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Vision

We provide access to housing to create:

- A region that provides an affordable place to live for all
- An inclusive community that creates a sense of belonging
- An economy that enables people to participate and flourish

Mission Statement

A not-for-profit community and affordable housing company with individuals at the heart of our mission to:

- Transform Lives – by supplying homes for people with a pathway to affordable living
- Promote Social Inclusion – by providing a place to live for those in greatest need
- Contribute to Economic Development – by providing key worker accommodation and stimulating construction activity that builds a sustainable community

Values

External Values - We are:

Person Centred – respecting people and helping them to fulfill their aspirations

Local – focused on creating stronger communities across our regions

Innovative – creatively designing and implementing sustainable housing solutions

Collaborative – working with others in a transparent, accountable and purposeful way

Operational Values (how we conduct our business) - We value work that is:

Team Oriented – individually and collectively working and contributing to a team culture

Ethical – ensuring integrity and transparency in our business

Professional – consistently applying our skills, knowledge and expertise to our work

Dedicated – operating in a manner that secures high levels of performance and continuous improvement in our approach

The HELP Fund

Make a donation today and let the universe know there is HELP available.

Donations over \$2 are tax deductible and can be made via the Coast2Bay Housing Group website, EFT or via office reception.

Call 1300 796 716 for more information or check the website: www.coast2bay.com.au





Our Stories

Sharlene, The HELP Fund Grant Recipient

"I have been navigating through the family court system for approximately seven years interstate. Due to my health issues, I was unable to obtain or maintain employment during this time and my girls also required help.

After I and my children came to Queensland for a fresh start, I stayed with family as I could not afford private rental accommodation. After being referred from the Department of Housing, I was successful with a housing option in the Community Rent Scheme with Coast2Bay Housing Group.

I have received extra assistance from their HELP Fund with the delivery of donated furniture and a lawn mower which has helped me make a home for my family. I continue to work with my support agencies to stabilise things for us as a family and work through any issues.

I am now looking forward to a much brighter future for my children and me."



Chairman's Report

Gordon Sutherland
Chairman

The 2018-2019 year will be counted as one that delivered a ground-breaking growth proposal for the organisation that is currently under consideration. This, if approved, will deliver hundreds of new homes across the Sunshine Coast and Moreton Bay regions. The mixture of community and affordable rental properties as well as entry level affordable market rents and sales, will transform the organisation's capacity to deliver a range of housing solutions to those in need as well as families on lower incomes for many decades to come.

This year our operational successes have been characterised by

- high performance of the front-line community and affordable housing teams in sustaining over 1,200 tenancies
- securing 100% compliance across all the indicators and standards under the National Regulatory System for Community Housing
- the commercial success of Purpose Real Estate (refer separate report) during the year; and
- the 90% and 98% overall satisfaction rate amongst our tenants and National Rental Affordability Scheme property owners respectively.

The organisation continues to be a forefront of national advocacy for community and affordable housing through the Community Housing Industry Association (CHIA), with representation on the national Chair's forum and membership of the national Board. We fully support the comprehensive CHIA national plan for growth in housing supply.

Over the course of the year, the organisation received

its third award in four years from the Australian Housing Institute for the Better Together program, tackling homelessness amongst women aged over 55. Subsequently, we received the National award for this programme.

The Board's annual self-assessment demonstrated strong performance trends in developing and strengthening the organisation's governance over the last four years. Measured and benchmarked against a basket of indicators, our overall ratings have increased by 10% for governance; 10% for knowledge and organisational performance; 7% for structure and composition of meetings whilst levels of director engagement have been sustained at a very high level.

A year of stability and growth has been evident amongst Board Directors and I thank all of them for

their contributions to the organisation over the year. The support and commitment from our Shareholders provided real benefit to the organisation and wider community this year in particular through the work of the Chairperson of the Tenant Advisory Group, Karel Wouters. Gratitude goes again to our Chief Executive Andrew Elvin, the Executive and Senior Management Team along with the whole staff group for their innovation, creativity and success during year.

