

2020 2021

YEAR IN REVIEW





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



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



DIFFERENCE

OUR CREDIT UNION

AT COASTLINE, WE CARE ABOUT PEOPLE AND PROVIDING CONVENIENT FINANCIAL SOLUTIONS FOR OUR CUSTOMERS.

We are a customer-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 customers 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

19,121

2020
Coastline

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

Contents

COASTLINE YEAR IN REVIEW 2020/21

05

Chair's report

06

Meet the Directors

08

Financials

10

Meet the team

12

Staff training, development and achievements

13

Coastline by the numbers

14

NPS + Customer Testimonials

15

Kylie Duncan Memorial Scholarship and Workplace Giving

16

Q&A's with Team Leaders and Business Development Managers

18

Our Community

19

Coastline4Community Staff Volunteering program

20

Community Foundation

23

Education@ Glasshouse

24

Sponsorships

25

Fundraisers

26

Art Hub

27

Local Spotlight

28

Coastline Cubs Scholarships & Cub/ Kickstart of the Week

29

Delivering more

31

Branch locations

CHAIR'S REPORT

In the 2021 Financial Year our local communities faced many challenges including **the devastating floods and the continuation of the pandemic**. **The Board takes great pride in the efforts of Coastline Credit Union in helping our members and communities with wonderful initiatives.**



This reflects the purpose of Coastline as we are as much a part of the communities we serve, as they are of us, with over 19,000 members on the Mid-North Coast.

COMMUNITY INVOLVEMENT AND PERFORMANCE. During FY2021, we supported local communities with Coastline Community Foundation Grants and sponsorships, the introduction of our Support Local Business campaign, loan repayment deferrals to members experiencing hardship and free workshops on important local issues. Coastline continued to invest in digital banking to meet the demands of our members and allow them to conduct their banking anytime and anywhere. The mobile app and internet banking options allowed many of our members to conduct their banking remotely during the challenges of FY2021. Throughout the year, Coastline went from strength to strength, with strong membership growth, \$253 million in loans funded and profitability of \$4.9 million (after tax). As Coastline is community-owned and a mutual organisation, the retained earnings are re-invested back into the organisation for the future benefit of members.

BOARD STRATEGY. The Board set a new ambitious goal of achieving \$850 million in loans by 2025 and is committed to helping local people achieve their goals. Our new strategic goal of increasing home ownership for members continues our strong focus on putting members first.

The Board's Customer Centric Banking strategy has achieved outstanding results since being introduced 6 years ago.

BOARD CHANGES. During the financial year, we welcomed Tania Powick to the Board, following the retirement of long-serving Director and former Chair, Allan Hudson. Allan gave 12 years of service to Coastline. Tania, a local financial planner, who is involved in many local not-for-profit organisations, is a wonderful addition to represent and serve our members.

HIGHLIGHTS FOR FY2021 INCLUDE:

INTRODUCED SUPPORT LOCAL BUSINESS – to help overcome hardships in the local community (e.g. floods and pandemic) nine local businesses won a \$2,500 marketing package, with three winners each receiving local television advertising.

FOUNDATION GRANTS, SPONSORSHIPS AND DONATIONS – provided over \$240,000 to local community associations, organisations and individuals to strengthen the local communities that Coastline operates in.

MEMBER PROMOTION – a score of 76%, on average, throughout FY2021, with members promoting the benefits of banking with Coastline further in our communities.

NEW MEMBERSHIPS – over 2,100 new members in FY2021, with more than half under 35 years of age.

850 BY 2025 – the new loan balance goal of \$850 million by 2025 was introduced. The achievement of \$591 million loan portfolio in FY2021 represents an increase

of \$96 million (19% growth).

ASSETS – Coastline's total assets now stand at \$718 million an increase of \$94 million (15% growth).

FINANCIAL WELLBEING WORKSHOPS – Coastline staff visited local organisations, including the PCYC, High Schools and Seniors Festival week celebrations to educate members on budgeting, retirement planning, and online fraud awareness.

TECHNOLOGY – A major Open Banking project commenced during the year, with the banking data able to be shared with explicit permission of the member, with a first launch in August 2021. We have further plans for Open Banking which will align Coastline with the latest in financial technology.

Our number one priority is the health, safety and wellbeing of our members, staff and the communities in which we operate in. Throughout COVID-19 we have supported and will continue to support our members hit hardest by the pandemic.

In closing, I would like to thank my fellow Board members for their co-operation, teamwork and support throughout the year. My thanks also go to our General Manager Peter Townsend, his leadership team and all staff for their outstanding efforts in achieving the trading performance and providing professional, friendly and efficient banking services to our members during these challenging times.

Vanessa McNeilly - Chair
23 September 2021

About the BOARD OF DIRECTORS

Coastline has a Board of Directors which consists of six members. The Directors come from varied backgrounds and occupations ranging from lawyers to accountants. Coastline Directors are elected via a customer vote and serve a three year term.



VANESSA MCNEILLY - CHAIR (2011- PRESENT)

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

Vanessa is Chair of Coastline's Board of Directors. She also serves on the Audit, Executive, Nominations, Remuneration and 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 formerly 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.



TONY FERRIS - DEPUTY CHAIR (2012 - PRESENT)

B Business, MBA, Ad Cert Commerce, Fellow FINSIA

Tony was appointed Deputy Chair in 2019 and is Chairman of Coastline's Risk Committee. He is also a member of the Executive Committee.

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.



MATTHEW RYAN (2009 - PRESENT)

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

Matt is a member of the Executive and Risk 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.

About the BOARD OF DIRECTORS

JENNIFER PIKE (2013 - PRESENT)

B Economics (Accounting), CPA, MAMI

Jennifer is Chair of Coastline's Audit Committee. She also serves on the Nominations and Remuneration 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)

David is a member of Coastline's Risk, Audit, Nominations and Remuneration 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.

