability. 1,284 new members joined Coastline during the financial year which saw our membership grow to 17,025. Our record profit before tax for the year was \$4.5 million and represents operating growth of 6.2%. The loan book achieved solid growth of 6.5% to close at \$445 million. Member deposits increased by 9.3% to \$454 million and our total assets grew by 6.9%, an

increase of \$34.9 million, which reflects the confidence members have in doing business with Coastline. We are in a prudentially sound position with solid capital and low levels of loan arrears. We have set a corporate strategic objective of reaching \$500 million of Loans by the year 2020 and I am pleased to say that we are on track to reach our goal. This is a remarkable effort by our staff. We are committed to the further development of our customer centric approach and ensuring our business is focussed on the future.

The increasing speed of payments in a 'real-time' world drives an increasing need for managing fraud. The past year saw increasing fraud events perpetuated, resulting in losses and reputational damage in the financial sector. The financial crime cartels are increasing in their sophistication and the defence systems of financial institutions must evolve to keep pace. Coastline has invested in Indue's next generation 'continual learning' monitoring systems, designed to combat the fraud of the future in a frictionless payment world.

Work is underway for a new Kempsey branch in Smith Street which will build on the success of our branch concept designs in West Kempsey, South West Rocks, Port Macquarie and Taree. The Smith Street branch will reflect Coastline's brand and build on our community focus with the inclusion of purpose-built community spaces and cafe. The new branch fit-out is a departure from our traditional branch and positions Coastline to combat declining transaction business due to the take up of electronic banking. The new Kempsey branch is planned to open in November this year and will join our South West Rocks, Port Macquarie and Taree locations in opening on Saturday mornings.

Coastline has committed to be the major sponsor of the Macleay Valley Business Awards for a further 3 years and we see this sponsorship as a way of supporting the local business community. We have also entered a three-year Gold Sponsorship with the Kempsey Show Society. The event is one of the biggest for the Macleay community and is a celebration of our local Agricultural community who are many of our members.

Coastline's Port Macquarie store were recent winners in the 2019 Port Macquarie Business Chamber Awards for Financial Services. The award recognises the outstanding work of our Port Macquarie team and our support for the Port Macquarie business community and our involvement in the local community.

At the Macleay Business Awards Business Lending Specialist, Lachlan

Townsend, received the Excellence Award for Outstanding Young Employee. This award not only recognises Lachy's personal and professional development but also demonstrates Coastline's commitment to mentoring staff and encouraging further education and training.

The Coastline Cubs School Visit Program was relaunched during the year with a focus on attracting children and young families to Coastline. The program is designed to meet the requirements of the NSW education curriculum and to offer local schools and educators a venue to carry out this learning experience. It is a point of difference to the School Banking programs

WE HAVE SET A CORPORATE STRATEGIC OBJECTIVE OF REACHING \$500 MILLION OF LOANS BY THE YEAR 2020 AND I AM PLEASED TO SAY THAT WE ARE ON TRACK TO REACH OUR GOAL. THIS IS A REMARKABLE EFFORT BY OUR STAFF.

offered by the big banks. It provides an ethical approach to the introduction to banking for children in our community and shows our support for student education outside of the classroom and within the community.

This year the Coastline Community Foundation continued to support major safer driver initiatives which provided support to over 750 high school students in the Manning and Macleay Valleys. In partnership with the Rotary Clubs of Kempsey and Taree the students were provided with a series of practical and powerful workshops that laid the foundation for safe road use throughout their lives.

We anticipate business conditions will again be challenging over the next 12 months. Despite this we are confident solid growth will continue in the year ahead. Consolidation continues within the Mutual Banking Sector with the number of Mutuals now standing at 69. Coastline will continue to explore growth opportunities within our region. Of the 69 Mutuals trading today more than half have transferred to bank status. Changing to a bank is an option Coastline can consider, however it is not on our agenda. We will develop our business and invest in the things that make us different – our people, our place, our products and our technology – and we believe we can continue to grow above industry benchmarks.

In closing, I would like to thank my fellow Board members for their co-operation, teamwork and support throughout the year. Special mention to Director Allan Hudson who retires from the Board after 12 years of service. Allan was elected to the Board in April 2007 and served as Chairman from October 2010 until December 2017. My thanks also go to our General Manager Peter Townsend, his leadership team and all staff for their efforts in achieving the trading performance and providing professional, friendly and efficient banking services to our members.

Matthew Ryan, Chairman

MEET THE DIRECTORS *and General Manager*



PETER TOWNSEND, GENERAL MANAGER (1996 - Present)

Dip Accounting, MBA, AICD, Fellow AM Institute

Since being appointed in 1996, Peter has played an important role in the development and growth of Coastline.

Peter is a Director of Indue Ltd which provides financial products and services to financial institutions and is a Director of the Kempsey Golf Club.



MATTHEW RYAN, CHAIRMAN (2009 - Present)

B Arts (Politics), B Education, Dip Business, Grad Cert Finance, Fellow AM Institute

Matt is Chairman of Coastline's Board of Directors and a member of the Executive, Risk, and Remuneration Committees.

Matt is an experienced Project Manager and Management Consultant having worked within the public and private sectors. Matt has supported government and industry clients in a variety of roles with a focus on strategy and risk. He has held several management and compliance positions with the Department of Defence, Department of Justice and is currently with TAFE NSW.

Matt is a Senior Manager with Public Partners Australia, a management consulting firm focused on supporting government and industry clients. Matt lives in South West Rocks where he is actively involved in the community.



ALLAN HUDSON, DEPUTY CHAIRMAN (2007 - Present)

Ad Dip Business (Accounting), AIPA, APA, F.Fin, Fellow AM Institute & JP

Allan was appointed Deputy Chairman in 2010 and served as Chairman from 2011 to 2017. Allan is a member of the Executive, Nominations, Loans and Coastline Community Foundation Committees.

Allan has over 30 years' experience in the financial sector including banks, finance companies and credit unions. He is currently self-employed as a contractor in the Registered Club industry where he has also had 15 years management experience.

Allan provides consultancy services to the Club industry. He was previously employed as the Secretary Manager of the Kendall Services & Citizens Club and lives on a small farm in the Camden Haven valley.



TONY FERRIS (2012 - Present)

B Business, MBA, Ad Cert Commerce, Fellow FINSIA, Fellow AM Institute

Tony is Chairman of Coastline's Audit Committee and a member of the Risk, Remuneration and Coastline Community Foundation Committees.

Tony has more than thirty-six years experience in Credit Unions, commencing his career with Coastline in 1982 when it was known as Macleay Mutual.

His commitment to the Credit Union Industry is driven by the strong belief in the values and support that Credit Unions provide to their members and the communities in which they operate.



VANESSA McNEILLY (2011- Present)

Dip Law, National Training Independent Children's Lawyer, Law Society NSW, Mid North Coast Law Society, FACS External Legal Practitioner, Fellow AM Institute

Vanessa is Chair of the Nomination Committee and member of the Executive, Audit and Coastline Community Foundation Committees.

Vanessa is the Principal Lawyer and Director at her Law Firm, McNeilly Lawyers, Kempsey. She believes it is important to support the businesses and families of our local community and was formally on the Management Committee at Kempsey Family Support Service Inc.

Vanessa brings a fresh and common-sense approach and is committed to the ongoing success of the Macleay, Hastings & Manning regions.



JENNIFER PIKE (2013 - Present)

B Economics (Accounting), CPA, MAMI, Fellow AM Institute

Jennifer is Chair of Coastline's Remuneration and Coastline Community Foundation Committees and a member of the Loans and Nomination Committees.

Jennifer is a seasoned finance professional with over 30 years' experience with diverse industries including manufacturing, financial services and local government sectors.

