



www.coastline.com.au

# Difference

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

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

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

We are locals supporting locals



Coastline

**Coastline Credit Union** 



Macleay River County Council Employees Credit Union Ltd



1970 Macleay Mutual Credit Union

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COASTLINE YEAR IN REVIEW 2017/18



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In 2017/2018 Coastline's customer centric banking strategy continued to deliver exceptional results. OUR PURPOSE IS TO IMPROVE THE FINANCIAL WELL-BEING OF OUR MEMBERS and this is reflected in the strong growth and record profitability the organisation has achieved over the past 3 years.

# Report

ur gross profit for the financial year was \$4.2 million and represents operating growth of 25% from the previous financial year. 1,284 new members joined Coastline during the financial year which saw our membership grow by 3.3% to 16,335. We reached the \$500 Million Asset milestone in June, our total assets grew by 9% an increase of \$41.8 million. The loan book achieved strong growth of 11% to close at \$417 million. Deposits increased by 8.9% to \$458 million which reflects the confidence members have in doing business with Coastline. We are in a prudentially sound position with solid capital and low levels of loan arrears.

We have set a corporate strategic objective of reaching \$500 million of Loans by the year 2020 and I am pleased to say that we are ahead of the timeline to reach our goal. This is a remarkable effort by our staff. We are committed to the further development of our customer centric approach and ensuring our business is focussed on the future.

Our current focus is on 5 key customer groups: young first-time borrowers; young families with a home loan; older customers with investments and deposits, business customers and external brokers looking for loans for their clients. We are committed to rewarding customer loyalty, being a one stop destination for our customer's financial needs and increasing the skills of our staff through customer centric training and development. During the year we employed 9 new staff members and I welcome them to the Coastline team. Two long standing staff members Margaret Blight & Sheryl Pearson retired during the year and we wish them well for the future.

It saddens us to note that at just 32 years of age Kylie Duncan passed away on 7th August after a 13-month battle with cancer. Kylie commenced her career with Coastline 13 years ago as a trainee and rose to the position of Financial Controller. Kylie's commitment and determination is something we all admired as she achieved her Bachelor of Business, majoring in Accounting, while working full time. Kylie will be sadly missed by the entire Coastline family.

During the past year we launched the new Osko payments system giving customers and businesses access to the most modern payments system in the world. The new system gives customers the ability to transfer money instantly between accounts and different financial institutions.

An expansion is planned at our store in the Manning Mall in an effort to keep pace with the strong business growth in Taree. Following the success of the Taree store, our concept store model has been rolled out in West Kempsey, South West Rocks and Port Macquarie. The new stores strongly reflect Coastline's brand and feature an open plan layout with service booths and staff utilising a cash recycling dispenser. Members also have access to a technology bar, coffee machine, member lounge and coin deposit machine. The inviting fitout is a departure from the traditional bank branch and positions Coastline to combat declining transaction business due to the take up of electronic banking.

Members continue to enjoy unlimited fee-free ATM transactions at Coastline.

Our Bpay, Direct Debit & Credit, Internet and Phone Banking services are also fee-free. Plus, our generous Rewards Program ensures that the more members use Coastline's comprehensive range of banking, loans and investment services - the less they will pay in fees and charges.

Coastline was the major sponsor of the Macleay Valley Business Awards for the second year and we see this sponsorship as a way of supporting the local business community. Coastline was awarded the Macleay Valley's Excellence in Professional Services Award for the second year running.

Coastline's Local Community Spotlight program showcased the work of 70 local businesses in our region. We are committed to providing local artisans, producers and designers the opportunity to display their products in our branches and stores. Merchandise can be sold by Coastline staff and all proceeds are returned to the business owners.

A key requirement is that the business makes tangible goods, does not have a shopfront to market their products and operates on the Mid-North Coast. Items showcased will ideally be creative and original works, independent designs or products of a unique, handmade nature.

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

The Foundation gives financial support to organisations that provide benefit to local communities. Each year Coastline IN 2017 AND 2018 COASTLINES CONTINUED FOCUS ON CUSTOMER CENTRIC BANKING DELIVERED STRONG RESULTS

provides 5% of its operating profit to the Coastline Community Foundation as a way of showing our tangible support to the community.