TANIA POWICK (2020 TO PRESENT)

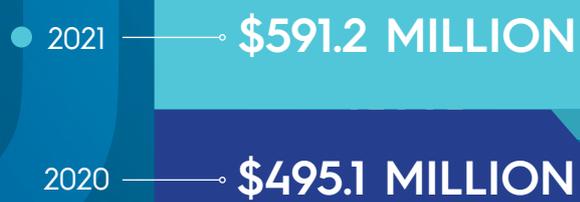
B Fin Admin, Institute of Chartered Accountants Aust & NZ, Certified Financial Planner

Tania is a member of the Audit, Risk and Nominations Committees and has over 30 years experience in financial services, in tax, accounting, management and financial planning roles.

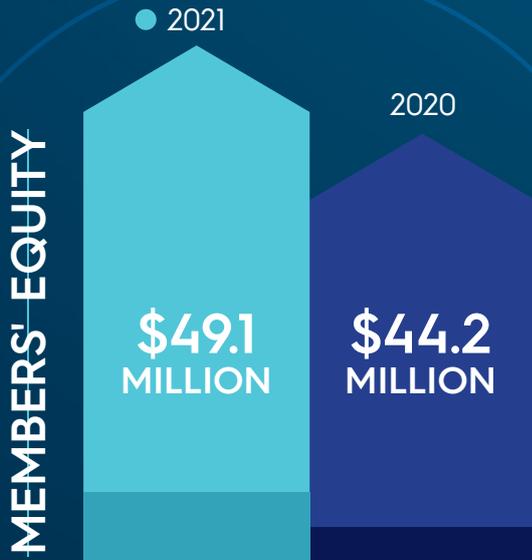
Tania has been operating her Financial Planning practice, Coastal Wealth Directions, for over 10 years, and has a passion for helping people improve their financial wellbeing. She has a strong sense of community, with active involvement in several volunteer boards, including the Macleay Valley Business Chamber, The Macleay Valley Business Women's Network and the Rotary Club of Kempsey.



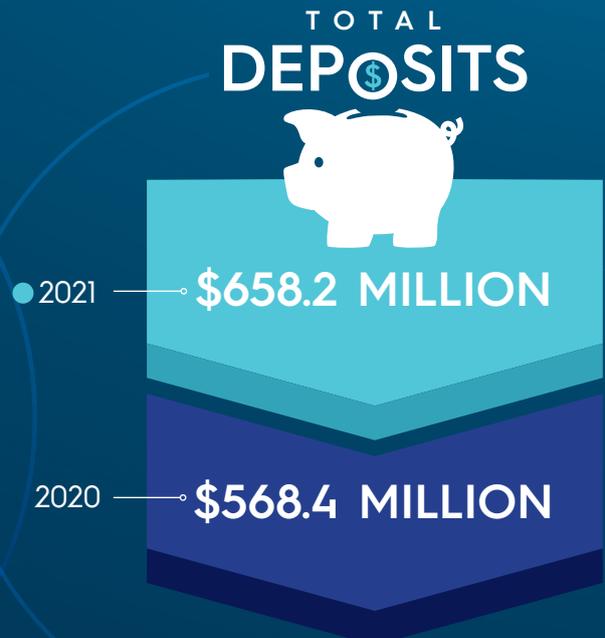
TOTAL ASSETS
15.10%
GROWTH



GROSS LOANS BALANCE
19.40%
GROWTH



11.17%
GROWTH



15.79%
GROWTH

CAPITAL ADEQUACY



PROFIT BEFORE TAX



FINANCIALS

\$'000

PROFIT AND LOSS

	2021 \$'000	2020 \$'000
Interest revenue	20,405	21,073
Interest expense	(3,772)	(7,452)
Net interest income	16,633	13,621
Other revenue and income	3,119	2,749
Impairment losses on loans and advances	12	(311)
Operating expenses	(13,175)	(11,714)
Profit before income tax	6,589	4,345
Income tax expense	(1,649)	(1,224)
Net profit for the year	4,940	3,121
Revaluation gain	0	110
Total comprehensive income	4,940	3,231

BALANCE SHEET

	2021 \$'000	2020 \$'000
Cash and investments	114,655	116,570
Loans and advances	590,101	494,150
Other assets	7,441	6,553
Property, plant and equipment	5,888	6,611
Total assets	718,085	623,884
Deposits from other financial institutions	76,501	48,000
Deposits from members	581,674	520,403
Other liabilities	10,764	11,275
Total liabilities	668,939	579,678
Net assets	49,146	44,206
Reserves	4,153	4,152
Retained Profits	44,993	40,054
Total Equity	49,146	44,206

TOTAL ASSETS



TOTAL MEMBERS EQUITY



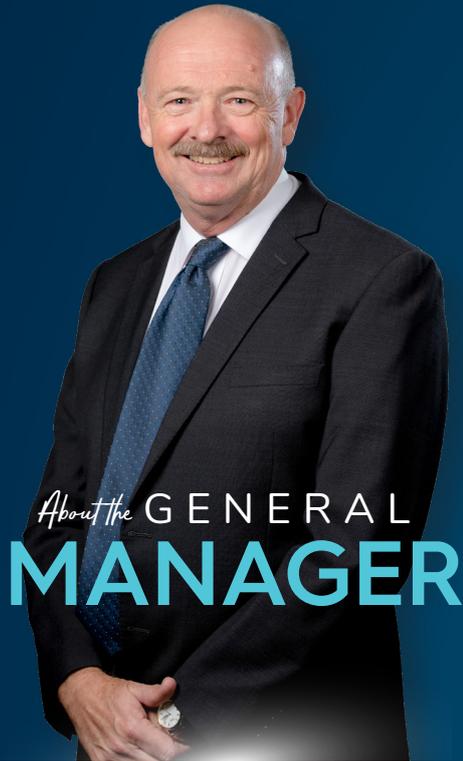
LOANS TO MEMBERS



TOTAL DEPOSITS



MEET THE team



About the GENERAL MANAGER

PETER TOWNSEND

GENERAL MANAGER (1996 - Present)

Dip Accounting, MBA, AICD

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.