She has worked with prestigious organisations including NSW Treasury, KPMG, The Boston Consulting Group, Moody's Credit Rating Agency and Rothschild Australia as well as Governance Officer with Port Macquarie-Hastings Council.

Jennifer is currently employed at St Columba Anglican School as the Finance Director.



DAVID BEVAN (2010 - Present)

Dip Business (Accounting), Fellow AM Institute

David is Chairman of the Risk Committee and member of the Nomination and Audit Committees. He has over twenty-six years' experience with Credit Unions holding the positions of Chairman, General Manager, Company Secretary and Chief Financial Officer.

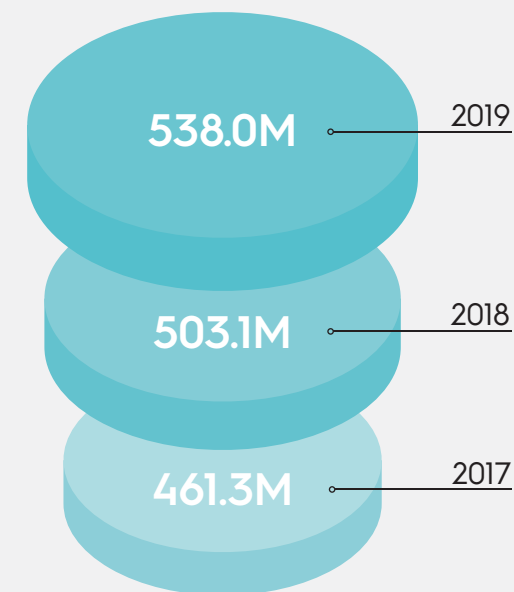
David's association with the Credit Union industry has provided him with a sound understanding of the social and community needs of its members, requirement for a high level of corporate governance and a focused strategic plan.

David is an active member of Rotary and Legacy.

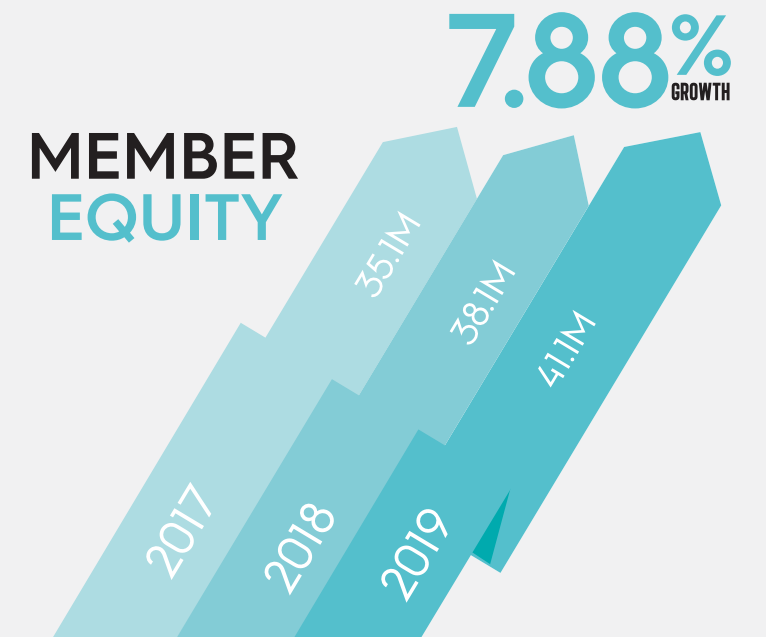
2019 2018 FINANCIALS

COASTLINE YEAR IN REVIEW 2018/19

At Coastline, we care about people and providing convenient financial solutions for our customers.



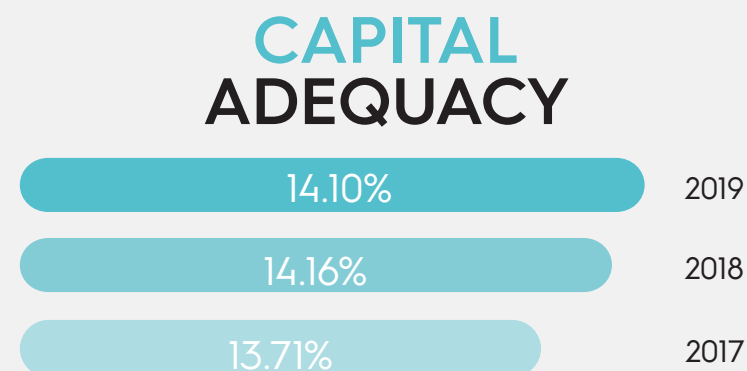
TOTAL ASSETS
6.93% GROWTH



MEMBER EQUITY
7.88% GROWTH

Year	Gross Loans Balance
2017	375.4M
2018	418.0M
2019	445.3M

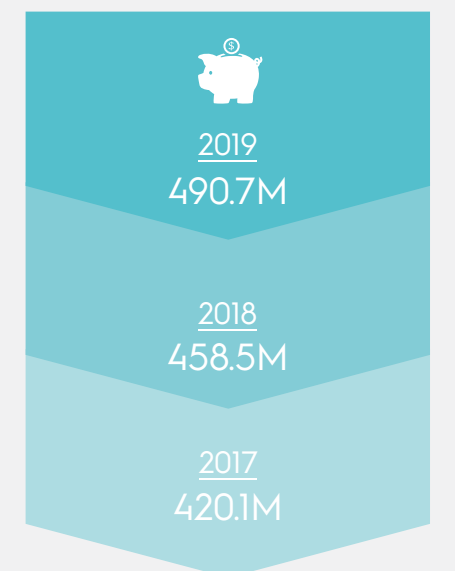
GROSS LOANS BALANCE
6.53% GROWTH



GROSS PROFIT
7.1% GROWTH



TOTAL DEPOSITS



7.02% GROWTH

2019
2018

FINANCIALS

PROFIT & LOSS STATEMENT

	2019	2018	2017
	\$'000	\$'000	\$'000
Interest revenue	22,863	20,471	18,010
Interest expense	(9,796)	(8,627)	(7,929)
Net interest income	13,067	11,844	10,081
Other revenue and income	2,246	2,552	2,880
Impairment losses on loans and advances	(40)	(115)	(218)
Operating expenses	(10,768)	(10,038)	(9,336)
Profit before income tax	4,505	4,243	3,407
Income tax expense	(1,205)	(1,140)	(1,028)
Net profit for the year	3,300	3,103	2,379

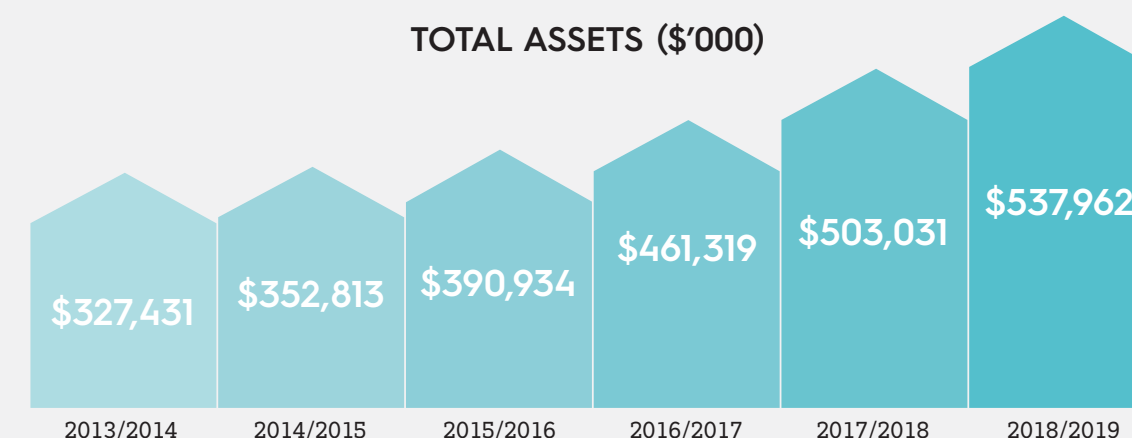
BALANCE SHEET

Cash and investments	83,578	76,728	76,506
Loans and advances	444,529	417,473	374,922
Other assets	5,374	4,413	5,143
Property, plant and equipment	4,481	4,417	4,748
Total assets	537,962	503,031	461,319
Deposits from other financial institutions	36,500	43,000	51,450
Deposits from members	454,169	415,517	369,530
Payables and provisions	6,230	6,449	5,278
Total liabilities	496,899	464,966	426,258
Net assets	41,063	38,065	35,061

