



Values

Coastline exists to help customers with their financial wellbeing





CARE

We care about each other, our customers and our community

MAKE IT EASY

We make things easier and simpler for people

PASSIONATE

We create value for our customers with wonderful experiences

ARE ATEAM

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

EMBRACE + DRIVE

CHANGE

We constantly look for ways to deliver more for customers

RUS THROUGH RELATIONSHIPS

We act honestly and with the highest integrity

CREDIT UNION AT COASTLINE, WE CAN ABOUT PEOPLE AND PROVIDING CONVENIENT FINANCIAL SOLUTIONS OUR CUSTOMERS

AT COASTLINE, WE CARE **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

We are here to help. Ask us about insurance, savings and budgeting

MEMBERS TODAY 23,098 2020
Coastline

1995

Credit Union

Macleay Mutual Credit Union Ltd

Macleay River County





REVIEW 22/23

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cams and attempted frauds are on the rise. We are helping our members stay safe through early detection and prevention. Coastline has invested in high-tech artificial intelligence (AI) fraud management systems and processes. We have a dedicated team to assist members and we will continue with our awareness communication to alert our members to these activities.

Continued Strong Community Involvement

During 2022-23, Coastline in affiliation with the Kempsey Neighbourhood Centre introduced the Adversity Referral Program for vulnerable and disadvantaged members experiencing crisis. This is a new initiative aimed at supporting those members needing help to manage their finances. Artworks of local school children and artists on display at local branches continues to attract interest from the community.

During the year we reached a key milestone of the Coastline4Community Staff Volunteering program. We have now invested over 1,000 hours volunteering for local community groups on the Mid North Coast and our involvement has helped local organisations immensely. In addition to this, Coastline provided monetary support to our local communities of \$300,000. One initiative that was funded was free healthy eating workshops in local communities.

of \$6.6m highlights

our strong operating

performance and good

management. Having a

strong business allows

us to continue investing

in products, services

and our staff.

Our Values

Our values are the set of guiding principles and fundamental beliefs that allows Coastline to function as a team and work towards common business goals. They allow us to make decisions, foster teamwork and help employees collaborate, quickly communicate principles to clients and customers, and hire employees with the right attitude. Our culture is built on our values and how we behave.

Our Team

Coastline is committed to creating a happy and safe workplace, and to build a world class team. Staff are proud of their professional appearance, language and behaviour and they strive to look for opportunities to make it better and easier for our customers to do business with and use our products and services. Our staff are part of a team that work together to find solutions for customers. Our financial result for the year

Memorial Scholarship

Three worthy team members were awarded Kylie Duncan Memorial Scholarships during the year. Kylie tragically lost her battle with cervical cancer in 2018 at just 32 years of age. Kylie completed her Bachelor of Business while working at Coastline. All Memorial Scholarship recipients have embarked on learning journeys in business fields.

Board Strategy

The Board has clearly defined its business strategy and the business objectives for 2023-2024 that we will strive to implement. The Board has signed off on Coastline changing its trading name to Coastline Bank to meet the expectations of both our current and future members. This will not impact our operations and we will continue to provide members with the same level of customer-centric service.

The Board's strategy to be customer-centric and putting our members first was renewed at the Strategic Planning Day and we aim to increase investments in technology, including the mobile app in FY2024, along with retaining a strong branch network. This network extended to Kendall, with Coastline partnering with the Kendall Community Centre to service the community following the withdrawal of banking services by Bendigo Bank. This resulted in Coastline being recognised in the NSW Parliament by the Hon. Leslie Williams MP Member for Port Macquarie on 23 August 2023 for supporting the Kendall Community.

Director Farewells and Appointment

The Board welcomes Grant Devine who is a former CEO of the mutual bank, QBANK, and today is CEO of a regional investment group. We also said goodbye to David Bevan and Kevin Dupe in 2022-23. David retired from the Board after many years of service as a Director and was also a previous General Manager of Coastline. Kevin Dupe departed Coastline after accepting a Director role with another mutual bank interstate. We acknowledge both former Directors for their service and commitment to improving the financial wellbeing of members.

Vale David Owen

The Chair reflected on the passing of Coastline's Credit Control Manager David Owen after a long battle with

> Motor Neurone Disease. David passed away after a short stay in hospital surrounded by his partner Sue and family on 15 February 2023, at 63 years of age. David had just announced his intention to retire with his last day set down for Friday, 31 March 2023. David said, "The position as Credit Control Manager has been the most rewarding experience of my career, however, due to health conditions, it is in the best interest of all, that I resign from my position".

In closing, I would like to extend a warm welcome to our new team members who joined Coastline

during the year. The future of Coastline is bright and without the special efforts of our staff to continue to provide the excellence in banking to our members, this would not be the case.

Our financial result for the year of \$6.6m highlights our strong operating performance and good management. Having a strong business allows us to continue investing in products, services and our staff.

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

Coastline has a Board of Directors which consists of five 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, Risk, Remuneration and Community Foundation Committees. 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.

MATTHEW RYAN

VICE CHAIR (2009 - PRESENT)

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

Matt is Chair of the Risk and Nominations Committee and a member of the Executive Committee. 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.



JENNIFER PIKE

(2013 - PRESENT)

B Economics (Accounting), CPA, MAMI

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



TANIA POWICK

(2020 - PRESENT)

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

Tania is Chair of the Coastline Community Foundation and Remuneration Committees and also serves as a member of the Risk and Audit Committees.