EXEC UTIVE MANAGEMENT



CLINT FEARNLEY
FINANCIAL CONTROLLER



JENNY THORMAN
HEAD OF PEOPLE & CULTURE



ROSS DELAFORCE
CHIEF TECHNOLOGY OFFICER



PAUL IVANKOVICH
CHIEF RISK OFFICER



DAVID RYAN
LENDING MANAGER



CENTRAL KEMPSEY

Lachy, Amelia, Abbie, Charlie, Marika, Trudy, Christine, Karen and Judy



WEST KEMPSEY

Wendy, Hannah, Janny, Sarah and Lexie



PORT MACQUARIE

Steve, Natalie, Trent, Mitch, Tim, Ally, Natalie and Estelle



TAREE

Jemima, Ashleigh, Sophie, Paulette, Tony and Brielle



SOUTH WEST ROCKS

Kayla, Melinda, Amanda, Lily and Larissa



CRESCENT HEAD AGENCY

Karen



BUSINESS DEVELOPMENT MANAGERS

Steve Wilkinson, Lachy Townsend, Tony Berner



HEAD OFFICE AND ADMINISTRATION

Megan, Kym, Peter, Kathryn, Mathew, Jenny, Mitchell, Trudy, Henry, David Ryan, Belinda, Connor, Kristy, Ross, Gary, Alex, David Owen and Mikayla

Our PEOPLE

STAFF TRAINING AND DEVELOPMENT

With **KRISTY WILLS**
TRAINING AND COMPLIANCE OFFICER

To support our team members through training, this year we appointed Kristy Wills to the role of Training and Compliance Officer. Kristy commenced her career with Coastline in 2000 as a school leaver Trainee.

Kristy has worked in various roles, most recently as Team Leader at our Central Kempsey Branch and this experience has provided Kristy with the skills to excel in this role. By focusing on the development of our people we continue to provide the best possible service and help our members with their financial wellbeing.

This year we recruited five school leaver trainees and they are based in our Administration, West Kempsey, Central Kempsey and South West Rocks Branches. All new entrants are undertaking studies in Cert III in Financial Services. These studies are delivered by the Institute of Strategic Management as a 12-month online course.

Three team members are currently completing Bachelor of Business degrees and one team member is completing his MBA. We have provided our team with numerous internal and external training opportunities throughout the year. This training has been delivered using video conferencing platforms such as Zoom, WebEx and Microsoft Teams. We also have four team members completing external studies and supported by the Kylie Duncan Memorial Scholarship. Our Employee Assistance Program, Assure, enhances the emotional, mental and general psychological wellbeing of our employees and includes services for their immediate family members. The ongoing situation with COVID-19 has meant that this



support network has become more important than ever. We pride ourselves on providing a flexible workplace for our team members and throughout the year we have worked with our team to assist them in managing family commitments whilst home schooling and working from home.

COASTLINE BY THE NUMBERS

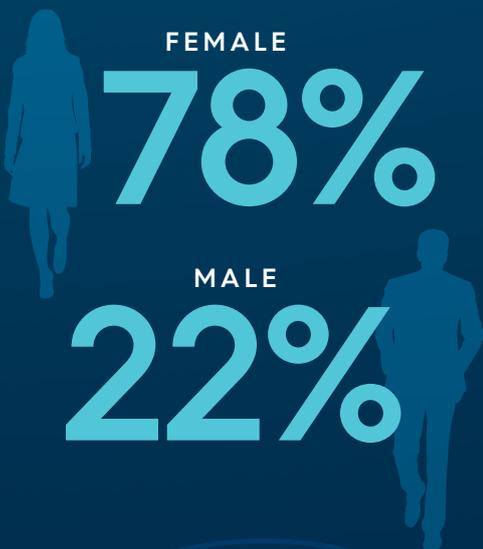


COASTLINE EMPLOYS OVER 60 LOCALS

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 customer's needs.

63

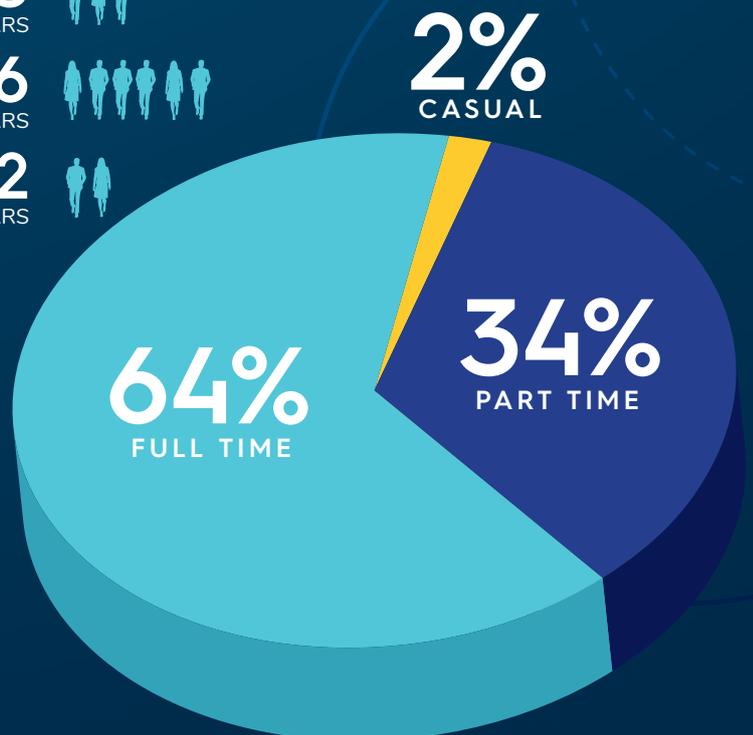
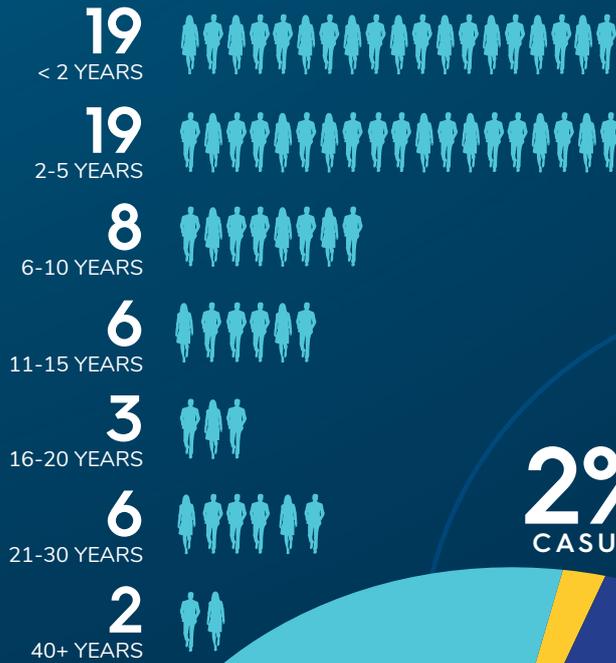
EMPLOYEES



OUR TEAM BY AGE



LENGTH OF EMPLOYMENT



NET PROMOTER SCORE



Net Promoter Score is a metric used to **calculate customer experience and loyalty**. We ask our customers a simple question:

“How likely is it that you would recommend Coastline to a friend or colleague?”