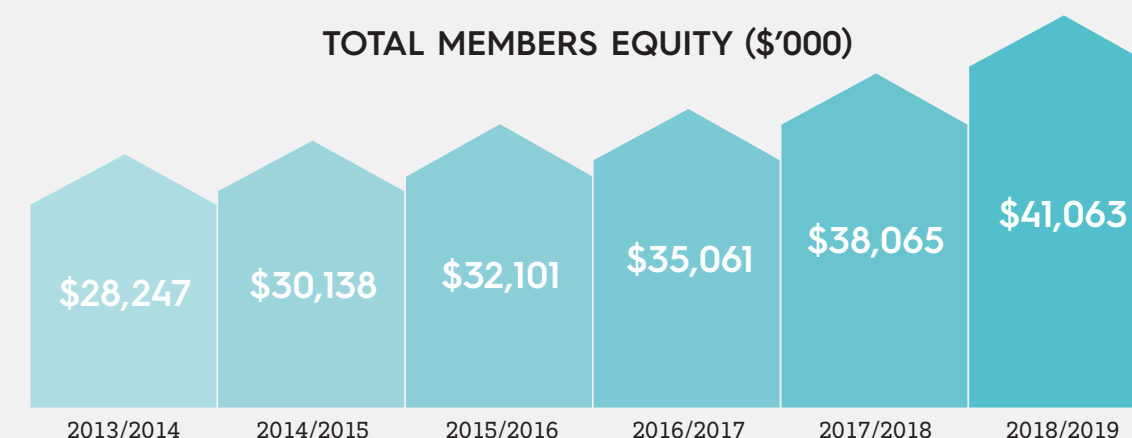
STATEMENT OF CHANGES IN EQUITY

Asset revaluation reserve	1,831	1,831	1,831
General reserve for credit losses	2,160	1,984	1,854
Other reserve for credit losses	0	90	129
Redeemed share capital reserve	49	48	47
Retained earnings	37,023	34,112	31,200
Net assets	41,063	38,065	35,061

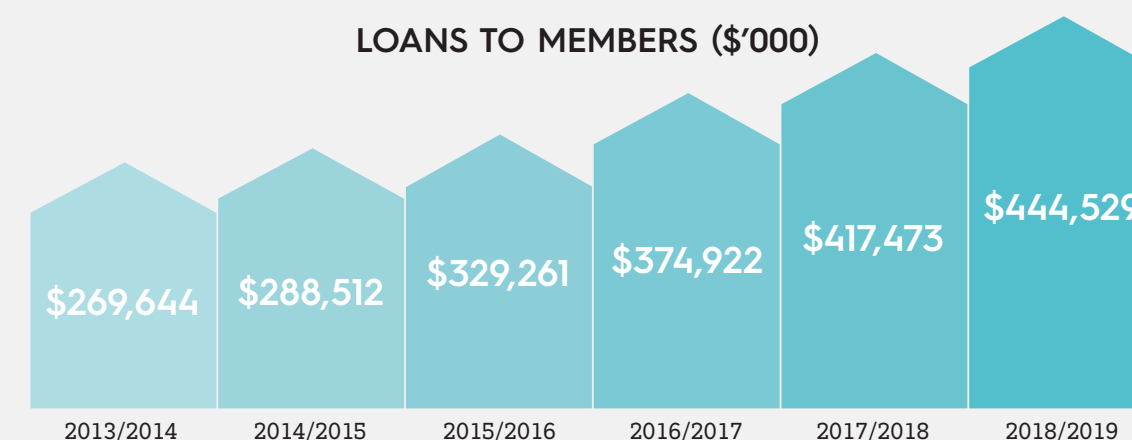
TOTAL ASSETS (\$'000)



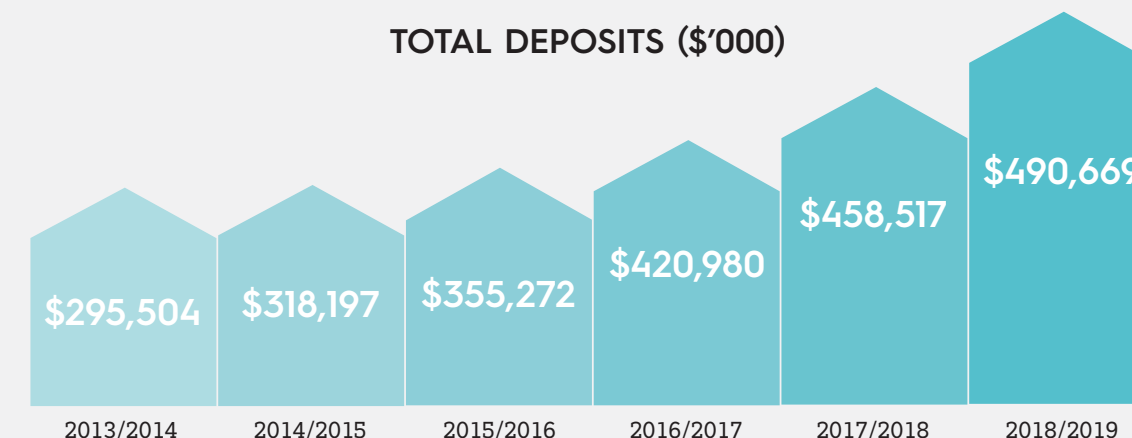
TOTAL MEMBERS EQUITY (\$'000)



LOANS TO MEMBERS (\$'000)



TOTAL DEPOSITS (\$'000)



COASTLINE YEAR IN REVIEW 2018/19

OUR COMMUNITY



Water for WALGETT

Durri Aboriginal Corporation Medical Service ran a campaign to deliver fresh water out to Walgett who were experiencing level 5 water restrictions in January 2019.

Coastline donated fresh bottled water to the Water for Walgett Campaign.

"Outside the home water is turned off between 9-5. Their rivers are completely empty. They are living off bore water which is high in sodium and undrinkable, and it will be some time before something sustainable is implemented," says Durri ACMS employee Mariah and one of the Water for Walgett organisers.



KAYLE ENFIELD

When 14 year old Port Macquarie local Kayle Enfield qualified for the Surf Dive 'n Ski Australian Junior Surfing Titles in South Australia, Coastline helped take away some of the stress travelling can pose, giving him the freedom to surf at his highest level.

"I started surfing at around 4 years old and it took until I was 8 to realise I wanted to be a pro surfer. Last year I placed 4th in the All Schools Junior State Titles and I qualified for the Australian Titles, which was to be held in South Australia. I was stoked but then had no clue where I was going to get the money to go and compete in South Australia. Coastline came to me and offered their support as helping locals is a main focus for them. I was so happy that they helped make it possible to compete in South Australia and will be always thankful for the opportunity. That experience opened my eyes a little more and I now have more goals I'm striving for...a National title wouldn't be bad! So, thank you Coastline for helping me kick start my dreams; I've got plenty more of them! Cheers, Kayle"

BIGGEST MORNING TEA

Coastline again supported the Cancer Council's Biggest Morning Tea this year with all Coastline stores taking part in the event, raising vital funds for cancer research.



