



Spring
2026

Hello South Coast

Community Bank · South Coast

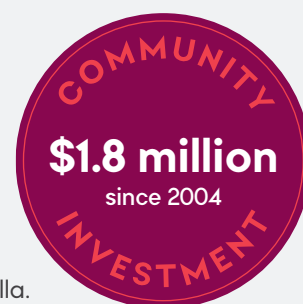


The Branch Big BBQ Breakfast

In July, we fired up the BBQ for The Branch Big BBQ Breakfast at Rotary Park in Ulladulla.

What a morning! A big thank you to everyone who came along, including the four-legged ones.

Nothing beats a bacon and egg roll to get the day started and ours were cooked up by the wonderful crew at the Rotary Club of Milton-Ulladulla, with a hand from HM Food and Beverage supplying the goods. Thanks for keeping the eggs, bacon and rolls coming and thanks to everyone who pulled up and said g'day. This is what community banking looks like in a slightly different way.



Chair's message

It has been a full and rewarding winter and this edition shows just that.

We fired up the BBQ for the tradies at our Branch Big BBQ Breakfast, noted construction beginning on the new cafe at Yumaro, and saw firsthand the lifesaving work our funding support at Marine Rescue, from the year's numbers at Sussex Inlet to the service awards at Ulladulla.

We helped put safety equipment on the beach at Bawley Point, backed the Milton-Ulladulla Bulldogs, celebrated local students at TAFE, and took our online safety sessions out into the community for Scams Awareness Week.

We were also proud to join Rotary as a corporate member and took time to thank the volunteers on our Community Engagement Committee. They are the people who make sure every dollar in our Community Investment Program goes where it will do the most good.

None of it happens without you. On behalf of our Board, thank you for banking local. You are the difference.

Mike Devlin
Chair



Community impact stories



Marine Rescue Sussex Inlet, by the numbers

6,262 calls. **245** boats logged on with the base. **608** people who checked in just to say "I'm out here." **75** call-outs. **1,418** people on the water across those incidents. And, importantly, **173** people brought home safely. That is Marine Rescue Sussex Inlet in a single year.

Our Community Engagement Manager Caroline Boland visited to see firsthand how our support helps save lives on the water.

"You can put figures on all of the stats, but what really hits home is knowing our funding helps this incredible crew get out the door every single time someone needs them," Caz said.

Our customers should be proud knowing their banking helps fund the base's operating costs, keeping the rescue team afloat. It is support we can measure in lives saved, which is pretty special.

Read more: www.thelocalloop.org.au/post/173-people-brought-home-safely



Skills into confidence at TAFE

There is something pretty special about seeing skills turn into confidence. Our Branch Manager Bec and Community Engagement Manager Caz attended a TAFE NSW Ulladulla lunch where students had the chance to cook, serve and practise the skills they have been learning throughout the year. And by all reports, the food was amazing. It was wonderful to see how far the students have come.



Community impact stories

A morning with the Marine Rescue Ulladulla crew

We were proud to sit in on the unit's meeting, meet Commissioner Todd Andrews and welcome John Samulski back as Unit Commander.

The highlight was watching Todd and John honour crew members with service awards for their work supporting the Deniliquin floods, the volunteers who dropped everything to help a community a long way from home. A special mention to Deb Talty, recognised for an incredible 15 years of service.

"Our volunteers give so much, often behind the scenes. Being in the room to see them recognised, especially Deb's 15 years, was a real privilege," said Community Engagement Manager Caroline Boland.

To every volunteer at Marine Rescue Ulladulla, thank you for all you do.



Something is growing at Yumaro

Construction is now underway on the new cafe at Yumaro Nursery and Garden Centre, which customers of Community Bank South Coast have helped support with \$75,000 over three years. Yumaro is a social enterprise creating meaningful opportunities for people with disability and this new cafe will help grow that impact even further.

This is what community banking is all about. Local customers supporting a model that helps local organisations build, grow and create real change.