We anticipate business conditions will again be challenging over the next 12 months. Despite this we are confident solid growth will continue in the year ahead. Consolidation continues within the Mutual Banking Sector with the number of Mutuals now standing at 74. Coastline will continue to explore growth opportunities within our region. We will develop our business and invest in the things that make us different – our people, our place, our products and our technology – and we believe we can continue to grow above industry benchmarks.

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

#### Matt Ryan

### Chairman 20 September 2018





### PETER TOWNSEND, GENERAL MANAGER 1996 - Present

### Dip Accounting, MBA, AICD, Fellow AM Institute

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

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

### MATTHEW RYAN, CHAIRMAN

### 2009 - Present

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

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

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

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



### ALLAN HUDSON, DEPUTY CHAIRMAN 2007 – Present

### Ad Dip Business (Accounting), FIPA, IFA, FINSIA, Fellow AM Institute and JP

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

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

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



### TONY FERRIS 2012 - Present

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

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

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

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



### VANESSA McNEILLY

### 2011- Present

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

Vanessa is Chair of the Nomination Committee and member of the Executive, Audit and Coastline Community Foundation Committees. Vanessa is the Principal Lawyer and Director at her Law Firm, McNeilly Lawyers, Kempsey. Vanessa believes it is important to support the businesses and families of our local community. Vanessa was formally on the Management Committee at Kempsey Family Support Service Inc. She brings a fresh and common-sense approach and is committed to the ongoing success of the Macleay, Hastings & Manning regions.



### JENNIFER PIKE 2013 - Present

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

Jennifer is Chair of Coastline's Remuneration and Coastline Community Foundation Committees and a member of the Loans and Nomination Committees. Jennifer is a seasoned finance professional with over 30 years' experience with diverse industries including manufacturing, financial services and local government sectors. Jennifer has worked with prestigious organisations including NSW Treasury, KPMG, The Boston Consulting Group, Moody's Credit Rating Agency and Rothschild Australia. Jennifer is currently Governance Officer with Port Macquarie-Hastings Council.



