

Community Engagement Program

Effective September 2021



Community Engagement Program

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1. THE COASTLINE COMMUNITY ENGAGEMENT PROGRAM

Community support and engagement have always been central to Coastline Credit Union ('Coastline'), and we are committed to making a direct practical difference to the communities we operate in.

1.1 Overview

Coastline Credit Union was established in Kempsey in October 1966 by the employees of Macleay River County Council. The name was changed to Macleay Mutual Credit Union and then eventually Coastline Credit Union. Membership has now grown to 17,000 and our team of 62 staff are employed in branches located in South West Rocks, West Kempsey, Central Kempsey, Port Macquarie and Taree along with an agency in Crescent Head. Our heritage is based on a deep commitment to our local communities and to the financial well-being of our customers.

At Coastline, we proudly offer our community the same range of personal and business banking services and products that any big bank can, but with one huge difference - we exist solely to support the people who live, work and play in our community.

To parallel this commitment to our communities, Coastline pledges 5% of its net profit each year to continue investing in our local communities, while also providing sponsorship and partnering opportunities.

1.2 Objectives

The objective of Coastline's Community Engagement Program is to:

- Create and maintain community capacity and enhance our local communities as desirable and worthy places to live in;
- Develop and evolve continual mutually beneficial relationships between Coastline and the communities it operates in; and
- Enhance visibility of Coastline and build Coastline's customer base.

2. SPONSORSHIP

Sponsorship is an association between a business and another party, whereby both parties receive a mutual benefit. If Coastline sponsors an organisation, this activity provides a benefit to the community, and in turn this should provide opportunities for Coastline to expand its customer base. Community support and engagement have always been central to Coastline and this is why we continue to invest a percentage of our profits back in the community.

2.1 Objectives

The objectives of the Sponsorship Program are to:

- Deliver a highly visible community profile for Coastline;
- Attain strong support from Committee, membership and associated for Coastline;
- Develop and maintain relationships with the community;
- Deliver a return on invest to Coastline by increasing the customer base; and
- Understand the mutual value for both parties.

There are several minimum obligations and opportunities for Coastline's community partners. Organisations that are successful will be required to enter a Sponsorship Relationship Agreement, which establishes this formal relationship. We do require exclusivity as the only financial services institution of a Partnering level sponsorship.

Entering into a Sponsorship Relationship Agreement is all about how we can work together to create value for both your organisation and for Coastline.

Below are our sponsorship categories

PARTNERING	<ul style="list-style-type: none"> • Continuing relationship period; • High visibility & strong value proposition; • Exclusivity; • Tailored Partnership Agreement with specific performance requirements
MAJOR	<ul style="list-style-type: none"> • Major sponsor; • High exposure & visibility in the Community & Organisation; • Specific Partnership Agreement
ASSOCIATE	<ul style="list-style-type: none"> • Smaller events/programs; • Category sponsor; • High exposure & visibility within the organisation/event; • Partnership Agreement
SUPPORTER	<ul style="list-style-type: none"> • Prizes & Awards; • High exposure within the organisation