Finally, each month the Directors receive individual stories of the transforming role that community and affordable housing makes in the lives of individuals and families. This report contains just a few of these that highlight the overall success and achievement of our mission over the year.

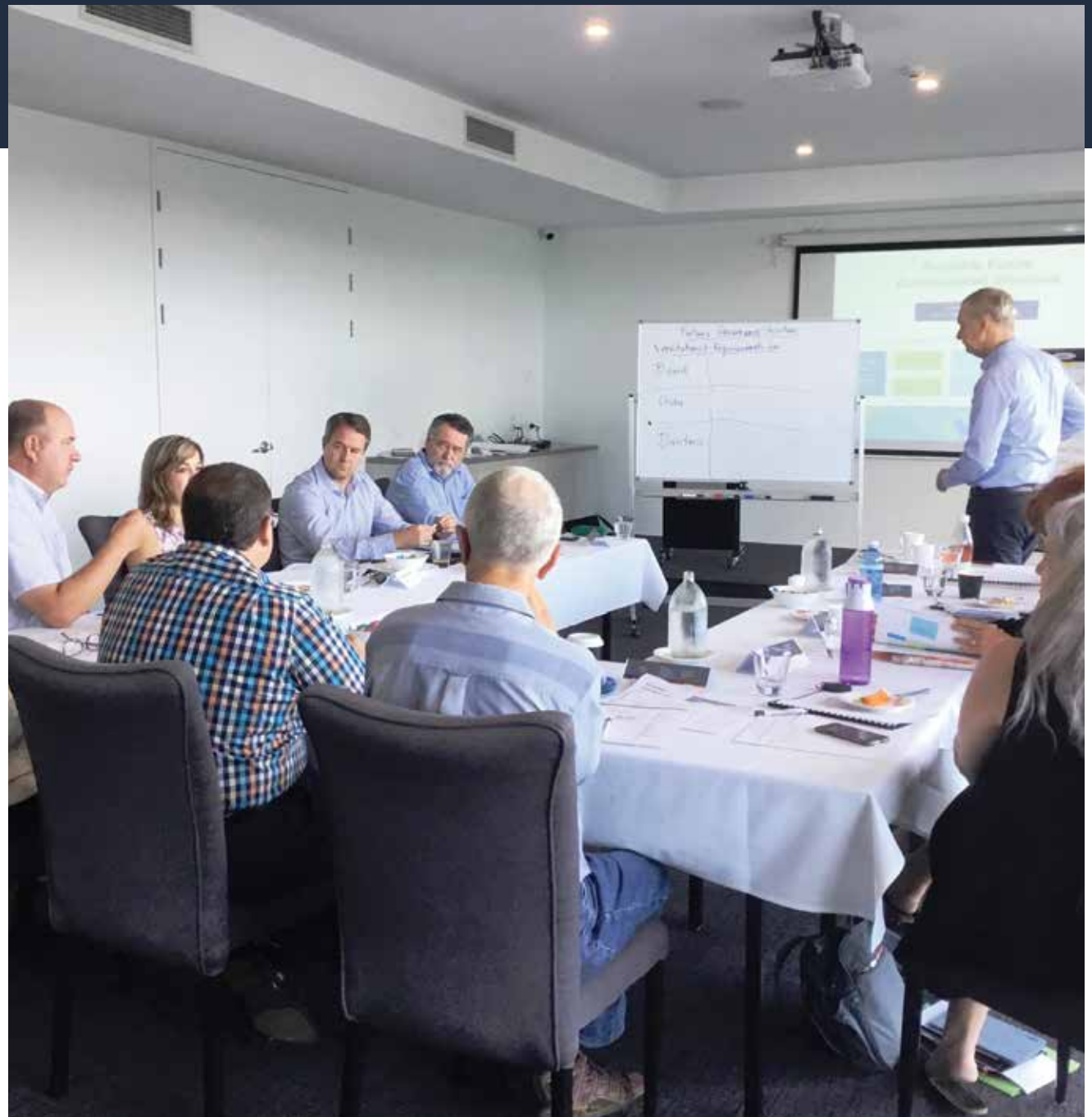


Strategic Growth Priorities 2019-2024

The organisation has sustained and enhanced its long-term strategy aimed at

- Increasing the portfolio under management through expansion of the properties managed by the group of companies
- Developing a capital development pipeline and exploring partnership options with local developers
- Attracting grants, other funds and securing business opportunities to provide complementary services
- Advocating for more community and affordable housing for the region and seeking philanthropic support and social investment to provide innovative housing options
- Securing resources for capacity building and ensuring effective development and use of human resources

The outcome of successful delivery of these strategies in the coming years will see a rise in the number of homes available for community and affordable housing across our region and broaden the continuum of housing options available to individual families.



Our Independent Board of Directors



**Gordon Sutherland,
Chairperson**

(Appointed 10/10/2007)

Gordon has a Bachelor of Science in Building and a Post Graduate Diploma in Business Management. He has over 35 years experience in the construction and property industry in the UK, New Zealand and Australia, having worked for a number of major property companies. In Queensland, Gordon has worked on high profile public projects such as the redevelopment of the Gabba and Lang Park in Brisbane, and has been involved in retail and residential developments including both high and medium density residential schemes and suburban subdivisions. On the Sunshine Coast, he has worked as a development manager for FKP and Reed Property Group and has a particular interest in environmentally sustainable development. Gordon is also a Director on the Board of Purpose Real Estate.



**Helen Glanville
(Appointed 10/10/2007)**