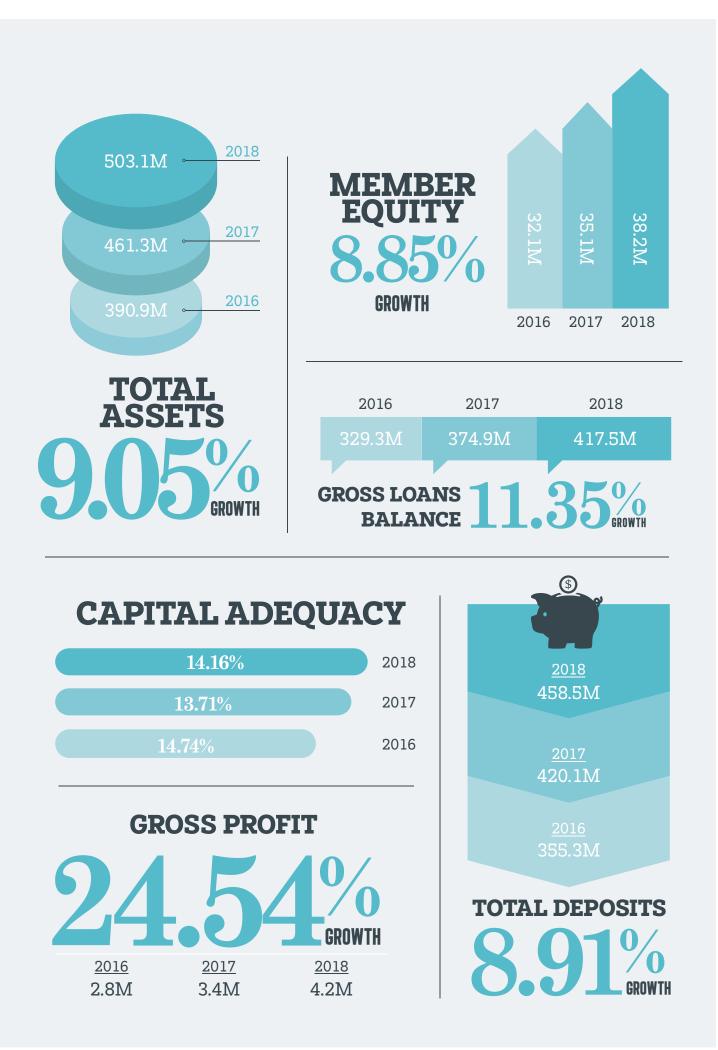
### DAVID BEVAN 2010 - Present

### Dip Business (Accounting), Fellow AM Institute

David is Chairman of the Risk Committee and member of the Nomination and Audit Committees. He has over twenty-six years' experience with Credit Unions holding the positions of Chairman, General Manager, Company Secretary and Chief Financial Officer. David's association with the Credit Union industry has provided him with a sound understanding of the social and community needs of its members, requirement for a high level of corporate governance and a focused strategic plan. David is an active member of Rotary and Legacy.



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financials

	2018	<b>2017</b>	<b>2016</b>
PROFIT & LOSS STATEMENT			
	\$'000	\$'000	\$'000
Interest Revenue	20,471	18,010	16,869
Interest Expense	(8,627)	(7,929)	(7,980)
Net Interest Income	11,844	10,081	8,889
Other Revenue and Income	2,552	2,880	2,237
Impairment Losses on Loans and Advances	(115)	(218)	(200)
Operating Expenses	(10,038)	(9,336)	(8,158)
Profit Before Income Tax	4,243	3,407	2,768
Income Tax Expense	(1,140)	(1,028)	(805)
Profit for the Year	3,103	2,379	1,963
BALANCE SHEET			
Cash and Investments	76,728	76,506	53,760
Property, Plant and Equipment	4,417	4,748	3,557
Loans and Advances	417,473	374,922	329,261
Other Assets	4,462	5,143	4,356
Total Assets	503,080	461,319	390,934
Deposits from Other Financial Institutions	43,000	51,450	20,450
Deposits from Members	415,517	369,530	334,822
Payables and Provisions	6,399	5,278	3,561
Total Liabilities	464,916	426,258	358,833
Net Assets	38,164	35,061	32,101
STATEMENT OF CHANGES IN EQUITY			
Redeemed Share Capital	48	47	45
Retained Earnings	34,211	31,200	29,222
Asset Revaluation Reserve	1,831	1,831	1,250
General Reserve for Credit Losses	1,984	1,854	1,584
Other Reserve for Credit Losses	90	129	-
Net Assets	38,164	35,061	32,101







2014/2015

2015/2016

2016/2017

2012/2013

2013/2014

2017/2018





### I would like to thank Coastline and their staff for participating in this high profile and extremely valuable road safety program.

The program is aimed at Year 11 high school students who have or are just about to obtain their Learners Permit or those who have just achieved Provisional Licence status (Red P's).

This program has been running for 13 years and it has certainly evolved into a professionally run program that is now administered by Road Safety Education Australia and facilitated by the Rotary Club of Taree and Rotary Club of Tuncurry-Forster & Old Bar Beach.

Whilst this program is primarily self-funded, with Coastline Credit Union coming onboard in 2017 as a major sponsor it has allowed us to develop new initiatives to support safer driving. Our main thrust is to encourage all learner drivers to undertake professional driver instructed lessons from accredited Driving Instructors/Schools. With the funding provided by Coastline Credit Union we have been able to provide 90 Learn to Drive vouchers which have been distributed to participating students during the 2017-18 program.

Over the past two years more than 1200 Year 11 students from 10 different high schools have

participated in the RYDA Program locally.

As the Coordinator and on behalf of our core group of Instructors and Presenters who have been part of this important school-based driver education, we are grateful for your ongoing financial commitment and participation in this valuable program, which is aimed at reducing the number of youth related motor vehicle collisions involving both death and injury.

We look forward to continuing this ongoing relationship well into the future.