CUSTOMER TESTIMONIALS

BROOKE B

“They go above and beyond, they make everything feel easy. When returning in store they remember every face.”

RICHARD M

“I have always had great service with Coastline both personally and with community organisations I am involved with and they are local. No faith in the big banks.”

BELINDA C

“I trust Coastline so much that I’d feel completely comfortable recommending their service to others.”

MARGARET A

“Always friendly, prompt response. A human interaction rather than robotic one. Down to earth, real people.”

MICHELE W

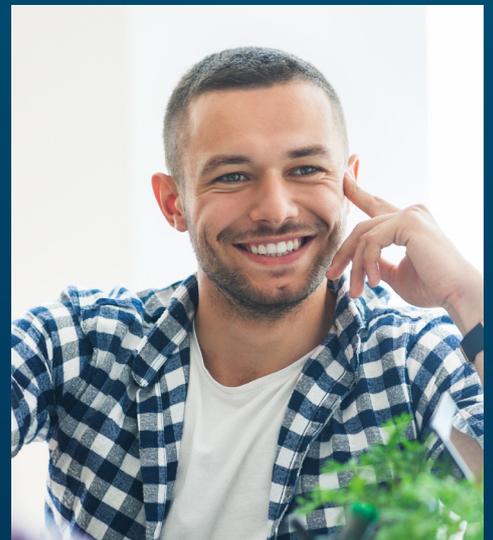
“Coastline has always been attentive and friendly, and especially helpful in the decades I’ve had an account with you.”

GEORGE V

“There’s nothing more I can say but thank you for your service that I have received over the 40 years I have been a member.”

ALEX M

“The customer service and attitude of the staff is very good. The staff make you feel like you’re important and a friend not just a client. Overall a very positive experience with the staff, their attitudes and service exceeds any that I’ve experienced.”



TESS M

“Brilliant, friendly, professional and localised service.”

LACHLAN W

“The big banks are stale. Coastline, through my experience are very friendly and actually make suggestions to help you try and save money, like switching accounts to suit your situation.”



KYLIE DUNCAN MEMORIAL SCHOLARSHIP

The inaugural Kylie Duncan Memorial Scholarship was awarded to Mitchell Clarke. Mitch works in the Lending Administration team based in our head office in West Kempsey.

The annual scholarship is open to Coastline staff members who wish to undertake tertiary studies to further their career development. The scholarship provides \$5,000 to assist with study costs. Kylie, our much-loved team member tragically lost her battle with cervical cancer in 2018 at just 32 years of age. Kylie completed a Bachelor of Business (majoring in Accounting) while working full time as Coastline's Financial Controller.

Mitch has now successfully completed a Diploma of Leadership and Management course which he studied through the Institute of Strategic Management.

"The Scholarship has given me the tools into understanding how management operates in a workplace environment. It has allowed me to grasp different techniques and skills that I will be able to use in my day-to-day work and has also given me an opportunity to study further in the future." said Mitch.



WORKPLACE GIVING

We know that many charity organisations wouldn't be able to **provide the incredible support to patients and their families or research into diseases without the vital financial help from** generous donations and that's why Coastline introduced the Workplace Giving program in July 2019.

Staff can set up a regular payroll deduction to contribute as a tax-deductible donation to Coastline's charities of choice.

MND NSW (Motor Neurone Disease NSW) and the ACCF (Australian Cervical Cancer Foundation) were our charities of choice in 2020-21 and our staff donated an incredible \$4,182 to these worthy causes over the financial year.

This year, Coastline's Community Foundation matched the staff contributions donating a dollar-for-dollar amount to the charities.

To date \$11,195.50 has been donated to our charities of choice through the Coastline Workplace Giving initiative.





How long have you been with Coastline? What has been your best memory at Coastline? I celebrate my 10-year Anniversary in February next year. My best memory of Coastline was seeing the opportunities for Staff Development with the implementation of our concept stores.

If you could spend the day with anyone in the world, who would it be and what would you do? My whole life I've had a fascination with animals and would give anything to spend a day with David Attenborough listening to him talk about his explorations and experiences.

Favourite Band? I have an eclectic taste in music, but regulars are Hunters & Collectors, Crowded House, Bondi Cigars and The Waifs.

Best way to wind down after a busy day at work? I love to cook dinner for the family and then relax with either the family in the lounge room or a good book as I'm an avid reader.

What does success mean to you? The feeling I have of great satisfaction resulting from achieving a goal. The thrill of seeing someone experience that feeling is infectious!



What would you choose to have as your last meal? Roast Duck. I have loved this since I was a child and was fortunate to have eaten a vast array of poultry over the years. This is the best!

Best way to spend the weekend? With my sons and grandsons or camping with friends either at the beach or in the bush. Love getting away with friends who have the same interests.

3 words that best describe Coastline staff? Passionate, Friendly, Culture - whilst culture is hard to define, you can feel it in everyone at Coastline.

If you could spend the day with anyone in the world, who would it be and what would you do? My late Grandfather who passed was fascinated with technology, he'd be amazed at what we have and can do today.

What does success mean to you? When your children have grown into good people and made something of themselves. Also, to be able to retire comfortably, knowing that some of the sacrifices I've made over the years have paid off.



Best moment you have had with a Coastline member? A long-term member lost her husband and I was helping her learn how to take care of the finances as he always did. One day I was sitting with her and she said to me that I was making her realise that she wasn't useless without her husband, and she was able to do it on her own.

Favourite way to start the day? Midweek morning walk with a friend. Weekends is coffee, on the verandah and a slow breakfast.