Our Community Engagement Manager Caroline Boland said Yumaro already does incredible work in our community. "To see this cafe taking shape is really special and we are so proud to support what comes next," she said.



Safer beach days at Bawley Point

Our Community Engagement Manager Caroline Boland attended the Bawley Point Kioloa Termeil Community Association meeting to share more about the impact of community banking and the support provided for a defibrillator and shark attack kits at Bawley Point. It was wonderful to hear how grateful the community is to have these important safety devices installed at such a popular local beach.

Read the full story here www.thelocalloop.org.au/post/safer-beach-days

READ MORE



Community impact stories



Local giving in action with the Milton Ulladulla Entertainers

What a wonderful night celebrating local giving in action. The Milton Ulladulla Entertainers fund distribution event saw support shared with local groups doing great things across our community. Community Bank South Coast is always pleased to get involved, with support going towards Treading Lightly Inc and Ulladulla Physie Club BJP.

Caroline Boland, our Community Engagement Manager, said "Every one of the recipients on the night gives so much to our community. It is wonderful to be part of a model that helps local people do good things that everyone benefits from."

Read more about Magic, Myths and Mayhem here: <https://www.thelocalloop.org.au/post/banking-brings-magic-to-the-stage>



Confident and safe online

Staying safe online is something we can all get better at and Caz timed this one perfectly for Scams Awareness Week. She headed along to the NSW RFS Milton Brigade to share a session on banking safely online, helping the local brigade spot the warning signs of scams and keep their personal details protected. A big thank you to the Milton RFS volunteers for having us, and for everything they do to keep our community safe.



Little Forest is stronger together

What a day out at Little Forest for their annual Stronger Together Day.

Little Forest is a tight-knit community with one road in and one road out, and one that felt the 2020 bushfires deeply. Out of those hard days grew something special: an annual day where neighbours come together to plan ahead, share local knowledge and make sure everyone knows what to do when fire threatens.

We were proud to fund a new defibrillator for the Little Forest community, so that fast, life-saving help is close by when it matters most. In a place where help can be a fair way down the road, having one close by can make all the difference.

It was a wonderful day of connection, preparation and community spirit, which is exactly what Stronger Together is all about.

Caz Boland, our Community Engagement Manager, said, "Little Forest is a community that looks after its own, and we're just pleased to stand with them."

"Days like this are a real reminder of how much strength there is in a community working together," she said.



Community impact stories

Our year in numbers



22
years of supporting
community



57
groups



\$1.8
million of profit
cumulative returned



\$237,000
of community
investment



72
projects

The numbers are in for FY 2025/2026 and once again, they tell a pretty remarkable story about what happens when local banking profits stay local. Over the past financial year, Community Bank South Coast invested **\$237,000** back into our community, supporting **72** projects across **57** community groups. But the real impact stretches much further. Since Community Bank South Coast first opened its doors 22 years ago, we've now returned **\$1.8 million** to the community. Yes, the figures matter, but what they make possible matters even more.

Read our full Community Investment Impact Snapshot 2026

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MORE**



Confronting conversations

Some conversations are hard to start, but so worth having. Our Community Engagement Manager Caz took part in the Milton Ulladulla Districts Compassionate Community Dying to Know Day to help locals open up about something we often put off... what we'd want for ourselves and our families down the track.



The day was all about starting the conversation early, while there's time to think it through and get things in order.

"These aren't always easy conversations, but they're some of the most important ones we can have. It was lovely to see so many people willing to start them with us", Caz said.

For a first event, the turnout was wonderful. Thank you to everyone who stopped by, asked a question and shared a cuppa.



Game day with the Milton-Ulladulla Bulldogs

We were proud to be a game day sponsor of the Milton-Ulladulla Bulldogs RLFC. There is nothing quite like a home game and the whole town getting involved. Supporting community sport is close to our heart, because clubs like this give people a place to belong, stay active and back one another on and off the field.