Tania has over 30 years experience in financial services, in tax, accounting, management and financial planning roles. 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.



GRANT DEVINE

(2023 - PRESENT)

Grant is Chair of the Cyber Committee and a member of the Risk Committee. Academically he holds a Master of Business Administration, Bachelor of Business (Management and Marketing), a Graduate Certificate in Business and is a Fellow of Australian Institute of Company Directors. Grant has worked in Regional NSW communities since 2019 and is the CEO of the Armidale Diocesan Investment Group which is charity based in Armidale.

His role prior to that was Chief Executive Officer of customer owned QBANK for nine years. Grant has a passion for organisations that are community focussed and make a difference.

2 FINANCIALS (IN MILLIONS)

TOTAL ASSETS



TOTAL DEPOSITS



GROSS LOANS BALANCE



MEMBERS'
EQUITY



\$55.0 \$62.0

CAPITAL ADEQUACY

17.70%	^ 26%
14.01%	

PROFIT BEFORE TAX

\$7.76 12% \$8.68

PROFIT AND LOSS	\$'000 2023	\$'000 2022	TOTAL ASSETS	
Interest revenue	36,986	22,583		
Interest expense	(14,315)	(2,661)	797,880	818,391
Net interest income	22,671	19,922		
Other revenue and income	3,301	2,902		
Impairment losses on loans and advances	(230)	(282)		
Operating expenses	(17,063)	(14,782)	TOTAL MEMBERS EQUITY	
Profit before income tax	8,679	7,760	\$'000	
Income tax expense	(2,011)	(1,951)		
Net profit for the year	6,668	5,809	54,955	62,003
Revalution gain	380			
Total comprehensive income	7,048	5,809		
BALANCE SHEET	\$'000	\$'000		
Cash and investments	136,548	130,391	LOANS TO MEMBERS	
Loans and advances	666,907	652,589		
Other assets	7,991	7,703	450 500	/// 007
Property, plant and equipment	6,945	7,197	652,589	666,907
Total assets	818,391	797,880		
Deposits from other financial institutions	17,000	54,500		
Deposits from members	727,354	679,859	TOTAL D	EDOCITO
Other liabilities	12,034	8,566	TOTAL DEPOSITS \$'000	
Total liabilities	756,388	742,925		
Net assets	62,003	54,955		
Reserves	4,524	4,144	734,359	744,354
Retained Profits	57,479	50,811		
Total Equity	62,003	54,955		



his year, we welcomed 22 new team members across our branch network.

These new team members participated in an intensive

Services, an online qualification run through the Institute of Strategic Management over a 12-month period. Coastline was excited to offer two

coastline was excited to offer two positions to School-Based trainees

induction program, including an induction day where they viewed presentations from our General Manager, Head of People and Culture, Training and Compliance Officer, Finance Team and Creative Strategies team to gain a better

team to gain a better understanding of Coastline's purpose and values as well as learning our history. Most of these new entrants are undertaking a Certificate III in Financial

We also participated in the WINGS program through the Country Universities Centre, Macleay Valley, welcoming a High school student into our business three days a term to learn more about Coastline.

throughout
the year. These
Trainees were hired
through an exciting
new partnership
with Aboriginal
Employment
Strategies. Kayla
Duroux-Lancaster is
based in our Central
Kempsey Branch,
and Jannarlia Dumas

is in our Taree branch. Kayla and Jannarlia are completing their Year 11 studies and working with Coastline in this traineeship one day a week.

We also participated in the WINGS program through the Country Universities Centre, Macleay Valley, welcoming a high school student into our business three days a term to learn more about Coastline. This program offers a student a chance to be connected with a mentor within a business and begins to learn the processes of being in the workforce and about the business they are being hosted with.

Seven of our staff have commenced a Professional Banking Fundamentals qualification through FINSIA. This course is run over 12 months and offers our team members further experience and a qualification in our industry, covering subjects such as Ethics, Risk management, and Customer Vulnerability among many more.



Meet the TEAM

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 and a Director of Country Universities Centre Macleay Valley.

EXEC MANAGEMENT UTIVE



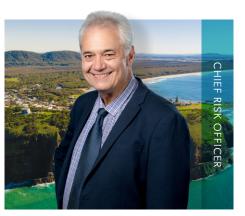
CLINT FEARNLEY



JENNY THORMAN



ROSS DELAFORCE



PAUL IVANKOVICH



DAVID RYAN

Coastline by the NUMBERS

COASTLINE EMPLOYS OVER 70 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.



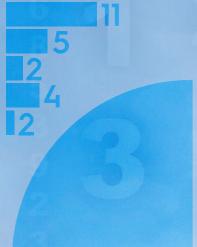
EMPLOYEES

LENGTH OF EMPLOYMENT



< 2 YEARS

2-5 YEARS



FULL TIME



MALE

FEMALE

14 COASTLINE YEAR IN REVIEW 2022/23



ASHLEIGH BAILEY

LENDING SPECIALIST - TAREE BRANCH

It was an honour to be one of the recipients for the Kylie Duncan Memorial Scholarship for 2022. I chose a Diploma of Financial Services which has allowed me to gain a deeper understanding and knowledge of commercial lending, broadening my opportunities within Coastline. This allowed me to excel in my role and has increased my confidence in dealing with more complex lending. I am extremely grateful for the opportunity given by Coastline to further my knowledge.