Guilty pleasure? TikTok! It's a great way to lose an hour and of course, Caramilk chocolate.

Favourite inspirational quote? "Don't take criticism from people you would never go to for advice" is one I always try to remember, "You do You" is one my friend would agree I say all the time!

Best book that you have read? I'm a diehard Wizard of Oz fan, I have several editions and collect them. I love everything about it and totally buy into the theory that Glinda is actually the bad witch!



What do you love most about Coastline? I love coming to work every day because of the people I work with, our members I get to look after and because our staff live by the Coastline values.

What is a skill that you would love to master? I would love to learn to play the piano as music brings so much joy.

What is your least favourite food? Anchovies!

If you were colour, what would you be and why? That's a hard one life is so colourful and beautiful, It would be a rainbow for me!

What fashion trend do you hope will never come back? The perm!

Motto that you live your life by? "Faith, hope & our greatest gift, Love"



Paulette

HOME LOAN SPECIALIST - TAREE STORE

What do you love most about Coastline? It's easy to get up for a job that you love and have the passion for. It's not hard to be a decent person and treat people the way you like to be treated. That's why I love working for Coastline and everything Coastline stands for. Throughout all our branches there are staff with the same outlook taking care of our members and putting them first. It makes a person very humble and proud to work for a financial institution with morals.

Do you have a secret talent? I just found out I can still hula hoop.

Best binge worthy TV? Queen of the South and Sex and The City!

Motto that you live your life by? Just do it....Don't say can't... You only live once!

If you were an animal, what would you be and why? I don't want to be an animal because they don't wipe their bums!

What is your biggest pet peeve? I hate being interrupted when I am asked to explain or answer a question!!



Steve

BUSINESS DEVELOPMENT MANAGER - HASTINGS VALLEY

Best moment you have had with a Coastline member? I helped a new Coastline member, like me, (to see the light) and make the switch from a bank to find a whole new world of super friendly personalised (old school) Coastline service backed by local decision making.

What was your first ever job? My first job was volunteer work at Bondi Surf Life Saving Club.

Favourite movie? Favourite movie is currently any of the Minion movies, which is Gramps (me) and Grandson's fave.

What is your favourite activity outside work? Driving & coaching others in the Tacking Point Surf Life Saving Club (duck & surfing).

What is your proudest accomplishment? Helping others over the years - providing First Aid, Surf life saving patrols & rescues.

What is your favourite way to start the day? A Sunrise drive on Lighthouse beach with my 2 Border Collies and a coffee.



Lachy

BUSINESS DEVELOPMENT MANAGER - MACLEAY VALLEY

Best advice you could give someone who wants to enter the financial industry? The financial sector is a challenging yet extremely rewarding industry. I started as a teller and have worked hard to become a BDM, make sure you take every opportunity given to you.

If you could only choose to live with one piece of technology for the rest of your life what would it be? It would have to be my phone. It's a lifeline to family and friends. It is also vital in the organisation of a hectic schedule!

If you were to make a documentary, what would it be on? Getting your work/life balance right, and the effects on your health.

Best advice you have been given? "Not every action needs a reaction."

Where would you like your next holiday to be? I'd like to finally be able to have my 2020 skiing trip to Queenstown, or my COVID cancelled trip planned to explore Europe!

Can you describe a day in the life at Coastline? A day in the life for me involves lots of phone calls, emails, client visits & meetings, staff training and mentoring and often time on the road. No two days in our business are the same!



Mitch

TEAM LEADER - PORT MACQUARIE STORE

Describe a day in the life at Coastline? It starts with a quick espresso at home and a drive along the coast road for a surf check, then into the office for a quick pow wow and a bit of banter amongst the staff. Busy serving customers face-to-face and the phones running hot. Lunch time surf, and then I round out the afternoon playing catchup, and on the phone.

3 things you could never live without? The ocean, hanging with my family in the ocean, and surfing... in the ocean.

If you could live in any decade which would you choose? The '70s. It seemed like humans were constantly making new discoveries.

Chore that you hate doing the most. Vacuuming the cars! I procrastinate over that job more than anything else.

Caller or texter? Caller. My brain doesn't communicate with my fingers quick enough.

Favourite aspect about living on the Mid North Coast? Countless waves to choose from! Awesome place to create cool memories with my family... and a couple of decent golf courses to tee it up.

OUR COMMUNITY



COASTLINE STAFF VOLUNTEER PROGRAM

Since the Coastline4Community Staff Volunteer Program was introduced in July 2019, Coastline staff have donated over 340 hours volunteering in our local communities.

Community support and engagement has always been at the heart of Coastline and to parallel this commitment Coastline encourages their employees to make a direct impact to their communities through unpaid volunteering during business hours at a charity or not for profit group of their choice. Coastline team members are entitled to three paid days of volunteer leave per financial year.



Amanda Gladstone SES - Macleay Floods April 2021

SUPPORTING LOCAL BUSINESS

Our local communities were faced with many hardships during the 2020-21 financial year with natural disasters and the COVID-19 pandemic, these factors saw restricted trading along with many other challenges and put an enormous amount of financial stress on businesses.

Coastline gave the opportunity for three Coastline business customers from each of the valleys in which we operate (Macleay, Hastings and Manning Valleys) the chance to win a marketing package valued at \$2,500 each.

The nine videos were published on Coastline's Facebook page, with the winner from each valley amassing the greatest number of likes, comments and shares receiving a paid TV commercial to the value of \$500.

The competition received a promising number of engagements and helped to build the profiles of the nine businesses, some of which had been operating for less than 12 months.

Crescent Head Gourmet Butcher, Rise Exercise Physiology and Beautique on Bella were the winners of the promotion and gained fantastic exposure for their businesses.



COASTLINE WILL CONTINUE THEIR SUPPORT OF OUR LOCAL BUSINESS COMMUNITY AND OFFER THIS COMPETITION AND FANTASTIC MARKETING PACKAGES IN 2021/22



Ross and Gary broadcast the Kempsey Remembrance Day service for Tank FM



Kath helps to prepare lunch orders in the canteen at St Joseph's Primary School, Kempsey



Kristy assists the P&C at Aldavilla Primary School to issue school uniforms to students



The team from our SWR branch cover over 500 home readers for the students at SWR Public School



Handing out medallions to each race competitor at the 2021 Trial Bay Triathlon



Estelle was part of a working bee group at the Port Macquarie Steiner School



OVER \$64,000 IN COASTLINE COMMUNITY FOUNDATION GRANTS AWARDED!