Helen also holds two other board positions, one as Chairperson of Purpose Real Estate and the second as Director of the Australian Housing Urban Research Institute. Helen has a Graduate Diploma in Housing Management and Policy from Swinburne University and is a licensed Real Estate Agent. She has worked in various property, housing or real estate roles since 1990, including 12 years working for the Qld Department of Housing. She has partnered in commercial and residential development projects on the Sunshine Coast. Helen has broad business and management experience and is currently a self-employed commercial property manager.



**Adam Morley
(Appointed 28/10/2014)**

Adam has a Bachelor of Business in Property Valuation and Administration, and is currently Relationship Director for St George Bank Property Finance. He has over 20 years of experience in the property finance industry, having worked for a number of major banks, and is a long term member of the UDIA Sunshine Coast branch. Adam has financing experience in commercial property investment acquisitions, large scale residential, commercial, retail and industrial projects in Queensland and the Northern Territory.



**Dr. Claudine Kasselis
(Appointed 05/11/2015)**

Claudine is a Qld Barrister at Law. Specialising in Commercial Law, Claudine also has extensive knowledge and experience in Family Law. With extensive experience in Accounting and Strategic Management, Claudine has practised as a CPA and completed a PhD in Accounting and Strategic Management in 2002. Claudine is a fully trained Mediator, accredited with the Australian Mediation Association and a qualified FDRP (Family Dispute Resolution Practitioner) under the Family Law Act.



Jean McRuvie

(Appointed 05/11/2015)

Jean has held the role of CEO, Senior Executive and Board Director for the past 21 years in a range of private and NFP companies. Her more recent roles as CEO of the Central Highlands Medicare Local and previously as General Manager of Focus Health based on the Sunshine Coast were focussed on the health industry. Both organisations provided mental health, physical health, Indigenous health and drug and alcohol services in addition to health planning, preventative health promotion and community development. Jean is currently also a Director on the Board of Purpose Real Estate, LiveBetter, a social services organisation providing disability, child safety and aged care services based in NSW and Queensland, COTA Qld (Council for the Ageing Qld) and Excelcare Australia.