### The Kempsey Rotary Youth Driver Awareness Day was held on 27th November 2017 at the Kempsey Airport.

The day involved 120 Year 10 students from the local high schools in Kempsey – Kempsey High, Melville High, Kempsey Adventist School and the Macleay Vocational College, who were able to access a variety of speakers and demonstrations all designed at giving them a greater awareness of road safety.

The day is organised by the Rotary Club of Kempsey but would not be possible without the support of a wide range of people in the community, who all gave of their time to ensure this important information was available to the students.

Valuable sponsorship was provided by Coastline Credit Union and the Kempsey Macleay RSL Club, while Busways donated their buses to transport the students, and their drivers generously donated their time to drive them.

The Australian International Aviation College and Kempsey Shire Council provided access to the Airport and their training rooms on the day.

Additional support was provided by local representatives from Kempsey Police, Kempsey Ambulance & Kempsey RMS, Midcoast Driver Education & Training, Kempsey SES, Glen Clarke, Kempsey & South West Rocks Rotary Clubs, and a myriad of community members who volunteered to ensure the day operated smoothly.



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

Merchandise can be sold by Coastline staff and all proceeds are returned directly to the business. There is no cost to the business and they don't have to be a Coastline customer, although our goal is to be able to assist the business with their banking needs in the future.

A key requirement is that the business makes tangible goods, does not have a shopfront to market their product and operates in the Hastings, Macleay and Manning Shires. Items showcased will ideally be creative and original works, independent designs or products of a unique, handmade nature. Some that will not be included are perishable food items and alcohol.

During the year we showcased the work of 70 local businesses through our Local Spotlight initiative.

### COASTLINE YEAR IN REVIEW 2017/18



Top Peter Townsend, GM accepts the award for Excellence in Professional Services Above Team Members Tayla & Jenny Right The Coastline Team celebrates their award Below Team Members Mikayla, Connor, Ally, Deanna, Kerrie, Tayla & Judy



MACLEAY VALLEY

Business<sub>1</sub> Ward.

The Macleay Valley Business Awards Gala Dinner 2018 saw local businesses and community members come together at the Slim Dusty Centre on 14th July to celebrate and congratulate our diverse and succesful businesses.



oastline were proud to be the presenting partner for this sensational evening again this year and together with the support from 30 local businesses, we presented 18 awards to nominated growing businesses in the Macleay Valley. The awards night was a huge success and is an integral part of forming mutually beneficial relationships within the Macleay Valley Business Chamber and between local businesses in the region. The event provides an opportunity for business owners alike to recognise and celebrate each other's achievements while also driving the motivation for development around the business growth in the Macleay. The team at Coastline Credit Union were awarded the Excellence in Professional Services award at the awards night.



KEY'STONE

Kicking off on Sunday 10th June 2018, the South West Rocks Running Festival attracted almost 600 competitors... They braved the rainy conditions to participate in their 42.2km marathon, 21.1km half marathon, 10km and 5km fun runs and junior events. This year saw a new course developed to keep runners off main roads and allowed spectators to follow the competitors better. This was met with praise from the entrants as it made the course safer and backup and drink stations were more efficiently maintained. Once again, all proceeds made at this event were injected back into the community and local charities.

29TH ANNUAL Coastline Tiathlon

Held in February each year, Coastline proudly sponsors the Trial Bay Triathlon.

This year's event was held on 11th February 2018. The course consisted of a 500m swim in the Bay, followed by a 23km cycle loop through Arakoon and South West Rocks, with a 6km run course over cross country, road and beach tracks bringing the event to a finish. This event attracts several hundred competitors to the Macleay Valley with proceeds going back into local charities and community groups.





## MID NORTH COAST Schools REGIONAL SURF TITLES



Held at Town Beach in Port Macquarie on June 8th. Students from Woolgoolga to Forster were battling for a spot in the State Finals held at Coffs Harbour in July. Our very own Mitch Van Der Veer from our Settlement City Store was a guest judge at the competition.