Thank you to all the wonderful businesses who donated and pre-purchased plates, as well as the support from our incredible community members! It was one of Coastline's BIGGEST Morning Teas, raising over \$3,000 for the Cancer Council Australia – an amazing effort!



LOCAL SPOTLIGHT



Coastline has continued its promise to allow local artisans, producers and designers who do not hold a retail shop front the opportunity to showcase their creations.

With all proceeds returned directly to the business, Coastline stores allow an organisation to book a fortnight to display their products, focussing on opportunities of brand awareness and shining a light on the talented everyday people within our communities.

THIS YEAR 80 BUSINESSES PARTICIPATED IN OUR LOCAL SPOTLIGHT PROGRAM.

Coastline encompasses the idea of supporting local. We believe in the value of local business and therefore, we continue to offer our Local Spotlight to small businesses in our regions.



MACLEAY VALLEY BUSINESS AWARDS

"On behalf of the Macleay Valley Business Chamber we take this opportunity to thank Coastline for their continued support as the major presenting partner for the Macleay Valley Business Awards.

This year the Awards night was held at the South West Rocks Country Club and continued to see the high quality of local businesses being recognised for their business achievements locally. This in no small part has been largely achievable through all our generous sponsors and in particular Coastline who have been our major sponsor now for the past three years and their offer to continue this partnership for a further term. Coastline not only has the excellent reputation for being the Premier local financial organisation within the broader Macleay Valley, the fact that it has its roots locally, demonstrates the values it sees through supporting the local business members and the community they serve. Finally, an organisation is

only as good as its leadership and special thanks go to Peter Townsend their General Manager who is 100% behind the concept of the Macleay Valley Business Awards and who actively encourages his staff Lachy Townsend and Jenny Thorman to be part of the Chamber and the Awards organising committee to whom we are extremely grateful."

- Gary Scott, President - Macleay Valley Business Chamber



KEMPSEY SHOW SOCIETY 3-YEAR PARTNERSHIP

Coastline are proud to announce its partnership deal with the Kempsey Show Society, locking in a deal which will guarantee the go ahead of the Annual Kempsey Show for a further three years.

Entering this partnership will support the Show's longevity and create a greater community event overall. "We're a local business, homegrown in the Macleay Valley and when we can support another local organisation like the Show Society, it's a great community feeling", said Coastline General Manager Peter Townsend.



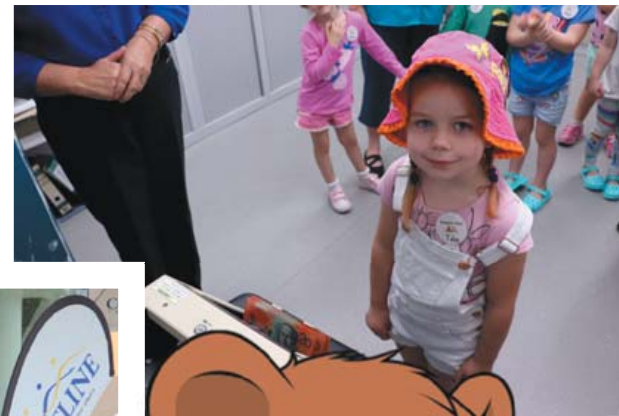
PORT MACQUARIE MAGPIES AFL CLUB

Coastline's sponsorship assists with the costs associated with fielding teams in Under 17s, Womens, Reserve Grade and Senior competitions of the North Coast AFL.

Without the assistance of our sponsors the club could not continue to operate. Coastline also provides our banking service and their staff are easy to work with and nothing is too hard. Simplifying banking allows us to concentrate more time on the football operations. Thanks for the support."

- Michael Rolfe, President Port Macquarie Magpies AFL Club

CUBS



COASTLINE'S VISION HAS ALWAYS BEEN CENTRED AROUND HELPING AND SHOWING TANGIBLE SUPPORT TO THE COMMUNITY.



We have developed our Coastline Cubs School Visit Program to help educate young community members on how to best manage their money and to guide them to make sensible and worthwhile financial decisions in future. To achieve financial literacy, we believe introducing children to the world of finance will prove to be a beneficial endeavour, providing them with a hands-on practical learning experience on the reality of banking and managing finances. During their visits, children and students can use our coin counting machine to exchange \$5 in coins into a note, which they then keep, as part of our Coastline Community Foundation.

We then show them the BIG safe, let them spin money through the note counter and engage them in some fun money activities!

We have developed Coastline Cubs School Visit Program to correlate with outcomes in the NSW Education Standards Authority Mathematics Syllabus and the Early Years Learning Framework.



TRIAL BAY TRI CLUB

TRIAL BAY TRIATHLON & SOUTH WEST ROCKS RUNNING FESTIVAL

"Having had such a long association with the Trial Bay Triathlon and the South West Rocks Running Festival (formerly, the Macleay River Marathon), Coastline continues to live up to its claim that they, "support the people who live, work and play in our community."

As well as an ongoing annual sponsorship, they also provide equipment and signage that enhances the atmosphere and

visual appeal of the main event site. They also provide some of their wonderful staff who volunteer their time, offering much needed help with these events.

The Trial Bay Triathlon Committee is proud to have Coastline as a partner in these wonderful community events and looks forward to the future of our mutual relationship."

- Darrell Little, Trial Bay Triathlon Committee Member



ALL ABILITIES FUTSAL

Chris and Cheree from East Coast Eagles All Abilities Futsal stopped by Port Branch to present us with a certificate of appreciation.

Coastline has supported their campaign at the 2019 National Futsal Championships, which they won! "A big thank you to Coastline Credit Union for helping us get to our goals and for partnering us moving forward", said Chris Whitfield from All Abilities Futsal.



SOUTH WEST ROCKS MARLINS

SWR Marlins RLFC would like to thank Coastline Credit Union for their generous sponsorship.

With the kit bag sponsorship, all our players, including the inaugural girls side have bags to keep their gear in as they travel to training and games. They look fantastic with both the Marlins logo and the Coastline logo. We love how the Credit Union is community focused, not just money focused like the banks. Thanks again for your support."

- Robert Slapp - Sponsorship Co-ordinator



MACLEAY VALLEY COAST DIABETES GROUP

Coastline were proud sponsors of the Macleay Valley Dia-Bete-It Party.

The annual fundraiser helps raise awareness of Type 1 Diabetes and supports locals living with the condition.

MACLEAY VALLEY BUSINESS AWARDS



KEMPSEY ROTARY

YOUTH DRIVER AWARENESS DAY

"The Rotary Club of Kempsey was excited to receive sponsorship from Coastline again this year to operate their annual Kempsey Rotary Youth Driver Awareness Day.

Coastline generously sponsored morning tea and provided a number of staff to assist with organising students on the day. Coastline also provided all participants with a \$35 voucher towards a driving lesson.

THE PROGRAM SAW OVER 120 YEAR 10 STUDENTS FROM KEMPSEY HIGH SCHOOL AND MELVILLE HIGH SCHOOL MEET AT THE KEMPSEY PCYC FOR A SERIES OF WORKSHOPS AND DISCUSSIONS COVERING DRIVER SAFETY.

Now in its 12th year, the day aims to raise awareness of critical areas of safety for students who are preparing to obtain their drivers licence. This great program would not be possible without support from a wide range of community volunteers and sponsors, including the Kempsey Macleay RSL Club, Kempsey SES, Busways, and local representatives from Services NSW, Kempsey Police and NSW Ambulance."