Each year Coastline provides 5% of its operating profit to the Coastline Community Foundation as a way of showing our tangible support to the community. Since its inauguration in 2002, the Coastline Community Foundation has provided over \$1,000,000 to over 250 worthy local causes who have benefited from Foundation grants.

The Foundation's goal is to provide support to organisations that provide lasting benefits to local communities. We received an extraordinary number of high-quality applications in the April, 2021 round of applicants, with over \$220,000 in applications received. Coastline would like to thank everyone who applied for the Coastline Community Foundation Grant program. After an extensive and judicious assessment process the following projects were funded.



CRESCENT HEAD PRIMARY SCHOOL

Crescent Head Primary School is celebrating their centenary this year. The P&C Association applied for a grant for \$6,000 to fund their centenary project, enabling the school to purchase and install a pizza oven, outdoor serving area with centenary paving and a vegetable garden.

The pizza oven and outdoor area will be utilised by the P&C, teachers and students for school events, fundraising and student learning activities. The area will allow the teachers, parents and students to come together to prepare, cook and serve fresh pizza. The pizza oven will elevate the atmosphere at school events and will assist with raising extra funds for the school. The vegetable garden will allow students to grow fresh produce to use on the pizzas.



Students from Chatham High School in Taree were supported with a grant for \$10,500. The grant has enabled Chatham High School to purchase and install a coffee machine for their Food Van. The Food Van is utilised by the hospitality students and teachers, they attend local markets and other community focused events to work out of the van selling bacon and egg rolls, small cakes and drinks. Attending these events allow the students to experience real life situations within the hospitality industry, which is invaluable to their skill progression. By adding hot beverages to the menu, Chatham High School will be able to raise extra funds, the funds raised by the Food Van are transferred back into the school for resources for the students, including Year 12 fundraising for their upcoming end of year events. The coffee machine will also allow the students to learn the art of being a barista in their Year 11 and 12 VET course.



THE MACLEAY PENSIONERS LEAGUE HALL

The Macleay Pensioners League Hall is utilised by many groups of the community such as the Kempsey Macleay Table Tennis Club, The Clyde Street Quilters and exercise and craft groups. The hall itself is a wooden structure with a metal roof, situated in Clyde Street in the town centre of Kempsey. In summer, the heat inside the hall is oppressive, conversely in winter it is freezing. With the \$9,900 the Foundation has funded, the Macleay Pensioners League purchased and installed three new air conditioning units for the Pensioners Hall. The installation of the air-conditioning units will enhance the facility by allowing all the members of the local community to comfortably use the hall during all seasons.

East Kempsey Public School has received a grant for \$13,486 to create a dual-purpose learning space. The space will include new seating, the amendment of a damaged retaining wall and new foundation and paving. This new space will support the students in their education and mental wellbeing as it will be utilised as a welcoming eating area where the students can build integral social skills. It will also be used as a versatile outdoor learning space where the students will be able to collaboratively develop their education whilst enjoying the open space.



ST JOSEPH'S PRIMARY SCHOOL

The Coastline Community Foundation supported St Joseph's Primary School and its students' practical learning development with a grant for \$25,000. The grant will enable the school to create a brand new outdoor learning space for their students.

The new learning space will consist of multiple areas such as "Messy Math" which is a program that teaches the students components of maths such as volume, measuring and fractions using sand and water. The space will also include a dedicated writing shed and decked area with space for students to develop their writing skills, blackboard walls for recording ideas, sensory walls for wellbeing and learning including a music wall, movement wall linked to science and mud kitchen area for imaginative play. The space will be utilised in both learning and play time.

EAST KEMPSEY PUBLIC SCHOOL





COASTLINE community FOUNDATION



The Coastline Community Foundation support the South West Rocks Public School and its students' literacy development with a grant for \$12,000.



The \$12,000 grant enabled the school to purchase, cover and store 1,000 new Price Milburn (PM) readers.

PM readers are levelled with a gradual increase in difficulty and there are over 1,000 titles including fiction and non-fiction texts. Teachers use these texts as part of their guided reading sessions, developing students' reading and comprehension skills.

The staff at South West Rocks Public School appreciates the value of high-quality guided readers to assist their student's progress in literacy. The school community were thrilled with the arrival of the new books which has extended the number and variety of books available to students.

South West Rocks Primary School teacher Angela Mainey said the inclusion of more PM readers helps teachers provide their students with consistent practice of new concepts

whilst exposing them to numerous topics and allowing opportunities to use and develop their knowledge of the world.

Helping their students develop fully as individuals and live satisfying and rewarding lives is a critical component of the South West Rocks Public School's strategic plan.

'If a child has difficulty reading, their ability to complete tasks independently in all subject areas will be affected,' said Mrs Mainey. 'We want our students to have the best possible chance to be competent readers.'

'The staff and students at the school are extremely grateful to Coastline for this generous donation.'

Coastline staff also volunteered their time to help cover the 1,000 readers through the Coastline4Community Staff Volunteer Program and will be assisting the children with their reading during class learning.





**EDUCATION@
GLASSHOUSE**

At Coastline we proudly offer the same range of personal and business banking services and products that any big bank can, with one huge difference, we are customer-owned and 100% committed to investing in our community.



The Education @ Glasshouse Program shares similar values with Coastline, in that we both exist to support the people who live, work and interact in the communities in which we operate. Coastline sought the opportunity to partner with the Education @ Glasshouse program following the launch of Cubs and Kickstart accounts, along with our Coastline Cubs School Visit Program.