## TOUR DE CURE

Here at Coastline we are always on the look out for extraordinary people in our community and we are lucky to have Port Macquarie locals Bennett Powell and Melinda Cockshutt. This dynamic duo participated in the Tour de Cure's Riding to Cure Cancer campaign that raised vital funds for world-class cancer projects. Bennett has cerebral palsy and an intellectual disability, but the duo didn't let that deter them from cycling 1100km from Mackay to Cape Tribulation and back to Cairns in nine days. Bennett and Melinda made a special visit to our West Kempsey Branch to complete a stationary ride while we held a sausage sizzle and supported their mission to find a much-needed cure for cancer. Coastline also sold 'Bennett's Blend' coffee in Branch with all proceeds raised from these fundraisers directly supporting Bennett and Melinda's Tour de Cure. Coastline was proud to support these two and helped to raise around \$1,000 for this wonderful initiative.





### TAREE UNITED

CRICKET CLUB Coastline were presented with a framed Jersey from the Taree United Cricket Club, a thank you gift from the club in recognition of our sponsorship. The jersey is displayed proudly in our Taree store.



## JEANS FOR GENES DAY

West Kempsey participating in the annual Jeans for Genes Day fundraiser.



## **BIGGEST MORNING TEA**

Team West Kempsey presenting a cheque to the Lilli Pilli Ladies at the Biggest Morning Tea 24th May 2018.







### KEMPSEY WEST PUBLIC

"Kindergarten and Stage 1 students from Kempsey West Public had a fantastic time at the Glasshouse Port Macquarie. Thank you to Coastline for their generous donation so that our students could have an affordable excursion to Port Macquarie."

### TAREE CITY BULLS

"Taree City Bulls are grateful for the support received from Coastline this year. Without the support of our wonderful sponsors, dedicated committee people and our very loyal band of players, this club would not continue to grow into the club it is. As a club this year we faced adversities that we all struggled to come to terms with, but pulled together as family and that is what this club is about. As a family we would hope that we would support each other and our wonderful sponsors whom we appreciate very much. Looking forward to continuing this partnership in the 2019 season." Tanya Bridge - Secretary

## KEMPSEY LITTLE ATHLETICS

"Kempsey Little Athletics are sponsored by Coastline during our 2018 season. This sponsorship enables our club to purchase uniforms and sporting equipment for use by the children. With the support received from our generous sponsors, our club continues to grow while contributing to the community by promoting a healthy lifestyle for the children of the Macleay Valley. We are grateful for our partnership with Coastline and look forward to building our relationship even stronger into the future."





Some of the Coastline team had the privilege of attending the 3rd Annual Kempsey Livin Charity Ball on Saturday, 7th October 2017. Coastline proudly sponsored the event, run by not for profit organisation, LIVIN.

THIS EVENT RAISED OVER \$37,000 WITH FUNDS GOING TO SUICIDE PREVENTION AND BREAKING THE STIGMA OF MENTAL ILLNESS.



PETER TOWNSEND, AUSTRALIA'S BIGGEST MORNING TEA 24TH MAY 18

## THE OLD BAR BARBARIANS

"The Old Bar Barbarians Football Club has worked alongside Coastline Taree for many years now. We have developed a great relationship with Jeff and his team. The Barbarians always feel welcomed when they walk into the branch and the team know us all by name which makes us feel great. Coastline have sponsored the Old Bar Barbarians each year which has helped the club purchase many items for the club and provide supplies for all members. Thank you, Coastline, for all your support and help over the years. We look forward to working with you in the years to come. Old Bar Barbarians Football Club"





### STAFF TRAINING AND DEVELOPMENT

The training and development of our staff continues to be a strong focus for our business. Our goal is to create a customer experience that people can't help talking about. To achieve this, we are committed to providing our employees with opportunities for continuing professional development.

his year we increased our investment in staff learning and development. Coastline employees have undertaken studies in Cert III in Financial Services, Cert IV and Advanced Diploma in Leadership and Management and Bachelor of Business degrees as well as numerous in-house training sessions.