- Tania Powick - Kempsey Rotary Representative



ONE OF OUR FAVOURITE THINGS TO DO HERE AT COASTLINE IS HELP LOCALS.

When our very own Mitchell Van Der Veer, Team Leader at Coastline Port Macquarie had a chat to us about sponsoring Port local and

Professional Surfer Matt Banting, we jumped at the opportunity to help such a talented young man!

Banting's on a mission to requalify for World Surf League's Championship Tour after suffering a severe hip flexor injury in 2017 and spending about eight months out of the water. This also forced him out for the remainder of the season and marked the start of consecutive setbacks in his professional career.

In his 25 years, Banting has definitely had his fair share of highs and lows, however these lessons haven't dampened his competitive drive one bit. He's back with a bang and is hungrier than ever to grab a spot back on the Tour.

"Big thanks to Coastline for supporting my quest to qualify for the WSL Championship Tour this year!



"BIG THANKS TO COASTLINE FOR SUPPORTING MY QUEST TO QUALIFY FOR THE WSL CHAMPIONSHIP TOUR THIS YEAR! STOKED TO BE COMPETING AND DOING WHAT I LOVE!"

Stoked to be competing and doing what I love! I can't thank Coastline enough for their support.

They came into my career at a very pivotal time, a time when I was starting my serious comeback. It hasn't been just the financial assistance that helps but also the belief and support from the entire organisation. It really helped me to keep believing in myself and what I set out to achieve!"

- Matt Banting



"I WOULD LIKE TO
THANK ALL THE STAFF
AT COASTLINE FOR THE
GREAT WORK ENERGY
AND ENTHUSIASM THEY
PROVIDE EVERY TIME I
GO AND DO BUSINESS
AT THEIR BRAND NEW,
EXCITING SHOP IN THE
MANNING MALL.

UNITED CRICKET CLUB

I am associated with the United Cricket Club and on behalf of the Committee, I would like to praise the first-class service provided. All staff have a happy attitude to provide great customer service.

Coastline is a great supporter of the United Cricket Club with many players having accounts and loans."

- Mervyn Emerton – United Cricket Club



CANCERIAN BALL

The night of Saturday 25th May 2019 saw around 270 people attend the Kempsey Cancerians Million Dollar Night at the Kempsey Macleay RSL Club.

Since its beginning, Kempsey Cancerians have now raised \$1,030,505 for the Australian Cancer Research Foundation!

Australian Cancer Research Foundation Ph.D student Brielle Parris was a guest speaker on the night and highlighted some of the extraordinary progression on methods of early detection. The earlier a cancer is found, the greater the potential success of the treatment.

Almost everyone has been touched by cancer in some way and it was lovely to see our community come together to raise funds for cancer research. Congratulations on such a successful and great night! Coastline are so proud to support such a worthy cause.

FREDERICKTON PUBLIC SCHOOL



Australians have a deep affiliation with water and enjoying the outdoors.

It's paramount that all children are taught the important life skill of water safety and survival. Coastline recognises this importance and donated to Frederickton Public School's Intensive Swimming Program to ensure that students from Kindergarten to Year 6 could attend and develop these necessary skills.



TAREE CITY BULLS

At the start of the 2019 season, the Taree City Bulls Rugby League Club had high hopes of a great season. Coastline has again continued as the Club's Major Sponsor.

Taree Branch Manager Jeff Haisell and the team at Coastline have always been great supporters of the Taree City Bulls, and the partnership between the Bulls & Coastline has grown over a number of years.

A long list of injuries and shortage of players played a big part in our season not being the success we had hoped for. Our Ladies League Tag was the one shining light, reaching the semi-finals and one of our players, Sarah O'Connor being named Group 3 Player of the Year.

Certainly, the highlight of this season was again the Kristylea Bridge Cup Day between the Bulls and Wingham Tigers.

This charity match day is always well supported by the local public with all funds raised going to the local Can Assist organisation, which supports local cancer patients by paying bills and expenses whilst fighting this horrible disease.

Coastline staff offered additional support to this day by conducting a raffle.

Over the past 5 years that the Bulls club has supported Can Assist, we have raised and donated in excess of \$150,000 and without the support of local businesses like Coastline, our Club could not put back to the community as much as we have.

- Tanya Bridge, Secretary
Taree City Bulls Rugby League Club



OUR PEOPLE



STAFF TRAINING AND DEVELOPMENT

AS WE STRIVE TO HELP OUR CUSTOMERS WITH THEIR FINANCIAL WELL-BEING, WE HAVE MAINTAINED A CONTINUED FOCUS ON THE TRAINING AND DEVELOPMENT OF OUR TEAM.

By delivering exceptional service we aim to provide a customer experience that people can't help talking about. We measure this by using the Net Promoter Score® (NPS) to measure the willingness of our customers to recommend our products or services to others. Our Net Promoter Score currently sits at +75.75, well above the Big 4 banks combined NPS of +2.1.

Six Coastline employees have undertaken studies in Cert III in Financial Services and three employees are currently completing Bachelor of Business degrees. We have also provided our team with numerous internal and external training opportunities throughout the year.

Work Placement opportunities through Mid Coast Connect were also filled in several Coastline branches this year. Work Placement is an exciting opportunity for high school students to learn and develop valuable skills and knowledge in a real workplace. It also

provides a chance to work with industry professionals and learn about future career pathways and options.

Four young Coastline Team Members attended the Luminosity Youth Summit in Port Macquarie. Luminosity Youth Summit is a dynamic national three-day forum uplifting

young people to explore dangerous ideas for success. The event ignites creativity, excellence and entrepreneurship and fosters purpose and well-being amongst young people aged 15 - 25. The Summit provides an opportunity to regional youth that they would not

normally have access to and a quality and level of education and opportunity provided in a capital city.

Those attending were Brielle Oxenbridge, Taree Member Relationship Advisor; Connor Slapp, IT Support Officer; Annabelle Sneddon, Creative Strategies Officer and Lachlan Townsend, Business Lending Specialist.

"FOUR YOUNG COASTLINE TEAM MEMBERS ATTENDED THE LUMINOSITY YOUTH SUMMIT IN PORT MACQUARIE."

IN MEMORIAM

THIS FINANCIAL YEAR WAS ONE OF THE TOUGHEST EXPERIENCED BY ALL THE STAFF HERE AT COASTLINE. WE LOST ONE OF OUR MOST DEDICATED EMPLOYEES WHOSE PASSION WAS HER WORK AND HER COASTLINE FAMILY.



At just 32 years of age Kylie Duncan, Coastline's Financial Controller lost her courageous 14-month battle with Cervical Cancer. Kylie started her career with Coastline in 2005 as a trainee and rose to the position of Financial Controller in the year prior to her passing. Kylie's commitment and determination is something we all admired as she achieved her Bachelor of Business, Majoring in Accounting, while working full time. Kylie is sadly missed by the whole team. Coastline recently introduced a workplace giving initiative

allowing staff the opportunity to donate a dollar amount each week from their pay towards our chosen charity. We have nominated the Australian Cervical Cancer Foundation (ACCF) as our chosen charity, our way of honouring Kylie's memory.

Kylie's best friend, Sam lovingly shared Kylie's story in the hope to educate women about the importance of regular cervical screening.