Coastline's partnership with the Education @ Glasshouse program began in 2019 and through our

financial support, we were able to assist the 2021 program to offer more shows and performance dates. The partnership continues to present opportunities to build positive relationships with our local schools and highlights our commitment to support education outside of the classroom and within the broader community. We understand the importance of giving students access to valuable learning experiences which inspire both creativity and innovation. As Principal Partner, this exciting opportunity allows us to play an important role

in providing access for students to participate in the unique and creative events hosted within the program which promotes cultural diversity. Coastline has been operating in Port Macquarie since 2001 and relocated to our current site within the Settlement City shopping centre in 2016. The Glasshouse is a premier destination showcasing world-class productions in performing arts that boosts our local economy and tourism sector in the Greater Port Macquarie region. Coastline are excited to contribute to the longevity and sustainability of the Education @ Glasshouse program.

CRESCENT HEAD PLAYGROUP

RECEIVES FUNDING TO UPGRADE THEIR RESOURCES

Playgroup is all about creative and unstructured learning **through play**, which is essential to **children's development**, as it helps them explore and understand their world.



A strong connection between children and their parents and carers is integral to positive early childhood learning and development. Plus, shared experiences within families and communities have tangible and lasting benefits.

The playgroup environment fosters and supports relationships that not only enhance children's development, but create a lasting, mutually supportive community of support. Ultimately, these connections contribute to stronger, more socially connected communities.

Essentially, playgroup is one of the first and most important social networks for children and families.

The Crescent Head Community Hall in Baker Drive serves as a venue which can be booked for private functions and is regularly hired by many local clubs and community groups including

the Crescent Head Playgroup.

The Crescent Head Playgroup has been running for over 20 years and re-established in 2020 with a new committee consisting of three local mums who are passionate about their vision of creating a wonder filled and engaging space for children to learn, grow, play, and have fun.

Coastline were thrilled to partner with the Crescent Head Playgroup to help bring their vision to life by providing \$2,000 in sponsorship funding.

Committee member, Sarah Hammersley said "the key outcomes from Coastline's sponsorship is to upgrade the resources we have available to enable us to continue providing this much-loved community service to the area."

"The types of resources we are looking to upgrade and include within our playgroup are arts and craft materials, soft playmats and cushions for babies,

balls and gross motor play equipment, sandpit toys, construction materials, science and STEM based activities."

Parents of the playgroup were recently surveyed by the committee inviting them to share their feedback on why they enjoy playgroup. One family said "Opportunities for interaction for my child and a fresh and predictable environment away from home each week."

The playgroup meets every Wednesday during school terms from 9.30am – 11.30am and welcome new families to join.

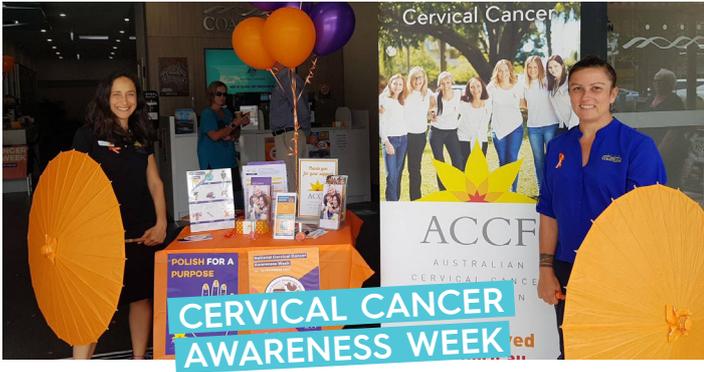
"We regularly welcome new families to the community and want to be able to encourage them to return weekly so that our connections and bonds are strong, bringing the African proverb of 'it takes a village to raise a child' to life." said Sarah.

Cost is \$1.50 per person, free for infants under 1 years.



Taree Torpedoes is a swimming club that supports local swimmers from the Manning Valley to compete in weekly local friendly competitions and helps prepare them for state meets and national competitions. The club has a large number of members aged between 4 and 74! The club purchased seven new lane ropes for use at the Manning Aquatic Centre with the assistance of a grant from the NSW Government. They were planning to purchase reels to hold the lane ropes to allow them to be put in and out of the water easily. Early in January two of the club's PA systems were stolen and needed to be replaced depleting their finances for this project. Coastline were able to support the club financially when they were successful in securing a \$7,000 sponsorship to carry out the project.

FUNDRAISERS



This year Kempsey community members joined us for morning tea and an awareness seminar with the Australian Cervical Cancer Foundation (ACCF). Our Community Hub in Smith Street was decorated in a sea of vibrant orange and purple. Coastline in partnership with Vault Cafe donated 50% of all coffee and cake purchases during the event to the ACCF. With the support of the community, we raised \$459.50.



Coastline team members pulled on their favourite denims in support of Jeans for Genes Australia, raising \$347.60 for this worthy cause. All money raised helps fund the vital work being done in the labs at Children's Medical Research Institute to help the 1 in 20 children living with a genetic disease or birth defect.



Legacy Australia is a charity providing services to Australian families suffering after the injury or death of a spouse or parent, during or after their defence force service. Coastline sold Legacy merchandise in our branches with items such as badges and bears on sale, and raised \$377.50.



CANCER COUNCIL AUSTRALIA'S BIGGEST MORNING TEA

Coastline held the Cancer Council Australia's Biggest Morning Tea and raised \$3,289.35. With the help of our amazing communities and the support of local businesses that donated and pre ordered plates of morning tea.



MND week is dedicated to raising awareness of the needs of people living with MND and their families. Coastline had merchandise on sale in our branches for the week and wore blue on Friday 8th May, in support of Blue Cornflower Day, the cornflower is a symbol of hope. Coastline raised \$552.15 throughout the week.



The Coastline Team participated in the Mark Hughes Foundation Beanie 4 Brain Cancer Day and were able to raise \$161.60. We wore our beanies to raise much needed awareness and funds for research into brain cancer.



For a week in March and August Coastline participated in the Share the Dignity Drive. Coastline branches were a collection point for women's sanitary products to help those in need because we believe everyone deserves the right to their dignity.

ART HUB



Coastline Art Hub began in January 2020 as a local exhibition space for artists to showcase their creative works. We display artworks for sale for a fortnightly period.

The partnership between artists and the Art Hub is mutually beneficial with Coastline being able to continue its commitment to the community, and the Artist being able to gain exposure for their work and have a commission free exhibition space to display their art.