2.2 Sponsorship Partnership Guide

The Sponsorship Relationship Guide sets out the requirements

Up to \$1,000	Up to \$3,000	Up to \$5,000	Up to \$10,000
	Conditions as per up to \$1,000, plus	Conditions as per up to \$3,000, plus	Conditions as per up to \$5,000, plus
		Open an active banking account with Coastline	
Coastline acknowledgment and sponsorship attribution in relevant marketing collateral with reference to the sponsorship. Acknowledgement to be approved by Coastline.	Inclusion in any external media opportunities demonstrating Coastline's support.	Minimum one speaking opportunity for a Coastline staff member / Board representative to address a large number of the organisation's members.	Minimum two speaking opportunities for a Coastline staff member / Board representative to address a large number of the organisation's members.
Internal promotion – logo, web links and sponsorship attribution to be included on partner's website, print and enewsletters, posters, flyers, banners and relevant signage	Invitation to participate in Coastline's Partnership Program, which gives the opportunity for the Club to earn further sponsorship funds through a referral-based system.	Permanent signage at venue or organisation. Promote Coastline's Partnership Program on all platforms e.g. website, Facebook etc	
Access to marquee hire (refer to 3.1)	100 word testimonial outlining Coastline's support.		
Photograph of a Coastline staff member/Board member at event with key organisers	Minimum 3 photographs of persons within the organisation participating in the activities, which have been sponsored. E.g. team sport in action. Coastline's marketing to be showcased in the photographs where possible. E.g. Coastline's logo on team's uniform.	Minimum 6 photographs of persons within the organisation participating in the activities, which have been sponsored. E.g. team sport in action. Coastline's marketing to be showcased in the photographs where possible. E.g. Coastline's logo on team's uniform.	Minimum 10 photographs of persons within the organisation participating in the activities, which have been sponsored. E.g. team sport in action. Coastline's marketing to be showcased in the photographs where possible. E.g. Coastline's logo on team's uniform.
At least 1 social media post (i.e. Facebook)	At least 2 social media post (i.e. Facebook)	At least 3 social media post (i.e. Facebook)	At least 4 social media post (i.e. Facebook)
Use of any Coastline's Logo must be approved by us first			

2.3 Reporting and Acquittal

To assist with our audit requirements, local community groups and organisations are required to provide evidence of how the sponsoring partnership has been expended and how other aspects of the Partnership Agreement have been met. By providing this information your community group or organisation will ensure that it remains eligible to apply for future community engagement opportunities. A number of check in points are identified to comply with the Sponsorship Partnership Guide (refer 2.2).

2.4 Sponsorship Applications

Sponsorship applications can be submitted through our electronic form here or dropped into your nearest Coastline store. Please ensure you submit a comprehensive and complete application, providing all required information in support of your proposal.

Applications will be considered on the following basis:

- Must be a properly constituted not-for-profit organisation or sponsored by an incorporated organisation;
- Acquitted any previous Coastline sponsorship;
- Provided concise information about your proposed activity and demonstrated how it directly benefits the local community;
- Distinctly outlined how the sponsorship can be mutually beneficial and generate value for both parties;
- Dollar amount requested is justified with reason and need for sponsorship outlined; and
- Organisation has an existing relationship with Coastline.

2.5 Individual Sponsorships

If you are requesting individual sponsorship for an event, extracurricular opportunity etc, you will need to outline how this will benefit you and the wider community. You will also need to outline out-of-pocket expenses directly related to the event. The aim of individual sponsorship is to assist, develop, promote, progress and encourage individuals in their chosen endeavour. We will not consider individual sponsorship for personal gain.

2.6 Prizes and Awards

We are pleased to offer support to organisations with their activities and events. If you are seeking a prize or award for your event, please request this at least 2 weeks in advance. This will allow time for us to liaise regarding the requirements and event to ensure our partnership is determined suitable. Please forward your request to sponsorship@coastline.com.au.

2.7 Partnership Program

Our Partnership Program is another way Coastline supports the local community. Coastline sponsors several local community clubs and groups, providing additional referral incentives. Coastline would like to give your club and its members the ability to earn additional sponsorship funds for your club, in return for your support. Further sponsorship funds will be paid directly to your Club for every customer referred to us.

Home Loan Referral = \$350 paid to your Club and \$150 eftpos Gift Card paid to the new borrower on approval and funding of the new loan.

Personal Loan Referral (Loan over \$5000) = \$175 paid to your Club and \$150 eftpos Gift Card paid to the new borrower on approval and funding of the new loan.



2.8 Additional Information

Proposals that fall under the following categories will not be considered in accordance with Coastline's sponsorship guidelines based on brand image and values.

- Support of political or religious organisations;
- Denigrate, exclude or offend minority groups;
- Encourage violence;
- Creative environment hazards;
- Present a danger to public health and safety; and
- Take place outside of Australia.

Note: The following are not considered sponsorship:

- Direct advertising.