[You can read Sam's dedication here.](https://accf.org.au/losing-my-best-friend-the-ripple-effects-of-cancer/) <https://accf.org.au/losing-my-best-friend-the-ripple-effects-of-cancer/>



LACHLAN TOWNSEND

OUTSTANDING YOUNG EMPLOYEE

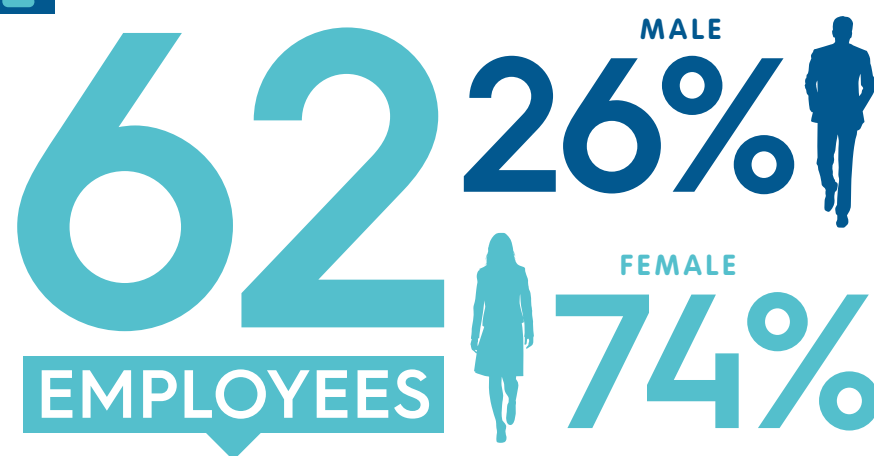
Our Macleay Valley Business Lending Specialist, Lachy Townsend was presented with the Outstanding Young Employee Award at the Macleay Valley Business Awards. By entering in this category Lachy had the opportunity to go on and represent the Macleay Valley as a finalist in the NSW Business Chamber Regional Awards. This is a fantastic achievement for a young employee who has been with Coastline for just 2 years.

OUR PEOPLE

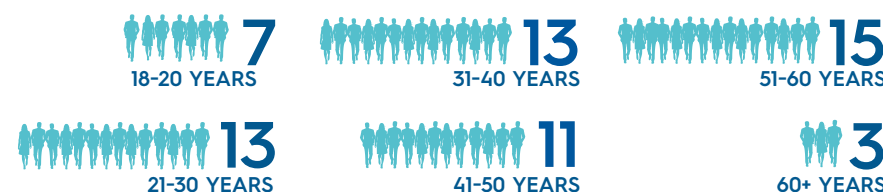
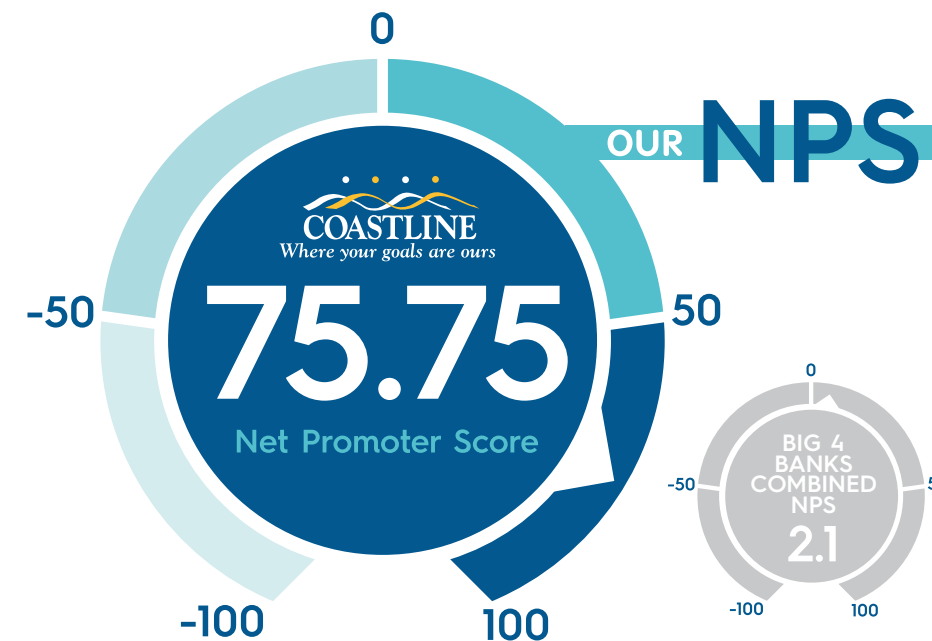


**COASTLINE
EMPLOYS
OVER 60
LOCALS**

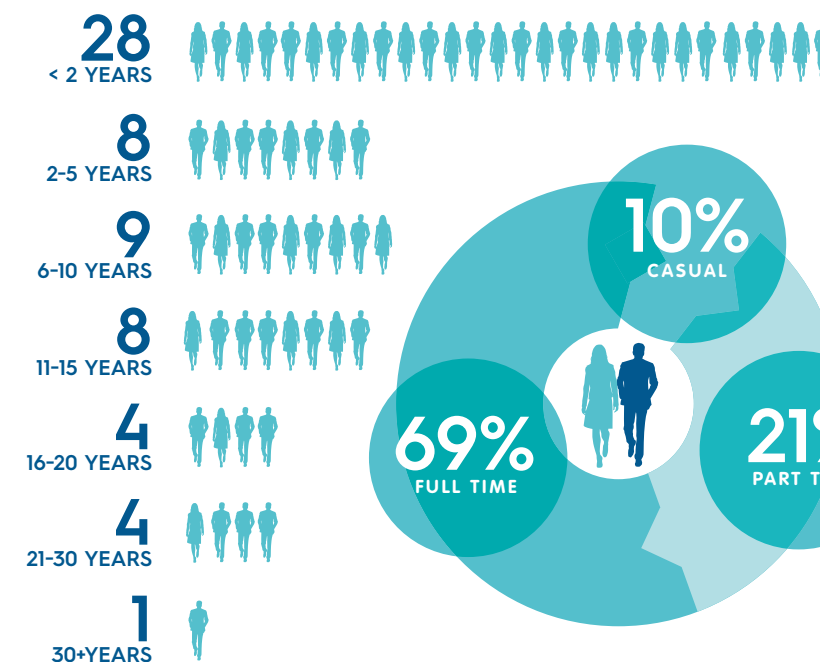
Our team live and work in the Macleay, Hastings and Manning Valleys and bring a wealth of local knowledge to our business. With over 60% of our employees holding a delegation to approve loans, decisions can be made quickly and with a genuine understanding of each member's needs.



THE COASTLINE TEAM BY AGE



LENGTH OF EMPLOYMENT



TOTAL BY BRANCH

ADMINISTRATION	23
CENTRAL KEMPSEY	7
WEST KEMPSEY	7
TAREE	7
PORT MACQUARIE	6
SOUTH WEST ROCKS	5
CRESCENT HEAD	1
CASUAL	6

Testimonials



SARAH RAY
ROCKS BEAUTY THERAPY

"COASTLINE HAVE IT IN THE BAG WITH MY FINANCIAL WELL-BEING. FROM MY BUSINESS BANKING TO PAYING MY STAFF TO MY HOME LOANS."



PAM & ROSS FOSTER
CRESCENT HEAD LOCALS

"WHENEVER I GO DOWN TO COASTLINE IT'S NOT A FINANCIAL TRANSACTION IT'S SOCIAL INTERACTION WITH THE PEOPLE WHO KNOW ME AND I KNOW THEM."

FOUR YOUNG COASTLINE TEAM MEMBERS ATTENDED THE LUMINOSITY YOUTH SUMMIT IN PORT MACQUARIE. LUMINOSITY YOUTH SUMMIT IS A DYNAMIC NATIONAL THREE-DAY FORUM UPLIFTING YOUNG PEOPLE TO EXPLORE DANGEROUS IDEAS FOR SUCCESS.

