

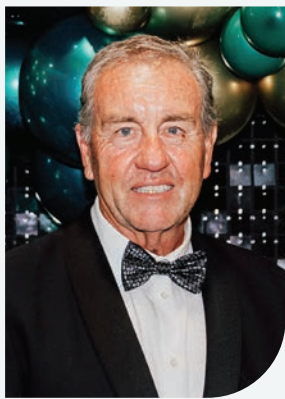


Autumn
2025

Hello South Coast

Community Bank · South Coast

Chair Message



It's an absolute privilege to be stepping into the Chair's role. I'm so proud of the impact our organisation has on the local community and I'm excited to continue building on that legacy in our 21st year. I'm confident 2025 will be full of opportunities to strengthen our support for local customers, businesses and community groups through our Community Investment Program.

Before looking too far forward, I want to take a moment to acknowledge and sincerely thank our outgoing Chair Justine Cox. Justine's leadership over the years, particularly through our 20th year celebrations, has been nothing short of inspiring. She played a pivotal role in making our Emerald Ball such a success, not just as an event but as a milestone that highlighted the depth of our community investment.

We are so fortunate that Justine remains on our Board as Deputy Chair and has also taken on the network role of Community Bank National Council Chair. Her expertise and passion will continue to be drawn on.

This newsletter features recent community impact stories and we introduce our new Business Development Manager. I hope you enjoy reading about the difference we're making together and here's to another year of doing business for good!

Mike Devlin
Chair



Meet Our New Business Development Manager

If Leah's face looks familiar, that's because she's been an Associate Member of our Community Investment Committee. Now, we're thrilled to welcome her in the newly created role of Business Development Manager.



Leah jumped into the role in February and has hit the ground running, helping customers and she loves the fact she's also making a real difference in our community with the business she's generating. After all, Leah's helping feed the machine which delivers our Community Investment Program and over \$1.6m returned to our local community.

Leah's going to be your best point of call for home loan enquiries. Her background is consumer lending which makes her the perfect choice for all your lending needs.

You can contact Leah on **0493 268 077** or email leah.spiers@bendigoadelaide.com.au

The Dine for Good Gallery

We snuck a couple of pics into our last newsletter before we went to print, but these are too good not to share!

Our 'Dine for Good' event last year had 90 amazing guests at Gwylo Mollymook, when we came together to support Safe Waters Community Care in style.

We raised \$7,500 from the Pandanas Mollymook auction and raffle — huge thanks to *Where We Escape* for their incredible accommodation donation, our fantastic auctioneer Lukas, and everyone's generous spirit. And our Community Bank doubled that total to a whopping \$15,000! This will make a real difference for those in need in our community.

Community Engagement Manager Caroline Boland summed it up perfectly: "It was truly amazing! The spirit in the room was electric. We're so grateful to our partners Gwylo Mollymook, Jo Jones Property Specialists, and all our raffle donors. A special shout-out to our brilliant MC Nat from Milkhaus, Cupitt's Estate for their surprise prize donations and Tall Shaun for donating performance tickets!"



Celebrating Community Impact & Leadership

What a great night at our Community Impact Showcase in November (and we might have snuck a quick AGM in there too!) A huge thank you to everyone who joined us at the Mollymook Surf Life Saving Club to hear from local groups that have received Community Investment support from us and the wonderful work they're doing! We loved the stories of positive change and dedication from our community.

Our Board also took the opportunity to acknowledge our outgoing Chair Justine Cox and thank her for her invaluable contribution in the role over recent years. We're incredibly lucky Justine remains in the role of Deputy Chair, while she has also been appointed to a new position as the Community Bank National Council Chair — a role crucial for the continued success of the Community Bank network. It was touching to hear such fond words from founding Chair Tony Hardman.



Our People



Meet the Team – Brittney Hardman

Brittney worked with us in 2013 for three years before moving to Newcastle. She continued her career in the banking industry before having two beautiful kids. Last year Brittney returned to the area and we were thrilled to welcome her back to Community Bank South Coast.

She said "I was eager to get back as it's the best bank I have worked with, particularly customer wise and community wise". We asked Brittney a few questions to get to know her better.

What do you love most about being involved with the Community Bank? Giving back to the community of course and having that community connection.

What's the most rewarding community investment project you've been involved with? I'd say when the whole town of Milton got together to raise funds for the McGrath Foundation (Pink Up Your Town). We assisted in raising funds and did many events.

Tell us something people wouldn't know about you? My goal is to travel Australia.

What's your areas of expertise? Well I would like to say banking if its career wise – been in the banking industry for 11 years. Personally, it would be that I enjoy making foods from scratch and always try my best to do so.