3. Coastline's Workplace Volunteer Program – Coastline4Community

3.1 Coastline4Community

During business hours (Monday to Friday 9am-5pm), Coastline will release full-time and part-time employees at the Credit Union's expense to volunteer in eligible organisations and engage in activities that support the values of the Credit Union. Please reach out if your organisation needs volunteers around our operating areas of the Macleay, Manning and Hastings Valleys

4. MARQUEE SPONSORSHIP PROGRAM

We have marquee options to suit your organisation's needs.

4.1 Marquee Hire

All Coastline stores are equipped with free[^] to use 3m X 3m marquees, regularly used for sporting, club, school and fundraising events providing shelter from all elements.

Our marquees are extremely easy to set up and are easily wheeled from A to B.

A **\$200 refundable deposit** is required at the time of booking. Terms and conditions apply and are available at 3.3.

The hirer will return ALL hired equipment to its Coastline store in a thoroughly clean condition. If hired equipment is not returned in this condition, the \$200 deposit will be used to cover appropriate cleaning fees.

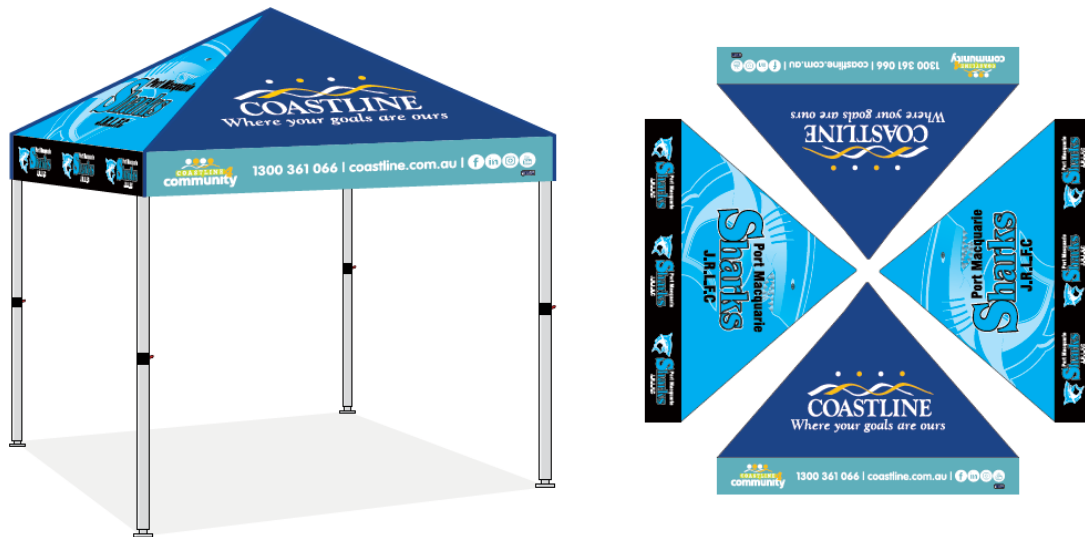
STEPS TO HIRE A COASTLINE MARQUEE

1. Please complete a [Sponsorship Application Form](#) online, or drop by to pick one up.
2. Email or return form to sponsorship@coastline.com.au or Coastline at least 5 days before event.
3. If marquee is available for the dates requested, Coastline will send you a booking confirmation. If dates are not available, Coastline will also inform you of this.
4. Collect marquee from your requested Coastline location within business hours before your event (Mon-Fri 9am – 5pm). A deposit of \$200 is requested at time of collection and will be totally refunded provided the marquee is not damaged.
5. Please take photos of your event with the marquee and email to sponsorship@coastline.com.au.

4.2 Marquee Investment

Coastline have introduced a community focussed initiative whereby we offer support to organisation in their activities by investing in a 3m x 3m marquee (see below).

3X3 MARQUEE



Applications for marquees can be submitted via our electronic form [here](#) or by visiting your nearest Coastline store. Organisations may apply for a marquee as well as sponsorship.