We have partnered with Mid Coast Connect to provide training and employment opportunities for our local youth. By becoming involved in Mid Coast Connects' programs, we are providing real benefits to our organisation as well as making a difference in the life of young, local people. This year we have hosted trainees, school-based trainees, work placement and work experience students at our Kempsey, Port Macquarie and Taree Branches.



VIOLINE





BY BECOMING INVOLVED IN MID COAST CONNECTS' PROGRAMS, WE ARE PROVIDING REAL BENEFITS TO OUR ORGANISATION AS WELL AS MAKING A DIFFERENCE IN THE LIFE OF YOUNG, LOCAL PEOPLE.



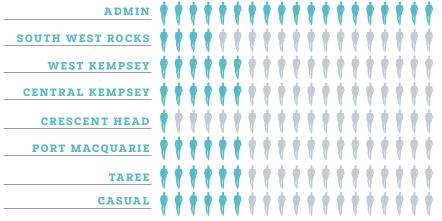


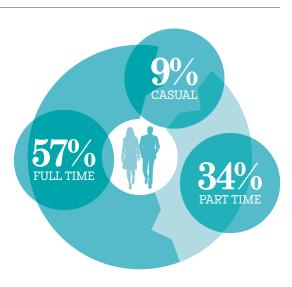
### COASTLINE EMPLOYS OVER 50 LOCALS

## 54 24% 76%

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

## Total by Branch





COASTLINE YEAR IN REVIEW 2017/18

#### CONNOR SLAPP AT THE SCHOOL BASED TRAINEE OF THE YEAR AWARDS

ALLY HENDERSON EMPLOYEE THROUGH MID COAST CONNECT

Connect opportunities for youth

TRAINING + EMPLOYMENT OPPORTUNITIES

Coastline, in partnership with Mid Coast Connect, have offered opportunities for young people through the HSC VET Work Placement program and Mid Coast Connect's Apprenticeship and Traineeship Services.



TIM MCVERRY EMPLOYEE THROUGH MID COAST CONNECT

t the Kempsey branch, Connor Slapp is completing a school-based traineeship in IT and Media Technology. Connor has excelled in his role, becoming such a valuable team member that he's been offered fulltime employment as soon as he finishes the HSC. Connor has been an outstanding trainee and Mid Coast Connect's Training Coordinator Allan Campbell predicts an exciting career ahead for him. Connor was supported by Coastline Credit Union and Mid Coast Connect as a finalist in the North Coast Training Awards which allowed him to showcase his passion for his career. Connor is currently undertaking a CISCO course and will begin the Diploma of Information Technology –Networking in 2019.

Mid Coast Connect also has the pleasure of employing Ally Henderson as a fulltime Financial Services trainee, hosted by the Kempsey branch. Ally is excelling in her role and has been welcomed into the Coastline family with open arms. A bright future is also predicted for Ally.

Coastline Credit Union offers work placement in several branches; providing students valuable real-life workplace experience. Work placement arranged by Mid Coast Connect can lead to employment with Coastline Credit Union for the right student; as is the case with Tim McVerry. Tim has been offered paid work after impressing his supervisors during his recent placement at the Port Macquarie branch.

Coastline Credit Union is growing further opportunities for local young people by agreeing to host another Financial Services school-based trainee at the Port Macquarie branch. Mid Coast Connect is actively recruiting another outstanding trainee to fill this position.



Our very own IT Trainee, Connor Slapp, finished as a Finalist for the School Based Trainee of the Year award at the 2018 NSW Training Awards.

"In completing my traineeship with Coastline through Mid Coast Connect, I have learned so much about the IT industry through obtaining a Certificate III in Information, Digital Media and Technology at TAFE NSW Port Macquarie campus in conjunction with my on the job training at Coastline. This has benefited me by giving me a head start in my career, having completed a qualification as well as gaining experience whilst completing my Higher School Certificate at St. Paul's College Kempsey."









LEADER OF THE YEAR



BRIELLE OXENBRIDGE RISING STAR OF THE YEAR



LACHY TOWNSEND ROOKIE OF THE YEAR





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## Central Kempsey

2017/18 was a big year for the Central Kempsey Team, farewelling long time staff member Margaret Blight to retirement after 22 years of service.