We extended the Art Hub in January to expand into the co working space of the Community Hub, being located in the centre

of the Hub, this created a greater visibility for the artworks. Foot traffic on Smith Street are now able to see the artworks as they pass by and all customers entering the Hub are drawn to the exhibition space, creating a welcoming feeling.

In March 2021 we held an exhibition to celebrate International Women's Day which allowed us to showcase the work of 19 female artists from across the country.

THIS FINANCIAL YEAR WE WELCOMED 23 SOLO ARTISTS INTO THE ART HUB TO DISPLAY THEIR WORK.

Gemma Stylz
Fred Bullen
Chris Austin
Robyn Jackson
Gail Sue
Mark Pryor
Deb Broughton
Jen Hetherington
Jason Ridgeway
Jill Cairns
Kathy Edwards
Verqelle Fisher
Denise McDermott
Harold Le Jeune
Terri Maddock
Judy Jelsma
Linda Lockyer
Patrick Indo
Sue Burrows
Bernice Daher
Kim Madden
Brian Barker
Julie Shea



'MIRACLES OF LIFE' BY HEATHER HAUSER

Coastline purchased this artwork from our International Women's Day Art Exhibition to gift to the Maternity Ward at Kempsey District Hospital.

The Artist, Heather, is a single mum of two from Taree. She has been creating mosaics for eight years but only recently began doing pictures, she uses mosaic as a therapy.

We are proud to assist Heather to gain some exposure for her talent and have it on display for our Macleay families to view at the hospital.





Local SPOTLIGHT

Coastline has continued supporting local artisans, producers, artists and designers with an opportunity to showcase their products this year with our Local Spotlight initiative located at each of our five stores.

With a retail space set up in each store to promote local businesses, merchandise is sold by Coastline staff and all proceeds are returned directly to the business, with no charge being incurred to participate.

To take advantage of this program, the business does not have to be an existing Coastline customer, but they must not have their own retail space.

This year we saw 90 businesses take part in this program, with products such as honey, handmade soaps, baby apparel, knitwear, wood, and artworks. Many participating businesses and entrepreneurs found the Local Spotlight so successful that they were keen to rebook at the next available time.

KICKSTART

coastline

CUBS

OUR KIDS AND YOUTH ACCOUNT



COASTLINE CUBS SCHOLARSHIP

Congratulations to Luke Hamilton, Harrison Moffitt, Olivia Koivu and Wilton Townsend

Coastline General Manager Peter Townsend said the scholarships complemented their commitment to encouraging early financial literacy within its Coastline Cubs demographic.

"We know just how important education is within our society and a partnership with our schools really is an invaluable investment for us" Mr Townsend said.

By developing the Coastline Cubs Scholarship program, Mr Townsend said other schools within the Macleay, Hastings and Manning Valleys would have the opportunity to apply for assistance.

"Coastline's vision has always been centred around helping and showing tangible support to the community," he said.

The Coastline Cubs Scholarship program is made possible by our commitment to the Coastline Community Foundation, which pledges 5% of its annual net profit to give back to the community.



CUB + KICKSTART OF THE WEEK!

The young sporting enthusiasts from the Bonny Hills Lake Cathie Junior Rugby League Football Club, Kempsey Saints Football Club and Rovers Cricket Club, Kempsey were awarded with the weekly Coastline Cubs and Kickstart awards to celebrate their effort, skills, and sportsmanship during their 2021 playing season.

The awards were part of the club's sponsorship received from Coastline and helped to encourage player participation. Each week the club's coaches and committee members chose the recipients who received a certificate, \$10 into a Coastline Cubs or Kickstart account along with Cubs or Kickstart promotional items.



CRESCENT HEAD PUBLIC SCHOOL ANNOUNCE THE 2021 COASTLINE CUBS SCHOLARSHIP RECIPIENTS.

The school's Parents and Citizen's Association teamed up with Coastline and their Cubs Scholarship Program in a three-year partnership beginning in 2020.

DELIVERING more

OCT 2020

DocuSign Introduced



JAN 2021

New Onboarding System
Implemented for Online
Memberships



FEB 2021

CRM (Customer
Relationship
Management)
Released to Staff



JUN 2021

MyCOAST Update
(BudgetWise & Insurance)



Traditionally Coastline has operated as a bricks and mortar **financial institution supporting the branch network** to deliver exceptional customer service.

In recent times we have faced the unfolding COVID-19 pandemic, and as a result we have placed an increased focus on providing flexibility to both staff for remote working and to members for remote support and transacting.

The Coastline Website and Onboarding was implemented to provide a foundation for those who wish to open a membership with the Credit Union Online.

The quick and easy Onboarding process then meets Internet Banking and the MyCOAST App where members are able to access their accounts to view and interact with Transactions, Budgetwise and Insurance Policies to making instant and secure transactions via Osko PayID and receiving a range of Alerts.

MyCOAST provides our customers with

real time, secure access to their accounts almost anywhere, in the palm of their hands. We are continually improving this platform with regular updates to features.

One of the main reasons many members come into our stores is to fill out applications or sign loan contracts. We have recently adopted DocuSign to negate the need for members to visit a branch making it faster and more convenient for members.

In the 2019/20 Financial Year, we introduced the Apple and Google 'Pays' enabling members to add their debit or credit cards to their Mobile Wallet. This year, we have added some additional functionality known as instant issuance for lost and stolen cards. This means, when a member reports their card lost or stolen, we can instantly issue a replacement card to the members'

digital wallet and allow them to continue transacting while their physical card is produced and mailed to them.

We also commenced work on implementing Open Banking.

Open Banking gives you the ability to share your banking data with third parties that have been accredited by the ACCC. This will allow you to get better-suited banking products and switch products or banks more easily.

From August 2021, you can share the following data through Open Banking:

- Personal: information such as phone number, email, and address.
- Account: balances
- Product info: rates, fees, and features of bank products
- Transaction details: amounts spent



BRANCH

LOCATIONS



SOUTH WEST ROCKS

02 6566 6110

KEMPSEY

02 6562 1000

WEST KEMPSEY

02 6562 0188

CRESCENT HEAD

02 6566 0879

PORT MACQUARIE

02 6584 0600

TAREE

02 6551 8111



COASTLINE

Where your goals are ours



2021

2020

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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