STAFF FEEDBACK



The event ignites creativity, excellence and entrepreneurship and fosters purpose and well-being amongst young people aged 15 - 25. The Summit provides an opportunity to regional youth that they would not normally have access to and a quality and level of education and opportunity provided in a capital city.

Those attending were Brielle Oxenbridge, Taree Member Relationship Advisor; Connor Slapp, IT Support Officer; Annabelle Sneddon, Creative Strategies Officer and Lachlan Townsend, Business Lending Specialist.

CONNOR SLAPP

Information Systems & Technology Support Officer

I found the conference to be highly motivational and beneficial both personally and professionally.

I would like to thank Coastline for the opportunity to partake in the Luminosity Youth Summit.

I would attend again and highly recommend it to other Coastline staff and young people alike.

ANNABELLE SNEDDON

Creative Strategies Specialist

The atmosphere, the speakers and the peers I had the opportunity to share this experience with was truly amazing. Thank you, Coastline, for this wonderful opportunity to attend the 2019 Luminosity Youth Summit with my peers. This event will inspire, drive motivation and in turn, provide great satisfaction for employees at Coastline.

BRIELLE OXENBRIDGE

Member Relationship Advisor, Taree Branch

The summit was so well run and most of all very motivating. I think it is definitely worth sending young staff to the summit to gain motivation and a sense of purpose within their roles at Coastline. In summary, I am ready to kick some goals in 2020!

LACHLAN TOWNSEND

Business Lending Specialist

I'm finding it really hard to describe Luminosity. It's an event that is hard to put into words because it's just so great. Luminosity was an amazing experience.

Being my second year attending, I found that this year provided even more direction and self reflection than last. I personally believe this has a lot to do with my personal and professional development in the last twelve months. Luminosity is a fantastic initiative that pushes young people to find their flame. It challenges, excites and broadens horizons for young people and we are super lucky to have such an amazing event just down the road.

What did I get from Luminosity that I can bring back to Coastline? It has given me more sense of drive than I have ever had.

This year is my first full year in my new role and a large target has been set. Listening to the speakers at Luminosity made me realise that I do have the power to achieve my goal, and I am able to do it. The best way to do this is to break the mould, I need to break it down, and smash it out!

Peter and Jenny, thank you for the opportunity to attend. I can't wait to see what the rest of this year holds for myself and the rest of Coastline!

Bring, it, on!

STAFF EXCELLENCE AWARDS



BRANCH OF THE YEAR - WEST KEMPSEY



LEADER OF THE YEAR - DAVID RYAN



ROOKIE OF THE YEAR
ANNABELLE SNEDDON



RISING STAR OF THE YEAR
MITCHELL VAN DER VEER



SATURDAY TRADING

We introduced a trial Saturday trading period at our South West Rocks store in January 2019. Due to its overwhelming popularity and success, Saturday trading at South West Rocks is here to stay!

OUT AND ABOUT



We helped longterm member Mrs Hazel Budden celebrate her 100th birthday!



We assisted the community with their banking enquiries at the Kempsey Riverside Markets!



Donations from our in store coffee machine purchased four espresso machines for Palliative Care at Kempsey District Hospital.



Staff from across all stores had the opportunity to visit the IAG Research Centre in Sydney, extending their knowledge on CGU's insurance products!



OUR TEAMS



TAREE



PORT MACQUARIE



CENTRAL KEMPSEY



WEST KEMPSEY



SOUTH WEST ROCKS



ADMINISTRATION

BRANCH REVIEWS

with our team leaders

MAIKA CRILLEY



WEST KEMPSEY

The West Kempsey Team have continued to see growth in all facets of our business as a result of our steadfast commitment to providing exceptional customer centric service to our members.

We have achieved consistent insurance results this financial year protecting 90 of our members. This coupled with a 7% growth in our loan book has been a pleasing reflection on the drive of our Team to assist our members with their financial well being. We welcomed 262 new members to the Coastline family with a 4% membership growth.

Our Team was engaged in a number of community events in the Macleay Valley, with staff representing Coastline at The Livin and Kempsey Cancerians Balls, the Macleay Valley Dia-Beat It Party, the Kempsey Show and the Macleay Valley Business Awards. In Branch, we continue to showcase local producers with our Local Spotlight program and have hosted member education sessions on Internet Banking and Financial Elder Abuse. Our Team has actively sponsored local community groups and have made contributions to the Riding for the Disabled, the Kempsey District Hospitals Palliative Care Ward & Give Me 5 For Kids drive alongside local sporting teams.

The professional development of our Team remains paramount with all members of our Team now holding a Certificate III in Financial Services. Ally Henderson completed her traineeship with MidCoast Connect and joined our Team on a full time basis, and shortly thereafter funded her first personal loan. Lachy Townsend transitioned into a newly created role as Business Lending Specialist and we welcomed Lexie Ferris back to our Team in a Lending Specialist role.

We farewelled our Gap Year employee Emilee Clarke in January as she commenced her University studies and welcomed Kaitlyn Jeffery to the role in March.

AMANDA MCDONNELL



SOUTH WEST ROCKS

As they say a change is as good as a holiday and here at Coastline South West Rocks, we love changing it up! This year saw us welcome three team members with two being new recruits to the Coastline Family – Amelia and Mitch.

Both Amelia and Mitch have efficiently developed in their roles at Coastline and create wonderful experiences for customers. We were fortunate enough to have Lexie join our team for 10 months this year and encouraged her to develop in her role at Coastline by joining the West Kempsey team as a Lending Specialist. We started opening our doors to our members on Saturdays this year to help support our local businesses and those of our members that work out of the area during the week.

South West Rocks' membership growth saw a fantastic increase, especially for such a small community of under 5500 people, with 4% membership growth this year.

We have maintained our support to the local community, sponsoring local sporting clubs along with the South West Rocks Surf Life Saving Club and Sculpture in the Gaol.

We hosted a movie night for the local primary school at The South West Roxy cinema allowing over 100 students of local families a night out while in turn, raising much needed funds for the South West Rocks Public School's P&C.

We have been blessed by the support of local businesses and community members who helped raise over \$1000 for the Cancer Council's Biggest Morning Tea. As a team we participated in Wear Orange Wednesday to support the State Emergency Services.

We have been offering a free Justice of the Peace service in the branch. Initially, we started offering this only once a month, however now we have a local Justice of the Peace Alan Jeffery in the branch every second Monday for the community's notary needs. 2020 brings the promise of an even brighter future for South West Rocks and we cannot wait to see where the next year takes us.

KRISTY WILLS



CENTRAL KEMPSEY

This year Central Kempsey has welcomed three new faces with Mikayla, Rebecca and Alana all joining our team. All three bring their own strengths to Coastline and we are thrilled to have them as part of our team.

Mikayla and Rebecca have both commenced their Certificate III in Financial Services and look forward to any opportunities to better their knowledge and allow us to serve our customers better.

We were introduced to 124 new members and have protected 63 members with insurance cover.

We have participated in many fundraisers including the Cancer Council's Biggest Morning Tea, Motor Neurone Disease Week and Jeans for Genes, all of which raise vital funds for medical research. We have proudly supported our community by providing sponsorship and donations to a plethora of community groups and organisations. These include supporting Frederickton Public School's Learn to Swim program, Durri Aboriginal Corp Medical Service's Water for Walgett campaign, Cooper Peterson competing in the Indoor Cricket World Championships and the Vincent Court Annual Fete. As well as this we have been excited to have played an integral part in assisting with funding for the Aldavilla Primary School's Stephanie Alexander Kitchen Garden Program, who have recently been announced as successful recipients of a Community Foundation grant.

We are eagerly looking forward to moving into our new premises in Smith Street and cannot wait to engage with our members and community in a more accessible and convenient location.