RHEANNA MEADE

MEMBER RELATIONSHIP ADVISOR KEMPSEY BRANCH

Being selected to receive the Kylie Duncan Memorial Scholarship in 2022 has allowed me to enrol in Certificate IV in Accounting and Bookingkeeping, further broadening my understanding of financial services . This course is just another step towards my dream career, and Coastline has helped me every step of the way.

Workplace

In July 2019 we launched the Workplace Giving program as an opportunity for our team members to provide a regular payroll deduction as a tax-deductible donation to Coastline's charities of choice.

Our charities of choice for the 2022/23 financial year were MND NSW and Australian Cervical Cancer Foundation. Our team members donated \$3,713 to the charities which provided vital funds for research, treatment and care for those patients and their families affected by the diseases. The Coastline Community Foundation provides a dollar-for-dollar match of employee donations each financial year. Since the launch, the Workplace Giving program has provided a total of \$27,325.50 for these two charities. Our team members feel

contribute to such great causes in this tangible way.







Customer

I've always recommended Coastline to my friends and family, they've always helped me no matter what, always made me feel comfortable when it comes to my money and handling my financial situation! They are always friendly!

Kearna H - Taree Branch

Very satisfied with the process. Everything was made easy and questions were answered with ease.

Courtney B - Taree

Coastline has assisted me so many times, in so many ways, and I finally feel in control of my finances - thank you Coastline!

Leah N - West Kempsey

The people are caring and diligent about what they are doing, reliable and wonderful people to deal with Coastline is a trustworthy and easy to use bank.

Connor K - West Kempsey

They always go above and beyond and there's never an issue, always polite and great to deal with.

Dana J - Taree

The staff are extremely professional, I get a sense of community dealing with my local Coastline.

Paul S - PMQ

The people are amazing, always willing to help, nothing is ever a problem, definitely treated like a person not a number, best decision I ever made swapping to the Coastline.

Belinda S - PMQ

The staff were really understanding and helpful. They also offer a beautiful coffee service which is very special!

Susan B - Central Kempsey

I am extremely satisfied with the services I receive. You hear stories about the problems friends and family receive from some other financial institutions, which I have not encountered with Coastline.

Elizabeth G - Central Kempsey

Very impressed with the staff at our branch, so helpful and friendly. We wouldn't switch to anyone else.

David T - SWR

Accurate, prompt and personal service that offered a quality product. Being a local provider was important to me and the fact I am not dealing with an impersonal automated phone system to seek information.

Warren C - PMQ

Easy to deal with, friendly professional service, nothing was a hassle, good communication.

Rebecca D - Central Kempsey





TEAM LEADER - WEST KEMPSEY BRANCH

Describe to us a typical day in your life? Monday to Friday – Getting the kids to school, getting myself to work, hopefully the gym then home for dinner and an early night.

Saturday – In the winter it's soccer for my two children in the morning then netball for me in the afternoon. In the summer we aim to go to the markets, the beach, or Gladstone for some park time, shopping, and nice food.

Sunday – In the summer we go to nippers at Hat Head SLSC. In the winter we sleep in, cook a nice breakfast then see what the day brings us.

How did you get started in the Finance Industry? When I finished my bachelor's degree in social science (Psychology) a good friend of mine told me about the Team Leaders job at West Kempsey, so I applied and was fortunate enough to get it. You would be surprised how useful this degree has been in this position.

What's one of the community contributions your branch has been a part of? Our branch is a major sponsor for the Macleay Valley Mountain Bikers Club, committing \$1,000 to the club for the last two years. The team managing this club are one-of-a-kind, they are so motivated and truly care about our community.

What do customers say about banking with Coastline? "Absolutely love going into the branch at West Kempsey. All the staff are incredibly helpful and go above and beyond to help with any needs".

TEAM LEADER - CENTRAL KEMPSEY BRANCH

Outside of work what do you enjoy? As a mother of three teenagers a lot of my time is spent ferrying them to and from activities which I adore. I love to entertain and enjoy cooking for and spending quality time with friends and family. Anyone who knows me well can testify that my two Cavoodles, Harry and Teddy are as important to me as my children, so my guilty pleasure is time with "my boys".

Coastline support the community in many ways, what is one of the initiatives Coastline offers that you find the most valuable to your community? I am very proud of the work that Coastline does in the community space with our community educations sessions, particularly for our seniors and vulnerable customers.

Our new initiative this year in introducing events focusing on improving knowledge around health and mental wellbeing to accompany our customer's financial wellbeing has also been a highlight.

What can customers expect when they bank with Coastline? Banking with Coastline offers much more than facilitating a transaction. Each interaction will be friendly with service that is tailored to our customer's needs. We have significant staffing resources that allows us time to be present with our customers and make quick decisions in branch. Banking via our website and mobile banking app is easy and convenient both during and after hours. Many of our team members also have corporate mobile phones so there is no waiting in call centre queues!



TEAM LEADER - SOUTH WEST ROCKS BRANCH

Away from the branch where would we find you spending your own time? Away from the Branch my children keep us busy but in between the parenting life we will be home renovating, when not renovating you will still find us at home with family and friends, we are lucky to live in beautiful South West Rocks so we always have plenty of visitors.

How long have you been with Coastline and what has been a highlight for you during this time? I have been with Coastline for 12 months. Being part of an organisation that truly has its customers, staff and community at the heart of everything we do makes "work" truly rewarding. Seeing the positive impact that our Community Foundation and local sponsorship have on our communities is a real highlight.