Community Engagement Manager Caroline Boland headed along with Cheryl and said "Local footy brings the whole town together and we love being part of it."

Our people



Teamlympics fun

From the front, it looked like any normal branch. But out the back... a full blown arena. If you've ever wondered what happens behind the counter, well most days it's meetings, paperwork and the odd bakery run. BUT, recently it was the Teamlympics, with our crew going head to head for bragging rights and eternal glory (or something like that).

Serious business out front. Serious competition out back.



Coffee Wednesdays with Leah

On Wednesdays you will find Leah at Brown Sugar Cafe. Our Business Development Manager Leah Spiers has been popping up at some of our favourite local cafes for a coffee and a catch up.

"There is something nice about having a chat over a coffee instead of across a desk. I love getting out and about, meeting people and helping them plan for whatever is coming next in life," she said.

Catch Leah Wednesdays from 11.30am at Brown Sugar Cafe in Milton. Pop in, say hi and grab a cuppa (Leah's shout!).



Recognised in parliament

The impact of our Spritz and Glitz event was acknowledged in parliament, with Member for South Coast Liza Butler MP recognising the community effort behind the night and the \$12,000 raised for the Cancer Support Foundation Milton Ulladulla.

A proud moment for Leah and Caz on behalf of our community company. This is what happens when community shows up for each other.

Our people



A special night at the Rotary changeover

A big congratulations to the Rotary Club of Milton-Ulladulla on another wonderful changeover dinner. It was a special night for us, with our Branch Manager Bec officially inducted as part of our corporate membership. We are proud to support Rotary and the people who give their time, energy and heart to making our community stronger.

Our Community Engagement Manager Caroline Boland said it was a privilege to be part of the night. "Rotary members do so much for our community. We are really proud to stand alongside them and support the work they continue to do," she said.



On the tongs

Leah was at it again cooking snags at the Rotary BBQ and doing her bit for community. Just showing up because that is what good community people do.

We love seeing our team out and about supporting local groups, lending a hand and getting behind the people who keep our community ticking. PS - that's her far right!

If it is not Leah on the tongs, it is Caz (above). The Gold Buckle Campdraft Championship brought four huge days of campdrafting to Willinga Park at Bawley Point, and the Rotary Club of Milton-Ulladulla was there doing what they do best, raising funds one snag at a time. As a corporate member of Rotary, we were glad to lend a hand, with our own Caz Boland jumping on the BBQ.





Celebrating our Community Engagement Committee

Our Community Engagement Committee recently gathered to celebrate a year of impact. This dedicated crew, including volunteer directors, are the behind-the-scenes people who review and recommend all the community investment applications we receive throughout the year. Their work ensures funds go where they will do the most good. Three cheers for Michael, Gavin, Libby and Caz and the care, insight and time they dedicate to this work.

Talk to us today



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We're open:

9.30am - 4.00pm Monday to Friday

Our Leadership Team

Chair: Mike Devlin. **Secretary/Treasurer:** Wayne Simpson.

Directors: Justine Cox, Gavin Hart, Michael Ramsden, Dugald Lamont

Community Engagement Manager Caroline Boland
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Business Development Manager Leah Spiers
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You are invited to our AGM

Wednesday 18 November 2026, 6.00pm

Mollymook Surf Club, 83 Ocean St, Mollymook

Woodstock Financial Services Ltd is the community company behind Community Bank South Coast, and the AGM is where you get the full picture of the year just gone. The financial results, where the community investment went, and what the Board is planning next.

It is also the one night a year you can ask the Board anything you like, in person, and get an answer on the spot.

Shareholders and customers are all welcome. We would love to see you there.



About us

We are a local branch with a local purpose. Community Bank South Coast is owned by the community and operated in partnership with Bendigo Bank, which means our profits go right back into our local area. Our community company is Social Traders Certified. Bank with Community Bank South Coast where it is a win-win for you and your community.