We recognise the value of encouraging behaviours around sun safety, and the role the great outdoors plays within everyday life. Investing in marquees is just one of the many ways Coastline gives back to our local communities.

4.3 Additional Sponsorship Suite

For an additional share, we can also include the following to the marquee investment:

- 2x co-branded banners or pull up banner; and
- A co-branded printed tablecloth.

4.4 Terms and Conditions of Coastline Marquee Hire & Investment.

1. Hire Conditions as per Coastline Credit Union Ltd (Coastline) which conditions the hirer is deemed to have read and understood.
2. Ownership of Property, in hired equipment, shall remain with Coastline and shall not pass, nor shall it be deemed to pass, to hirer in any circumstances whatsoever.
3. Coastline has no obligation whatsoever to insure hired equipment.
4. A refundable \$200 deposit is to be made at the time of hire. Should Coastline tent hire terms and conditions not be met the deposit will not be refunded.
5. Hirer shall be responsible for the security of hired equipment whilst it is in hirer's possession or control. Hirer shall indemnify, and keep indemnified, Coastline against all loss and damage to hired equipment occurring during the period of hire as a result of not securing the equipment.
6. Hirer shall return hired equipment (including ALL pegs) to Coastline in thoroughly clean condition. If hired equipment is not so cleaned the \$200 deposit will not be refunded.
7. Hirer shall return hired equipment to Coastline in as good condition and repair as at date hiring commenced. Should the hirer fail to do so, the hirer shall be responsible for all costs incurred by Coastline in making good, or replacing, the equipment.
8. Coastline hereby puts the hirer on notice that paper, dyes and other material, used in manufacturing paper streamers, permanently damage the material used in manufacturing marquees. In particular, dyes run from streamer material into marquee material causing permanent staining. Thereby the marquees are so damaged as to render them unfit for further use. Marquees and other similar hired equipment damaged in that way will be regarded by Coastline as irreparably damaged, with the hirer being responsible for damage as per Clause 6 above.
9. Hirer will not use or operate, any barbeque or spit or open flame or other cooking device in, or close to, any marquee hired from Coastline.
10. Coastline shall not be liable for any loss or damage (whether or not to personal property) howsoever arising from use of hired equipment during period of hire. It is the intent of Coastline, and hirer, that hirer shall indemnify Coastline and shall keep Coastline indemnified. The hirer promises to do so, against all and any such liability in respect of damages and costs and charges and expenses in respect thereof.
11. Hirer agrees that Coastline can use any photographs and images of their event for promotional purposes including brochures, newsletter, manual, report, website or other media, and such use may include Hirer's name or other Intellectual Property as it appears in the materials.
12. Coastline shall be at liberty to remove or recover or retrieve hired equipment at any time, before, during and after period of hire. Coastline shall be at liberty to terminate hire at any time, before, during and after period of hire.
13. Payment is required upon receipt of goods, unless prior arrangements have been made.
14. If any provision of this hire agreement is held invalid, irrevocable or illegal for any reason then that provision will be deemed deleted and this Agreement will otherwise remain in full force and effect.

5. SCHOLARSHIPS

5.1 Coastline Cubs Scholarship Program



Coastline have introduced a scholarship initiative aimed at supporting Coastline Cubs aged children (under 12 years) and their extracurricular activities.

Extracurricular activities can include academic, community service, sport, the arts or for a dedicated research project.

Investing in our local education sector is an endeavour Coastline believes is important and is committed to creating trusted partnerships. We also are a firm believer in equity and providing opportunities for students in financial and social hardship.

Coastline may offer up to five scholarships to a school, based on a student's chosen extracurricular activity. Applications will need to outline how this will benefit you and the wider community, as well as state examples of the required out-of-pocket expenses directly related to student activities.

Sponsored schools will need to adhere to the requirements outlined in 2.3.

To apply, please submit a [Sponsorship Application Form](#) online or enquire at sponsorship@coastline.com.au.

6. COMMUNITY GRANTS

6.1 Coastline Community Foundation

The Coastline Community Foundation is just one of the ways Coastline Credit Union shows tangible support to the communities in which we operate.