Coastline has a proud history on the Mid North Coast spanning over 50 years. Can you tell us why It is important to you that Coastline remains invested in the local community? I enjoy the support we provide to our youth, giving them every opportunity to participate and shine. The stories you hear from community groups providing opportunities to our youth who without Coastline's financial support simply wouldn't be able to carry out the work they do. Through our partnership with the Education@Glasshouse program, our local school students experience the arts and theatre, an opportunity they may not be exposed to without our help.

What advice would you give to someone looking to buy their first home? Set a budget, know how much you spend weekly and where your money is going. Cut back on some of those luxuries, you still want to enjoy life. Set your budget and stick to it! Save for your deposit and don't forget associated costs like solicitors, stamp duty etc. Engage with a Home Loan Specialist, know your options on different loan products. Preapproval is a great option, shop in the right market and find a home within your budget.

TEAM LEADER - PORT MACQUARIE BRANCH

Describe to us a typical day in your life? In my role I oversee nine team members and our daily buzz meetings before the doors open is a great way to get a feel for what everyone is facing and if staff require additional support for that day.

My leadership role then switches from daily operations to business and client relationships. I often say that my job is 40% banking and 60% people and my working day is reflective of this as it is generally filled up with listening to staff, talking with clients, attending meetings and networking events.

Coastline has a proud history on the Mid North Coast spanning over 50 years. Can you tell us why It is important to you that Coastline remains invested in the local community? I'm proud to be a part of an organisation that is so invested in the local region. Coastline does not just preach it, we walk it! Through various and exciting initiatives, all Coastline staff are encouraged to get out there and make a difference.

What do you love most about working for Coastline?

I get to surround myself with such talented and gifted people daily which inspires me to keep achieving, setting goals, and dreaming. I love that I'm involved in an organisation that pursues opportunity within every challenge or situation.

What is on the horizon for your branch this year?

"Empowerment" is a word that embodies this year's strategy. We are thrilled to farewell (for a time) one of our Specialist Home Lenders as she begins her journey into motherhood, and on the back of this we have welcomed two new team members to firm up our branch's ability to provide a high and consistent level of customer service. I am all about the promotion of seeing motivated staff achieve and develop and it's my responsibility to encourage this, regardless of age, empowering staff with the opportunity of development and promotion.



TEAM LEADER - TAREE BRANCH

What do you love most about living on the Mid North **Coast?** I love how many beautiful places the Mid North Coast has to offer in such a small distance. Being able to visit places with waterfalls, rivers and bush and then the amazing beaches is why I love this area.

If you could share just one money saving tip to our youth, what would it be? Budget! Set yourself a realistic budget that allows you to still treat yourself but will keep you disciplined with your savings goals. Budget Wise is a great tool that Coastline offers to use to work out your expenses which then allows you to focus on what you can save and spend.

What's one of the community contributions your branch has been a part of? It is so hard to just pick one! We have supported many local sporting clubs, the local rotary club and the Taree show. I believe one of the favourites would be the Manning River Dragon Boat Club annual regatta, the Taree branch supported the club with sponsorship for the day and by entering the business class race. Everyone enjoyed getting behind a small local club with the hope of allowing days like this to continue for the community.

What's been the most exciting thing to happen for your **team this financial year?** I would have to say the most exciting things to happen this financial year would have to be our new team members, it is so great going into a new financial year with a full team ready to kick some goals!

BUSINESS DEVELOPMENT MANAGER MANNING VALLEY

Describe to us a typical day in your life. It varies a bit, between being on the road visiting clients and prospects to working in the office assessing, processing and approving loans, assisting staff with lending, and coaching and training our team members.

What are you most proud of in your role? Being able to support, coach and train staff in lending and watching them grow and develop in their roles.

What are some of the financial solutions you can offer to businesses in our region? Personal relationship service is what sets us apart from our competitors. We can offer the full gambit of lending products for both personal and business lending that any of the big banks can but we are locally available and our team members have local delegations to approve loans more efficiently. We offer a mobile service which is a convenient service for our business customers who can't get away from their daily operations, we can come to you. Four of our branches are also open on a Saturday morning, which is another great service we offer that our competitors don't.

How does Coastline remain relevant in a constantly changing market environment? Continue to remain competitive both within pricing and product suite, whilst maintaining our local, accessible and personal touch.

COASTLINE STAFF



WINNER PORT MACQUARIE HIGHLY COMMENDED TAREE

The annual Staff Excellence Awards are an opportunity for our dedicated and passionate team members to be recognised for their hard work and achievements. The entire team across our branch networks and head office including board members and executive managers all come together to celebrate their success. Over 100 guests attended the event, with many team members recognised for their outstanding contribution to Coastline's values and providing exceptional customer experiences.



WINNERS NATALIE DICK AND ASHLEIGH BAILEY



HIGHLY COMMENDED PAULETTE BAKER WINNER KATHRYN REYNOLDS



HIGHLY COMMENDED SAM KINNEAR WINNER RHEANNA MEADE



HIGHLY COMMENDED SAMANTHA ROBINSON (PICTURED)
WINNER MELINDA CASEY



HIGHLY COMMENDED ANDREW BOYCE WINNER SAM KINNEAR



HIGHLY COMMENDED REBECCA LEE WINNER ALLY HENDERSON



WINNER RHEANNA MEADE



WINNER ASHLEIGH BAILEY



WINNER KRISTY WILLS



WINNER PORT MACQUARIE

Where your goals are ours

Coastline Credit Union is pleased to announce the opening of a new branch at Kendall Community Centre, further extending its reach and commitment to providing exceptional financial services to the local community. The branch officially commenced operations on Monday, 3rd July 2023.