JEFF HASELL



TAREE

The Taree Team experienced some considerable changes in 2018/2019, particularly with our new branch fit out which saw our office floor space increase from 95 square metres to a spacious 168 square metres.

Our opening night was a huge success with over 120 members attending, along with staff from all Coastline stores. The modern and open member area and workspace have been positively embraced by our members and staff.

With the consistent growth of our branch came an increase in our staff numbers with Teisha Bridge returning from maternity leave. Ashley Dennes also joined the Taree Team in December 2018. Ashley has developed and adapted to her role and it feels as if she has always been part of the Coastline Family.

Membership numbers have again shown tremendous growth for the second year running with 353 new members joining Coastline Taree. The past year saw Coastline continue to support the Rotary Youth Driver Awareness Day, which is conducted in the Manning Valley each year offering driver safety and awareness to over 600 local school students.

Coastline Taree have maintained their sponsorship of the Taree United Cricket Club, Old Bar Barbarians Football Club and Taree City Bulls Rugby League Club this year. Our sponsored partners Taree United Cricket Club this year were successful in winning the Premier League Cricket Premiership. A massive achievement for the entire Club. During the last week in May, Coastline conducted a pop-up store in Stockland Shopping Centre at Forster. Paulette Baker was instrumental in the coordinating and running of this brand awareness exercise, with assistance from fellow Coastline staff members and Renee from CGU Insurance.

MITCHELL VAN DER VEER



PORT MACQUARIE

Coastline Port Macquarie experienced success in 2018/2019 through a combination of community engagement and a genuine interest in helping customers with their financial well being.

Our community support and sponsorship are a fundamental part of Coastline's heritage and we highlighted this commitment through partnerships with All Abilities Futsal, Lake Cathie Raiders, Port Macquarie Sharks Rugby League Football Club, Camp Quality and Port Macquarie Cycling Club.

We re-signed one of Port Macquarie's finest professional athletes Matt Banting for a second year, as he sets his sights on qualifying for the World Surf League's Championship Tour. Matt is an amazing athlete and we are stoked to have him on board as an ambassador of Coastline. Natalie Duffy returned to the Team from Maternity Leave and we welcomed Trent McKeogh back to the Coastline Family in May 2019. Both have picked up right where they left off and maintain an exceptional level of customer service. Natalie Dick has continued her development in her role as Home Loan Specialist, frequently receiving fantastic feedback from customers.

Tim McVerry has come leaps and bounds and has now extended his role to lending, whilst still maintaining all branch duties.

Kayla Milroy has joined us for work experience. Kayla studies at Newman Senior Technical College. Maintaining our commitment to Coastline's values, we have welcomed on board 212 new members and protected 71 customers with insurance cover.

COASTLINE CREDIT UNION AND KEMPSEY MACLEAY RSL HAVE COMBINED FORCES TO ESTABLISH A BRAND-NEW COMMUNITY HUB RIGHT IN THE KEMPSEY CBD, OFFERING A NEW BANKING EXPERIENCE ALONGSIDE A TRENDY 'GO TO' SPOT FOR YOUR MORNING COFFEE, VAULT CAFÉ.



The highly anticipated partnership came about when Coastline was presented with an opportunity to relocate to a much more convenient and accessible location, with the potential to provide a new banking experience in the Kempsey CBD.

Peter Townsend, General Manager of Coastline said this location is the last of their branch network to receive a modern makeover.

"We have saved the best until last!"

"Our heritage is based on a deep commitment to our local communities and to the financial well-being of our customers,"

Peter expressed excitement to be able to provide a space where customers can enjoy a full experience when they come through the doors, instead of just seeing the branch as a place to process banking transactions.

"We are looking forward to engaging with our customers and the local community as they visit the branch and café,"

There will be three casual meeting spaces designed to be quiet but not completely closed off, and round table seating to encourage a feeling of collaboration and engagement rather than formal interview situations.

"This modern, open plan design will help to activate the Kempsey CBD and provide a community hub with a room that can be booked by the public. With Vault Café on site, catering will not be a problem."

The new branch will reintroduce Saturday morning trading, along with a personalised banking experience using the latest technology; a change from the traditional style banking environment.

When asked, what inspired the inclusion of a café, Peter said: "Who doesn't love the smell of freshly brewed coffee!"

"We wanted to create a space where people could relax, connect and engage with our team and each other; we are sure that Vault Café will become the "go to" for your early morning coffee, morning tea and lunch!"

Coastline looks forward to partnering with the Kempsey Macleay RSL, a local business with similar values. Both organisations regularly support and give back to the local community through sponsorships or grants and have for many years.

"We have confidence in the team that Daniel Abela and Lloyd Newell have established at the Club and Freshwater Grill restaurant,"

Daniel Abela, CEO of Kempsey Macleay RSL is excited by the two community minded organisations coming together in this central location in town.

OUR HERITAGE IS BASED ON A DEEP COMMITMENT TO OUR LOCAL COMMUNITIES AND TO THE FINANCIAL WELL-BEING OF OUR CUSTOMERS

"Kempsey needs a community hub, a co-working space, a business and social meeting place similar to the RSL Club. A place where people can sit down and relax in a safe and friendly environment."

Vault Café will be offering a variety of delicious foods and drinks; however, they are taking a focus on the health-conscious consumer.

"What will make us different from other cafes in town is our bagels with delicious fillings. We'll also have a range of delicious protein smoothies for people to pick up on the way home from the gym or for breakfast before work."

Construction is currently running to schedule to open in November 2019. There will be an official opening before the busy Christmas period commences.

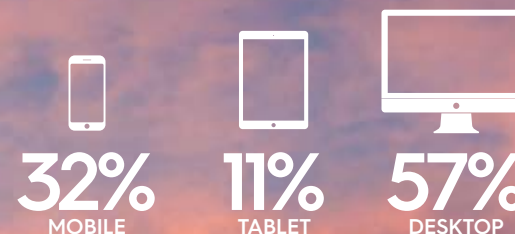
Peter concluded "Everyone is welcome to come and visit us at the new store, we'd love to show you around while you enjoy a coffee from Vault Café!"



COASTLINE YEAR IN REVIEW 2018/19

INTERNET BANKING
12,703

INTERNET BANKING USERS



COMING SOON

GLASSHOUSE 2020 EDUCATION PROGRAM

Principal Partner of the Education @ the Glasshouse 2020 Program – Coastline!

7th November marks the launch of the Glasshouse's exciting 2020 Education program – Education @ the Glasshouse! This partnership between the Glasshouse and Coastline has been formed to continue investing in our local community in ways that will benefit the society we live in. Encouraging education and literacy at the premier entertainment destination in our Port Macquarie region allows students and educators to experience shows and workshops tailored to construct a creative learning environment. Stay tuned!

MORE DELIVERING

TECH AND SECURITY

MyCOAST Mobile Banking App Upgrade

The new version is set to launch in November 2019 and will provide an improved banking experience for our customers on the go! We will continue to provide regular updates to keep current with industry trends and customer needs.

CUBS/KICKSTART

Coastline saw the need to introduce an account for children and youths, in conjunction with our vision for providing early financial literacy and our Coastline Cubs School Visit program. We began work this year on bringing these new accounts to life. Offering fee free banking with an attractive interest rate the accounts are designed to encourage saving from a young age. Coastline Cubs and Coastline Kickstart launched on 5th August 2019.

coastline CUBS KICKSTART
— COASTLINE'S YOUTH ACCOUNT —

BRANCH LOCATIONS



COASTLINE
Where your goals are ours

THE YEAR IN REVIEW

Coastline Credit Union Ltd

ABN 88 087 649 910 AFSL / Australian Credit Licence 239175

coastline.com.au 1300 361 066



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