The Coastline Community Foundation provides support to organisations that provide benefits to local communities and includes funding to groups such as:

- Health and wellbeing
- Youth; and
- Education.

Structure

The Coastline Community Foundation operates under the umbrella of Coastline Credit Union.

Funding

The annual funding allocation to the Foundation is calculated at 5% of Coastline's net profit.

Granting of Awards

The Coastline Community Foundation is empowered to grant awards to applicants in line with budget considerations. **Grants are funded twice per year, March and September.**

Grant Amounts

Grants considered are usually between \$10,000 and \$20,000 and up to \$80,000

Application Process

Please use our [Sponsorship Application Form](#) to submit your proposal.

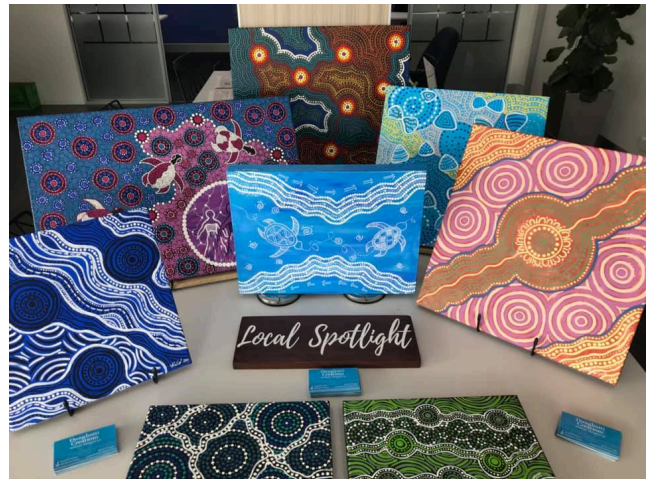
Refer to Sponsorship Partnership Guide at 2.3 for requirements.

7. LOCAL SPOTLIGHT

Coastline is committed to providing local artisans, producers and designers with an opportunity to showcase their products.

7.1 Overview

Coastline Credit Union has designed a retail space in selected stores to promote local businesses. Merchandise can be sold by Coastline staff and all proceeds are returned directly to the business. There is no cost to



the business and they don't have to be a Coastline customer, although our goal is to be able to assist the business with their banking needs in the future.

The Local Spotlight can be booked for a two week period. The business is responsible for working with our team to set up a visually appealing display. We welcome enquiries from any locals who believe their product would be suitable for our Local Spotlight. We reserve the right to assess each request and determine if it meets Coastline's values and vision for the Local Spotlight initiative.

7.2 Eligibility

Local Spotlight is just as much for not-yet-members as current members. We at Coastline believe in Local Business. The business does have to meet certain criteria to be eligible. This includes that the business does not already hold a retail shop front.

Businesses do not have to sell products. The business may prefer to simply set up a display, this could be a way of having interested parties directed to their online website.

Businesses that sell things like clothing, jewellery, homewares, paper goods, stationery, artwork, ceramics, beauty & wellness products, games, puzzles and non-perishable food items are prime candidates for the program.

7.3 Contract Requirements

Coastline asks that a Personal Photo Release Form is signed by the business to allow us to use imagery of the product to advertise not only our Local Spotlight program – but the business itself. We also ask that a "Local Spotlight Agreement" form is signed by the business – this covers the majority of the aspects to do with our Local Spotlight Program.

Requests to book the Local Spotlight space can be sent to social@coastline.com.au and should include a brief background of the business and photos of the products to be showcased.

8. ADDITIONAL INFORMATION

8.1 GST Requirements

Please ensure you are aware of your organisation's GST status and clearly indicate this in your application whether it is for sponsorship or a community grant. Refer to the <https://www.ato.gov.au/> or your accountant for more information.

8.2 Contacts

For further information and assistance regarding any component of the Community Engagement Program, please email sponsorship@coastline.com.au or contact one of the following persons below:

Kathryn Reynolds

Creative Strategies Team Leader

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