Kende Now of Fin



The decision to establish a branch at Kendall Community Centre reflects Coastline's dedication to meeting the evolving needs of its members. This strategic expansion aims to offer convenient access to a wide range of financial solutions for the residents of Kendall and the surrounding area.

Coastline is renowned for its member-focused approach, offering personalised banking experiences tailored to individuals, families, and businesses.

The new branch at Kendall Community Centre will provide an array of services,

including savings accounts, loans, mortgages, insurance, and investment options. With a team of knowledgeable and friendly professionals, the branch is committed to delivering exceptional customer service and ensuring members receive expert guidance and support in achieving their financial goals.

"We are thrilled to open our new branch at Kendall Community
Centre to fill the void left following the withdrawal of Bendigo Bank," said Peter Townsend, General Manager of Coastline. "We believe Coastline's expansion into the area will not only enhance convenience for our members but also enable us to foster stronger relationships within the Kendall community. We are committed to serving our members with the utmost care, professionalism, and dedication."

Coastline invites both existing members and new customers to visit the Kendall Community Centre branch for their banking needs. The Coastline team is excited to extend their support and expertise to help individuals and businesses achieve financial success.





Supporting LOCO BUSINESS

Three businesses from the Hastings, Macleay and Manning Valleys were crowned the winners of the Coastline 2022 Support Local Business campaign.



Coastline gives local

businesses the opportunity

to win a marketing package

valued at \$2,500 each. With

a total of nine packages

on offer, three awarded

per valley. Through the

campaign, businesses

are invited to enter the

them with their business

competition to help

promotions.



Congratulations to Escape the Expected, Whole and Happy and

Centrepoint Gourmet Meats and Chicken who took out this year's competition.

Our region has experienced many natural disasters recently including bushfires, floods and a mini cyclone

which tore through Port Macquarie devasting many buildings and infrastructure. All these events

affected much of the region's trading and put extra pressure on businesses

who were already doing it tough off the back of COVID and the implications the pandemic had on trading.

Coastline gives local businesses the opportunity to win a marketing package valued at \$2,500 each. With a total of nine packages on offer, three awarded per valley. Through

the campaign, businesses are invited to enter the competition to help them with their business promotions. The package consists of a 2-minute promotional video, a 30 second branding commercial and 10 professional photos.

The three finalists from each valley have their promotional video published on Coastline's Facebook page for the public to vote by liking and sharing their favorite video. The winner in each valley also receives an extra \$500 marketing credit.

The competition aims to help local business to further their brand awareness, increase customer engagement and attract new business through their various marketing channels.





Kristy, Ally, David, Alex, Andrew, Anika, Jenny, Danae, Gary, Trudy, Peter, Henry, Mikayla, Linda, Jackson, Kim, Ross, Kathryn, Megan, Melinda and Kym



Tamara, Rheanna, Sam, Marika and Allly



Danielle, Jess, Libby, Korryn, Rebecca and Wendy



Ashley, Natalie, Mitch, Trent, Bronte, Natalie, Hannah and Steve.



Paulette, Ashley, Alisa, Sophie, Brielle, Steven, Jemima and Ashleigh



Kirstyn, Trudie, Lani and Bridie



Karen





Local Spotlight

Coastline continues to support local artisans, producers, artists, and designers with an opportunity to showcase their products with our Local Spotlight initiative located at each of our five branches.

With a designated 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 welcomed over 60 businesses into the Local Spotlight program, with products such as honey, handmade soaps, candles, baby apparel, knitwear, photography, and artworks.

Many participating businesses and entrepreneurs found the Local Spotlight initiative brought them brand awareness and gave them a way to network with potential customers.











Locals helping locals, the smell of hot coffee, delicious fresh homemade baked goods and a warm and welcoming space. Coastline has always

Our menu highlights

our commitment

engaged local

suppliers for our

breads, meat and

dairy products, fruit

and veg and honey!

to supporting local

business. We have

delicious fresh homemade baked goods and a warm and welcoming space. Coastline has always been dedicated to supporting the community, and we were eager to do the same with the Vault Café using our new management plan.

On Monday 11th July 2022, we reopened The Vault Café's doors under Coastline's management, previously being run by Kempsey Macleay RSL Club. We looked at our values statement and focused on how we could improve our space for our community.

We achieved this by employing a larger team of locals, revising the menu, increasing our trading hours, including a member discount and creating the perfect atmosphere.

Our menu highlights our commitment to supporting local business. We have engaged local

suppliers for our breads, meat and dairy products, fruit and veg and honey!

We offer locally sourced coffee; Holy Goat coffee which is produced in Port Macquarie. Their high supply standards, attention to

detail and stringent procedures make for a consistent roast profile. Making the choice to use Holy Goat coffee a no brainer!

Wanting to create hospitable ambience for our customers, we added more plants and

homely touches whilst still housing Coastline's Art Hub. The customer loyalty

The customer loyalty discount was introduced to show our appreciation to our customers. We provided over \$26,400 in discounts across the year! To redeem your discount simply use your Coastline debit or credit card and receive 10% off your order! We also extended our trading hours (Monday-Friday:

6:30am-3pm, Saturday: 8am-11am) giving our customers extra time to come in to enjoy our space and try our fresh local food and coffee.