What's your favourite place in the Shoalhaven area? Huskisson!

What words best describe Milton & Ulladulla for you? Small coastal town.

Where's your next holiday destination and why? I have not been to Queensland, but I have done a road trip with my partner and my two kids to south Australia which was a very fun experience that we will have for the memory book and hope to do a big trip in a caravan soon.

Tell us about your perfect day. Walk along the beach, beach swim and a nice coffee and breakfast, or spending the day at the beach with the kids.

If you could make one change in the world, it would be to... reduce the cost of living .



Welcoming Baby #2

We're excited to share that Caitlin has headed off on maternity leave and she's welcomed baby number two, Shiloh!

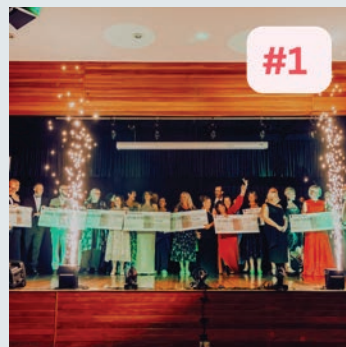
Caitlin is an incredible part of the team, and while we'll miss her warmth and expertise over this next period, we couldn't be happier for her. We simply could not have held our Emerald Ball without her work last year either.

We wish Caitlin all the best with her newest little addition (round two)!



Our 2024 Highlight Reel

As we closed out 2024 and our 20th anniversary, we took a moment to reflect on five highlights from the remarkable year that was! And yes, it was really hard to pick just five!



We celebrated our 20th year milestone with our Emerald Ball in May where we distributed nearly \$200,000 to local community groups in front of 240 people.

Our Business for Good event at the Altar Wine Bar Milton in February had the one and only Avril Henry AM as our guest speaker. Plus, we gave out over \$9000 in prizes on the night.



Our Dine for Good event at Gwylo in November collectively raised \$15,000 for our friends at Safe Waters Community Care.

We created a new and exciting community engagement role to drive our Community Investment Program further. Caz was appointed to this role, with our new Branch Manager Anthony coming on board. Double trouble!



Our community company received Social Traders Certification! This achievement not only highlights the impact of our community banking model, but formally acknowledges the work we do, such as making possible 58 projects last financial year for 46 local community groups.

Thank you for being part of an unforgettable 20th year and here's to even more milestone moments to come! If you're keen to join the community model and feel good about who you support, talk to us about how we can help.

Community Impact Stories

Santa SUP Raised \$3500 for Marine Rescue Sussex Inlet

From crystal-clear waters to the record-breaking number of Santas on paddleboards, the Annual Santa Sup was a day to remember in December!

The event is simply a feast for the eyes on the water, that at the same time raised \$3500 to support Sussex Inlet Marine Rescue. These funds will all go toward covering essential running costs.

The event is managed by Sussex Inlet Stand Up Paddle and supported by the Sussex Inlet District Chamber of Commerce Inc. and of course us! We said 'YES' to getting behind the event again, as quite frankly there's no better sight than a sea of Santa's supporting a cause that keeps our community safe.

Event representative Madeline said "we would definitely be struggling to be so successful without your fabulous support. We had 262 registered Santas, which is a new record for us! The day was amazing and the water was crystal clear and warm".

Missed the event? Don't worry, you can start practising for later this year. Mark your calendars - 6 December 2025 at 11:30 am.



Including Us at Noah's

Our Branch Manager Anthony had the privilege of attending Noah's Inclusion Services annual supporter morning tea at the University of Wollongong - Shoalhaven Campus. It was a fitting occasion where they took the time to thank all the organisations that have supported them over the year (...of which we were one!).



We were recognised for supporting Noah's Inclusion Services as part of our 20th Anniversary Emerald Ball in May. Noah's used this funding to help support their Ulladulla playgroup - an initiative making a real impact in the community!

A big thank you to Alice Lans, the CEO of Noah's Inclusion Services for the warm welcome given to Anthony and for all the amazing work the team does!

Celebrating Dux of the Year

Our Branch Manager Anthony had the privilege of attending the Ulladulla Public School Presentation Ceremony where he presented the Dux of the School Award to Dylan!

Anthony said "It was fantastic to see all the Stage 3 students (Grades 5 & 6) celebrate the completion of their 2024 year. A huge congratulations to each and every one of you!"

"As a parent myself, with two boys in grades 5 and 6, I can truly relate to the journey!", he said

We understand how important access to education pathways are, which is why we're proud to continue supporting this award and the amazing students at UPS!



Mollymook Outrigger Regatta Makes a Splash!

We understand how important it is to support groups like the Mollymook Outrigger Canoe Club in putting on their regatta that bring tourism and flagship events to town.