Our youngest staff member, Tayla Powick funded her first loan, becoming Coastline's youngest staff member ever to do this at just 18.

Central Kempsey staff attended numerous local events such as the Macleay Valley Business Awards, Cancerian Ball, Dia-Beat it Party and many more! We raised money for many different organisations; Motor Neurone Disease, Jeans for Genes, Daffodil Day and Biggest Morning Tea just to name a few. Central Kempsey was proud to be provided with the opportunity to sponsor local community groups such as South Kempsey Memorial Garden, Danae Cantwell School of Dance, Crescent Head Surf Rally & Frederickton Junior Golf Club.

## Taree

For the past three years, Taree continued excellent growth with the Branch Portfolio showing an increase of more than 30% each year.

As a result, Taree Branch was successful in retaining the "Coastline Branch of the Year" Award for the sixth year in a row. This year saw Taree Branch also rewarded with "CGU Branch of the Year".

The above results reflect the growing awareness of Coastline in the Manning Valley. Our staff members Fiona Addison and Brielle Oxenbridge were both successful in completing Certificate III in Financial Services.

During 2018 our sponsorship partners Old Bar Barbarians Football Club were successful in winning the Men's Grand Final in a penalty shootout, completing an undefeated season.



Coastline also supported our sponsorship partners the Taree City Bulls Rugby League with their annual Charity Day " The Kristylea Bridge Cup Day". As a

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League with their annual Charity Day "The Kristylea Bridge Cup Day". As a result, the Club were able to raise more than \$30,000 on the day in support of local Cancer Charity "Can Assist".

These funds are retained in the Manning Valley and used by "Can Assist" to support local cancer sufferers.

We also financially supported the "CuddliePie Early Childhood Learning Centre" following the tragic loss of one of their staff members in a car accident early in the year and a break-in at the centre.



## South West Rocks

South West Rocks has undergone some big changes over the last 12 months.

We welcomed our new Team Leader, Amanda who joins us from Sydney where she managed a team at the iconic IKEA store. Sheryl retired after over twenty years of service to Coastline.

We made some great leaps in all our targets, rounding out the last half of the year well. Our Meet Your Neighbour Night was held to bring our local businesses together, to build connections and show our support for them. At SWR over 54% of our population are members of Coastline and we are so proud of this as we strive to be a big part of the community. Community spirit is high here with the locals and the local businesses getting behind our charity events and fundraisers, such as the Share the Dignity Drive, Salvos Christmas Appeal and Jeans for Genes Day to name a few.

With the help of our staff, community and Local businesses we raised over \$1,100 for the Cancer Council's Biggest Morning Tea.

We have continued to throw our support behind the community with sponsorship of local schools, sporting clubs and the annual Trial Bay Triathlon that we have a long and supportive history with.

Following the success of West Kempsey branch's School Visits program, we hosted 72 children from the South West Rocks Primary School in the Branch for a tour and introduction to banking.

We launched our Local Spotlight program, which supports local artists and entrepreneurs.

Our year was topped off with the Team achieving the "Team of the Year" award at our Annual Staff Excellence Awards

## West Kempsey

The West Kempsey Team have been instrumental in developing the Coastline Local Spotlight program, an initiative which is now run Coastline wide.

We have connected with our Community through fundraising for the Kempsey District Hospital Palliative Care Ward, Cancer Council and Lilli Pilli Ladies.

Our Store has hosted events such as the Macleay Valley Business Chamber Awards launch evening and providing our space for Community Groups to hold monthly morning tea events.

West also introduced the School Visits Program aimed at providing financial



education to preschool and primary school children. Our staff achieved exceptional CCI and CGU Insurance sales results, protecting over 194 members throughout the year. The team received outstanding results at our annual Staff Excellence Awards, Marika Crilley received the Leader of the Year award; Lachy Townsend was awarded the title of "Rookie of the Year" and Janny Shields received the award for Excellence in "Customer Experience".

## Port Macquarie

During 2017/18 we welcomed 198 new members and saw steady growth. We farewelled Gabby who moved onto other opportunities and wished her well in her new venture.