Check out our customer testimonials, we

think they speak for themselves!

"Holy Goat coffee from Vault Cafe was the best I've had in a very long time. The barista was engaging and friendly and we chatted about the art display while my coffee was being made. The artwork in the cafe was very impressive, it is changed regularly and gives local artists an opportunity to promote and sell their work at the cafe."

"Will we definitely be back, what a great cafe vibe here!"

"Brilliant rich coffee. Great service, lovely bright venue. Highly recommend."





Since the launch of Coastline4Community Staff Volunteering program in 2019, Coastline has invested over 1,058 hours volunteering for local community groups within the Mid North Coast.

Community support and engagement has always been at the heart of Coastline and to parallel this commitment, Coastline encourages employees to make a direct impact to their communities through unpaid volunteering with a registered local charity or not-for-



profit organisation.

Coastline team members are entitled to three paid days of volunteer leave each financial year and this leave can be taken in increments.















Our financial support allows the Glasshouse to bring more world class theatre performances to our regional communities.

In addition to the funding provided to the Glasshouse, the Coastline Community Foundation delivered over \$20,000 in grants to local schools within the Macleay, Hastings and Manning Valleys to assist the students in accessing the Education@Glasshouse program.

The Foundation is committed to the longevity of the Glasshouse and supporting the arts. We understand that for many students, they may not get to experience the theatre outside of their school excursions and it delights us to be able to support their valuable learning experience and give them access to education outside of the classroom.

We supported over 3,000 students, across 28 local schools and were grateful to be able to join the schools at their attendance of some of the performances, it was wonderful seeing the children engage with the program and the delight on their faces as they were entertained by the unique, fun and creative performances.













COASTLINE CUBS SCHOLARSHIP

Crescent Head Public School Recipients with Alex Breen from Coastline

Coastline partnered with Crescent Head Public School to offer scholarships for those students from kindergarten to year 5 who excel in their extra curricular activities. In December 2022, five students were awarded with \$500 to support their activities which include Zen Chi Ryu, swimming, dancing and guitar. 2022 was the third year of the three year partnership which was funded by the Coastline Community Foundation. Congratulations to Jade P, Ben H, Maizey T, Finn R and Xanthe R, who were the recipients of this year's scholarships.













CUB AND KICKSTART OF THE WEEK RECIPIENTS

Each week, Coastline supports our local grass roots sporting teams through the Cub and Kickstart of the Week awards. Clubs that Coastline have provided sponsorship funding to are offered the Cub and Kickstart of the Week awards which are issued to players of the clubs by their coaches for showing great sportsmanship during their games. This year, the Coastline Community Foundation

supported seven local sporting groups through the initiative, those club's included Kempsey Saints Football Club, Kempsey Cannonballs Junior Rugby Union Football Club, Rovers Cricket Club Kempsey, Port Macquarie Sharks Junior Rugby League Football Club, Taree Torpedoes Swimming Club, South West Rocks Netball Club and Lake Cathie Bonnie Hills Raiders Junior Rugby League Football Club.





BEANIE FOR BRAIN CANCER

30th June 2023

Coastline supported the fantastic cause hosted by the Mark Hughes Foundation known as Beanie for Brain Cancer. The branches aim was to spread the word on the seriousness of brain cancer and how deadly it can be. In addition to raising awareness, we fundraised \$553.25.



JERSEY DAY

2nd September 2022

Jersey day is a day to spark conversation on the importance and impact that becoming an organ donor can make! Coastline sparked many conversations on the life changing difference becoming an organ donor can make to multiple lives!



JEANS 4 GENES

5th August 2022

The Coastline team put on their best pair of jeans to support Jeans for Genes Day, a cause to support children with genetic diseases. We spread the word about the statistics of children with genetic diseases in the hope of letting kids be kids.

We were able to raise \$258.78.



BIGGEST MORNING TEA

25th May 2023

A community event that raises funds to make a difference for those impacted by cancer. Coastline team members and local businesses baked and donated several food items. We appreciate our local communities who helped us achieve the fantastic fundraising result of \$3,053.44.



SHARE THE DIGNITY

8th March 2023

Share The Dignity is a drive dedicated to providing women who are less fortunate with sanitary items. This drive runs twice a year and we have a great response from staff and members donating many items during their grocery shop.



7 BRIDGES WALK

10th November 2022

Members from the Coastline team participated in the 7 Bridges Walk to raise money for the Cancer Council Australia. The team walked 28km across Sydney Harbour in record time and were able to raise \$6,264.00 for the worthy cause!



COASTLINE COMMUNITY FOUNDATION





APPRENTICE AND TRAINEE SCHOLARSHIPS

A new initiative was launched to support our apprentices and trainees to complete their trades.

The Community Foundation committee identified that with rising living costs many of our local community members were doing it financially tough, particularly our regional students who must travel long distances to attend their education and practical training.

There are many costs associated with an apprenticeship or traineeship, things like tools and uniforms, study materials including textbooks and laptops, fuel to get to TAFE or their place of study, and costs associated with the course.

With this scholarship we wanted to lighten the load and help the recipients towards successful completion of their apprenticeships and traineeships.