Director Gavin Hart and our Community Engagement Manager Caroline Boland attended to see what all the hype was about, and they weren't disappointed.

Caroline said "we had a great time attending the event at the Ulladulla Harbour, where clubs from across the state came together for a day of fun and friendly competition. The weather was perfect and Mollymook performed exceptionally well!"

Each year, our local club host this exciting ocean-racing regatta, attracting many outrigger clubs to compete in 1-person, 2-person, and 6-person canoes. The events are extremely well-attended and highly rated by paddlers.

By supporting the regatta, we helped fund essential elements such as event licenses, assets, photography, security, support crew, coaching, marketing, and everything needed to ensure a successful experience for all participants.



Trailblazers Triumph with \$500 Boost

Milton Ulladulla Mountain Bikers were the lucky winners of our \$500 draw at the Community Connect Southern Shoalhaven Community Expo Day!

Our Community Engagement Manager Caroline had the pleasure of visiting them while they were having a working bee to keep the tracks clear and available for public use.

She said “it’s inspiring to see the dedication and passion from the group. They’re not only enhancing the tracks but also creating opportunities for the whole community to get outside and active. We’re so pleased they were the recipient of this funding and love their future plans to extend the tracks”.

If you’re looking for a fun and healthy outdoor activity, the tracks are open and ready for you!



Steering Youth Down Safer Paths!

Caitlin and Caz had a fantastic time at the open day for the Milton Ulladulla Youth Driver Education Program that we proudly supported!

On the day, high school students heard valuable insights from the Police, Ambulance and SES about driving in flood waters, as well as mental health awareness. The Rotary Club of Milton-Ulladulla cooked a BBQ for everyone to enjoy!

The program featured several workshops throughout the day, educating young people about the dangers they might face once they have their licence. It was wonderful to see all the services come together for a common goal.

Community Engagement Manager Caroline Boland said, “Events like this truly make a difference in our community by empowering our youth with knowledge and skills before they independently get on the roads.”



Directors' Alumni



We’re catching up with Matt Dell, a former Director who played a key role in shaping our Community Bank’s success over the past 20 years. From memorable milestones to lessons learned, Matt shares insights from his time on the Board and what he’s up to now.

When were you a WFSL Director? I was on the Board for about 12 years (2005–2017).

What roles did you have on the Board? I focused on community liaison and donations.

Why did you join the Board and what did you enjoy most? I joined when my dad left, and the Chairman at the time Tony

Hardman asked me. I didn’t fully understand the model at that stage, I just saw good local people doing good things.

What’s a standout moment you’re most proud of? Community events like the Milton Show and seeing the impact of donations on locals who were grateful for our support. The new branch also played a small role in revitalising Milton’s shopping area, which is thriving today.

What makes the Community Bank model unique and valuable? While recently certified, the company has always been a ‘community enterprise’, set up by locals to return funds locally. Running a business that benefits residents and groups is rare, but people really understand it when their club or community group receives support.

What advice would you give to the current team? Times are tough right now and the Community Bank is needed more than ever. The ability to talk to a local will be even more important as banking changes. Staff and volunteer Directors should take a moment to soak in the appreciation for their hard work. After all, this is a community-owned project and the impact is huge.

What are you up to now, and how do you stay engaged with the community? Through my work on the Board, I saw many community groups facing the same challenges, so I founded Community Connect South Shoalhaven to bring them together. Our annual Community Expo now attracts nearly 100 local volunteer groups and 1,000 attendees. It’s a celebration of what makes our region unique and special.

Your late father Ray was also a WFSL Director. How do you think he’d view the legacy he helped create? Dad and the original Steering Committee’s hard work made this all possible. Their vision built a thriving business with an incredible track record of support. We can measure the donations, but not the local lives changed. Everyone involved should be immensely proud.

Kind Words

We love receiving kind words from our customers and Community Investment recipients. This one giving us all the good feels from the FAB team (...FAB by name, FAB by nature!).

‘ So grateful to our unique local bank for supporting little projects like FAB that benefit so many. So it’s up to our community to support our terrific bank which gives so much – forget the big 4 and back with the locals.

Farmers at Burrill, FAB Market

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We're open:

9.30am - 4.00pm Monday to Friday

Our Leadership Team:

Chair: Mike Devlin **Secretary:** Laura Bacon
Treasurer: Wayne Simpson.

Directors: Justine Cox, Gavin Hart, Katie Macartney,
Greg Bergsma, Michael Ramsden, Justin Field,
Marie-Claire Piga, Peter Tulau.

Branch Manager: Anthony van Breugel

Community Engagement Manager: Caroline Boland

Business Development Manager: Leah Spiers

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