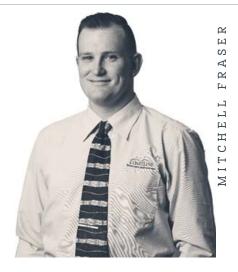
Our new Team Leader, Mitchell Fraser joins us from Forster. Mitch has an extensive background in managerial positions, spending 11 years at Telstra as Small Business Customer Portfolio Manager.

Estelle returns from Maternity Leave to part-time work on Thursday's and Friday's.

Natalie Duffy is expecting her first child and will be commencing Maternity Leave in October 2018, we wish Nat and Robert all the best.

Congratulations Mitch V and Sally who became three with the arrival of their first little bundle of joy, Leo.

Natalie Dick and Nicole Obrien joined the Hastings Business Women's Network for



Port Macquarie, building local connections and strength in the community.

We secured local, talented surfer Matt Banting, as our brand ambassador. Matt is hoping to join the World Surf League and will become the face of Coastline in our marketing campaigns.

Through our Local Spotlight initiative we supported small local business's like Amber Drop Honey, Park Lane Jewellery, Bird + Earth and Matthew Jorgensen Photography, just to name a few.

The Bonny Hills Lake Cathie Junior RLFC, Port Magpies AFLFC & Port Sharks RLFC were just some of the community groups we proudly sponsored.



# Review



## Osko+PayID

### FEBRUARY 2018

**National Payments Platform (NPP)** 

Coastline was one of the first Financial Institutions to go live on the new platform, providing a faster way for our customers to send and receive money.

Coastline recognised the importance of the platform and the benefits it provided to our customers. The NPP is an industrywide initiative that provides Australians with four key benefits;

### **SPEED**

Pay anyone in real time, with the money you send reaching the recipient's account in seconds instead of the usual one-to-two day wait time.

### 24/7 AVAILABILITY

Send and receive payments 24 hours a day, 7 days a week. You don't have to worry about business hours or weekends slowing your transfers.

### **SIMPLIFIED ADDRESS**

Forget BSB and Account numbers, the NPP allows you to send money to people using a simple identifier known as a PayID. Your PayID can be your mobile phone number, email address or an ABN if you're a business.

### **MORE DATA**

Send more detailed descriptions and remittance information with each of your payments, up to 280 characters. The NPP allows real-time processing for payments like wages, bill payments and transfers to friends and family.

## MyCOAST

### FEBRUARY 2018 MyCOAST Mobile Banking App update

We launched our new MyCOAST App in February, providing an improved banking experience on the go, with NPP enabled features.

### FEBRUARY 2018 Coastline Internet Banking Platform upgrade

A new upgrade of our Internet Banking Platform was launched to support Osko and Pay ID functionality.





J U L Y 2 0 1 8 Coastline wins the award for Excellence in Professional Services at the Macleay Valley Business Awards.

## 14,975 INTERNET BANKING USERS



## locations

### South West Rocks

2 Prince of Wales Avenue (02) 6566 6110

### Kempsey

65 Smith Street (02) 6562 1000

### West Kempsey

64 Elbow Street 1300 361 066

### Crescent Head

3 Rankine Street 1300 361 066

### Port Macquarie

Shop 16A Settlement City Shopping Centre (02) 6584 0600

### Taree

Shop 22, Manning Mall, 81 Manning Street (02) 6551 8111

## Delivering More

### NOVEMBER 2018

Our Taree Store in the Manning Mall will undergo an expansion and double in size to keep up with the strong business growth in the Taree area.

### DECEMBER 2018

### **Community Hub**

Planning and design work are in the initial stages for our evolution Branch!! The new exciting store centrally located in Smith Street, Kempsey with a massive floor space of 500 sq metres will provide us with the capacity to create a landmark development in the centre of Kempsey.

Our intention is to create a centre which will be a hub for the local community with a cafe, public meeting rooms and Credit Union Branch all located under one roof.







www.coastline.com.au 1300 361 066



#local #easybanking #WeRCoastline

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