89 local students across the three valleys of our operation were awarded scholarships in a variety of fields including electricians, plumbers, chefs, hairdressers, beauticians, bakers, early childhood educators and boiler makers and mechanics.

The Foundation provided a total investment of \$44,500 for the initiative.



The Coastline Community Foundation is overjoyed to be Principal Partner of the Kendall National Violin Competition Inc. This elite competition has grown entirely through a community and volunteer effort, and with our recent branch expansion into Kendall, we recognised a great opportunity to further invest in the local community.

Throughout the past two decades, the annual competition has brought some of Australia's most accomplished young violinists to Kendall. In turn the national competition achieved international attention and recognition as its finalists and prize winners embarked on successful international careers.

Goetz Richter, President and Artistic Director of the Kendall National Violin Competition and Associate Professor at the University of Sydney's Conservatorium of Music, was most enthusiastic about welcoming the Coastline Community Foundation as Principal Partner. "This shows visionary

support of the community by Coastline and makes a real difference to cultural life and education. A musical culture that is alive and connects people is the lifeblood of our society. We are so grateful for this generous support."

The competition's goal is to expand the way in which their winners are positioned internationally. In addition, they seek to build on the reach of its community program. In 2023, the competition is expanding its performance program in schools, and later in the year will be presenting its annual String Festival in Kendall, which will include masterclasses and performances by international artists as well as performances of the PhiloMucica series.

To support the competition in its next phase of growth, the Coastline Community Foundation has provided the organisation with \$20,000, to go towards their goal of expansion and to aid in the purchase of the category A prize for the winner of the 23rd violin competition in 2025 - a violin created by Peter Erben, a distinguished violin maker based in Munich.

"We're proud to be supporting this nationally recognised competition and strengthening our ties in the Kendall community," said Peter Townsend, General Manager of Coastline. We are looking forward to following the journey of our nations most gifted musicians and rising stars.



MEMBER





Coastline believes in facilitating access to a range of wellbeing services to our members and the wider communities in which we operate. It's more than just financial wellbeing that we see value in for our members.

This year, the Community Foundation welcomed a new collaboration with The Root Cause. Bel Smith, Founder of The Root Cause, leading advocate for children's health, author of The Lunchbox Effect, health coach and Mum, is passionate about helping families and empowering children to make better food choices.

Bel delivered several seminars and workshops to families throughout our region including her renowned Mad Food Science workshop. The engaging and hands on workshop, aimed at children aged 5-12 years and their families, encourages children to eat a wide variety of fruits and vegetables through fun experiments across a 90-minute presentation. Children gain insights to the importance of looking after their bodies with nutrition in a supportive and encouraging environment and how to make simple and

tasty recipes for the whole family to enjoy.

Bel also presented to our local seniors in our three Seniors Wellbeing Workshops which featured other guest speakers, Senior Constable Ruth Handley, Aged Crime Prevention Officer, Alan Tickle, Director at Your Heritage Financial Planning, Taree, Nikki Stafford, Financial Information Service Officer, Services Australia, Lucas Garside from Berry Financial Services and Connor Slapp, Coastline's Cyber and Information Security Risk Analyst.

The speakers covered topics important to our over 60's. Bel shared valuable information with the seniors around cooking on a budget and how to make simple swaps when it came to grocery items to improve and maintain their overall health. Fraud, elder abuse, assets, retirement planning and online banking were some of the other



information shared with the guests.

Morning tea was catered for the guests

at intermission and an opportunity to socialise with each other proved as valuable as the seminar itself. Feedback provided by those in attendance showed us just how well received this event was for the more vulnerable members of our society and is something we will continue to offer into the future.

Together with our partner in Health Insurance, Westfund, we delivered a collaborative seminar in March at our Community Hub in Kempsey for



Westfund are available to our members through in-branch face-to-face appointments on a quarterly basis and are also easily contactable via email and telephone anytime.

the female members of our community in honour of International Women's Day. The Women's Health Seminar featured three guest speakers including Bel from the Root Cause, Amanda Wheeldon owner, health coach and personal trainer at Fortify Your Health, Kempsey, and Pennie McCoy, Head of Health Coaching, Digital Wellness - the CSIRO Total Wellbeing Diet. The guests learned about nutrition and meal planning, mindfulness, sleep, exercise, and how making small consistent changes leads to positive results.

Coastline partnered with the not-for-profit health insurance provider, Westfund in November 2022. Our brands share similar

values, particularly around community support and engagement. Westfund have been around for over 140 years and are a member of the Members Health Fund Alliance, Australia's leading industry body for not-for-profit, member-owned, and community-based health funds that share a commitment to putting members' health before profit. Westfund are available to our members through in-branch face-to-face appointments on a quarterly basis and are also easily contactable via email and telephone anytime. Reach out to your local Coastline branch or visit our website for more information.







KempseyCANNONBALLS

Local Rugby Union club, Kempsey Cannonballs have invested in upgrades to their changeroom and hot water facilities at their club house at the lan Walton oval in Crescent Head. The club took a two-stage approach to the upgrade of their infrastructure, using club volunteers as the manpower to reduce the project's overall cost.

Stage one included the replacement of the old electrical hot water systems, which were insufficient to keep up with the demand and increasing the club's electricity bills, with a new gas hot water system.

Stage two saw their current changerooms being upgraded from three communal style open

amenities to new showers constructed with dividers to allow for four showers to be fitted in each dressing room, improving privacy for all players.