Peter Moriarty

(Appointed 05/11/2015)

Peter is a dedicated, team orientated and strategic thinker with a strong business acumen developed over his 14-year career in construction and development projects. A well-established reputation in development management and consulting planning, has led Peter to be instrumental in the delivery of a broad range of highly successful multi-million dollar projects. With exceptional skills in the management of specialist project teams and their outputs, Peter has a well-established and highly respected reputation for getting the most out of people and projects.



Daren Cardow

(Appointed 28/08/2017)

Daren is a professional accountant, practicing for over 20 years. He is a business owner and long-term resident of the Sunshine Coast, and a devoted husband and father. Daren holds board positions with both commercial and Not for Profit organisations as well as advisory board positions with numerous SME's across diverse industries, and acts as external auditor for a variety of local community organisations, as well as commercial and statutory engagements. He is a business graduate from Monash University, Certified Practising Accountant, Chartered Tax Professional and graduate member of the Australian Institute of Company Directors. Daren has extensive financial reporting, business development and corporate governance capabilities.



Daniel O'Brien

(Appointed 09/11/2017)

A strategic minded Executive Director, Dan has over 17 years business experience in the planning, capital investment and delivery of major infrastructure and resource projects. Dan has an engineering degree from the University of Queensland, and has completed a postgraduate Leading Projects course from Saïd Business School at Oxford University. He is a qualified project management practitioner with the Association for Project Management (UK), and was previously a Director of the Australian Institute of Management. As an experienced Senior Executive, Board member and Project Manager with a background in both large corporate, government and professional sectors, Dan brings significant experience in highly regulated environments of construction, engineering, water, resources, energy and infrastructure.



Chief Executive Officer's Report

Andrew Elvin
Chief Executive Officer

This year has been characterised by consistently strong performance across our key performance indicators as seen in

- Average 97.3% occupancy in community housing across the year
- Average 99.5% occupancy in affordable housing National Rental Affordability Scheme (NRAS)
- 67% of community housing tenants are enrolled in our tenant incentive scheme for community housing
- Average monthly attendance at place making activities of over 52 tenants
- Overall community housing tenant satisfaction at 90.3%
- Community housing tenant satisfaction of property condition 85.4%
- NRAS owners' overall satisfaction 97.9% and service evaluation as good value for money at 84.9%
- Almost 83% of all complaints resolved in service standard response times.

We continue to meet and exceed all operational metrics and targets under the National Regulatory System for Community Housing.

Purpose Real Estate has a very successful trading year and was nominated finalist for the Sunshine Coast Business Awards 2018. This innovative new social enterprise is leading the way in offering an ethical choice in the market place.

Our application under the Partnering for Growth initiative will provide a substantial investment in community and

affordable housing to meet community needs in our region if approved.

The tenant and community engagement programs continue to grow in strength. Similarly, our HELP Fund project has been able to make 48 personal grants with 101 beneficiaries over the year making 89 grants and 215 beneficiaries in total since inception in 2017. This combined with the distribution of over 300 toys to children of our tenants has translated the generous donations from businesses, fund raising and sponsorships into practical and meaningful action to support those most in need.

My gratitude goes to the staff team for their commitment and enthusiasm in delivering these successes. This year the results of our staff opinion survey have demonstrated the value of our strong employee engagement and high staff satisfaction. I am delighted to be able to lead such a high performing and professional executive and management team and to celebrate in their successes in the day to day management of the organisation.

I thank all of our partners in community organisations, the Queensland Government Department of Housing and Public Works and the many business sponsors and individuals who have donated funds this year to The HELP Fund. In total, this support has enabled the Directors, managers and staff to deliver the mission of the organisation by transforming lives, promoting social inclusion and supporting economic development.





Staff

Coast2Bay Housing Group strives to be an employer of choice by providing a strong and dynamic professional staff and management team. At the end of the financial year 36 staff or independent contractors were employed in the group company structures. The annual staff opinion survey highlighted a very strong and developing organisational culture, positive job satisfaction ratings, robust employee engagement and effective organisational leadership.