The Coastline Community Foundation provided a grant of \$10,000 towards this project. In addition, Coastline committed to a five-year sponsorship deal, which sees the club receiving \$3,000 per year across the five years to assist with their annual club running costs, in particular the development of the junior teams.



The Community Foundation partnered with The Women's Wellness Boutique to offer subsidised tickets and to help cover the event running costs of their biannual Born for This event.

The half day event took place in Port Macquarie and welcomed local Mum's and Mum's to be to receive expert knowledge from local service providers on all things' pregnancy, childbirth, and postpartum care.

Guest speakers included Women's Health Physiotherapist, Sleep Consultant, Lactation Consultant, Naturopath/Nutritionist and Postpartum Counsellor.

Paulette and Kath from Coastline presented about budgeting and financial wellbeing and supported families with tips on how to prepare financially when starting a family. This presentation aligned with our commitment to provide access to wellbeing support for our members.



Moelean Valley MOUNTAIN BIKERS CLUB



The Macleay Valley Mountain Bikers Club (MVMB Club) manages and maintains a section of the Kalateenee State Forest located in South Kempsey under a permit provided by Forestry Corporation of NSW.

The bike trails have existed since 2010, with over 30 km's of trails available for all rider abilities. The MVMB Club mission is to promote, encourage and develop the sport of mountain biking for people of all abilities, through regular organised rides, events, and skills workshops.

The club sought funding from the Coastline Community Foundation for their proposed construction of a new car park, toilet facilities, a shelter and upgrades to their existing trails following a survey the club distributed to the wider community which identified 54% of respondents saying they

would like to see the inclusion of the car park and toilet amenities to make the venue more accessible to all.

The Foundation committed \$28,893 towards the project which enabled the club to secure full funding for stage two of their project plan and will greatly assists the club to achieve their five-year strategic plan.

The club's vision is to become a nationally recognised mountain bike park, with international standard trails and independent club facilities and headquarters.

The MVMB Club headquarters is currently located at the Kempsey Golf Club, the project supports the club's vision to set up an independent headquarters to provide an atmosphere and facilities more relevant to their activities and suitable to all riders and support networks.

The new carpark, toilets facilities and shelter will be positioned in a centralised location within the mountain bike park and will become the main headquarters for future social rides, organised race events, skills sessions, development camps and bike workshops hosted by the MVMB Club.



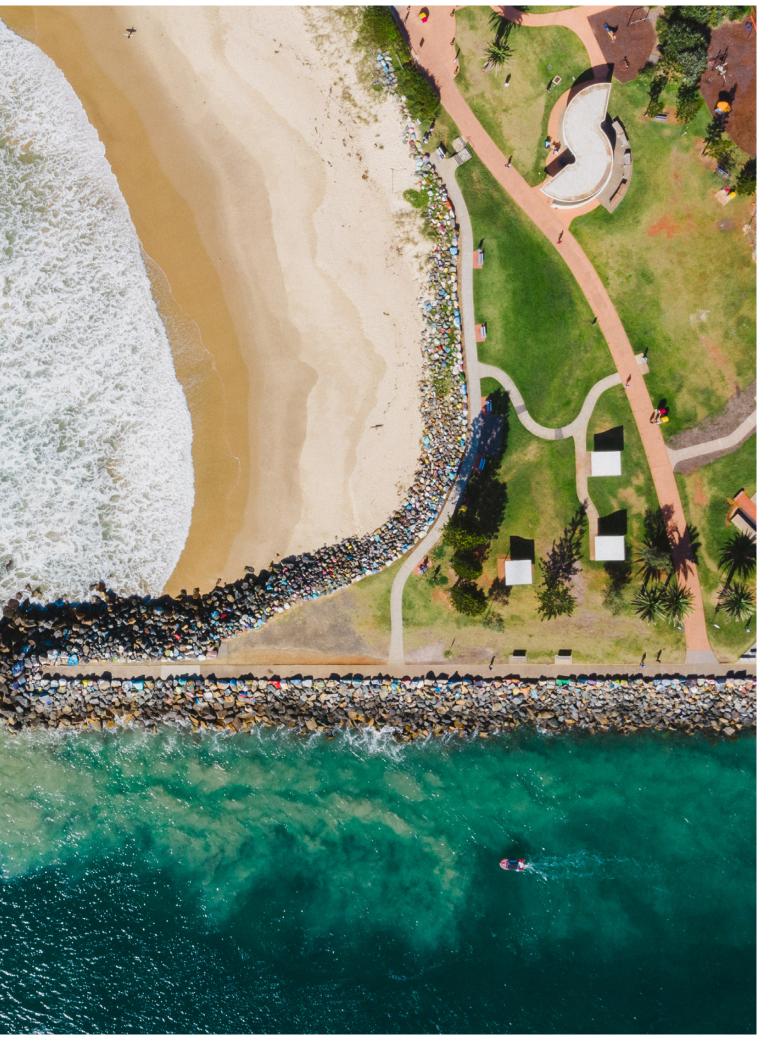




Raiders Junior RUGBY LEAGUE FOOTBALL

Coastline supported the 2023 season of the Lake Cathie Bonny Hills Raiders Junior Rugby League Football Club, providing \$1,500 for new playing and training gear for the junior teams and the development of a girl's league tag team and an under 18's girls team. The club had a successful season, fielding two league tag girls teams and their under 16's boys team taking out both minor and major premierships, winning their grand final against Old Bar.





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