“The best thing about working at Coast2Bay Housing Group is being part of an organisation that changes people’s lives by providing them with a home and working in an awesome team”

Staff Member – Staff Survey January 2019



Operations Manager's Report

Lee Banfield
Operations Manager

Another fast-paced year was one of change and consolidation for the Operations Teams with some long term staff retirements, welcoming of new team members and ongoing work refining how we do our work. We continue to get fantastic client outcomes and many of these stories are shared in this year's report.

The highlights of the year have been the continued success of The HELP Fund, the ongoing, now award-winning work of the partnership with Sundale Inc. through the Better Together Shared Housing Community and the roll out of our reenergised Tenant and Community Engagement Program. As usual though, the biggest satisfaction for the operational team lies in being able to provide a home to families and individuals.

Across all the Coast2Bay Housing Group portfolios a total of 1,220 households were assisted with a home this year. This is what makes what we do so worthwhile. There were a further 3 exits into home ownership this year building on last year and of the 150 households that transitioned through our community housing pathway 38 went to private rental / NRAS and 66 to longer term social housing.

Our asset team continue to deliver on our asset management plan effectively managing our portfolio with the completion of 191 tenancy exit inspections, 2234 routine and 84 asset inspections in the year.

After a career of over 30 years in the housing sector, I continue to be surprised on a regular basis by the situations that we face with our clients. I continue to watch with wonder at the creative, innovative and heartfelt solutions we secure together. This is sometimes

challenging but very valuable and rewarding work we do and I commend the professional and supportive operational teams who work with our community partners to make it all possible.

A sincere thank you to each and every member of the team for their dedication to our work that enables us to deliver successful housing solutions with our clients.



Our Programs

Coast2Bay Housing Group operates across both the Sunshine Coast and Moreton Bay regions providing a professional, coordinated and integrated housing service that is responsive to the community and our tenants' needs. In the financial year a total of 1,220 households were assisted with a housing solution across our affordable and community housing portfolios.

Longer Term Housing

A total of 257 households were assisted through our longer-term housing portfolio. We currently manage 218 independent housing options in this portfolio that includes a wide range of housing including detached houses, townhouses and units in 1, 2, 3 and 4-bed configurations.

Community Managed Studio Units (CMSU)

We provide 30 studio units to single people in Nambour including an 8-bedroom boarding house and 24 units of accommodation to single people in Maroochydore. This program has assisted a total of 69 individuals with a housing solution during the year.

Transitional Housing (Community Rent Scheme)

This year we assisted a total of 256 households with transitional housing across our portfolio of 162 properties in the Sunshine Coast and Moreton Bay regions. Transitional housing is for people who are on the Housing Register, have low incomes and are



experiencing challenges in their lives that makes securing market housing difficult. This program aims to provide a Housing Pathway that enables tenants to transition back into market housing with the support of Coast2Bay Housing Group and partners.

Disability Housing

We have three share houses supporting people with disabilities on the Sunshine Coast and a new purpose-built property in Brisbane North. The Sunshine Coast properties are located in Sippy Downs, Mooloolaba and Tewantin with 24/7 support care provided to residents by our partners Synapse, Southern Cross Community Health Care and Wesley Mission. The Brisbane North property was tenanted towards the end of the year and is supported by CPL. We also provided 9 tenancies in share houses in the Moreton Bay region for tenants

recovering from mental health challenges. During the year, 28 individuals were supported through these programs. Support services for residents in these properties are provided by partner organisations.

Affordable Housing Program (NRAS)

A total of 588 households were assisted under our affordable housing portfolio. The 486 dwelling portfolio is made up of properties located from Gympie in the north to Taigum in the south.

Kabi Kabi Aboriginal Corporation

We continue our strong partnership with Kabi Kabi delivering property and tenancy management services for their 24 properties located across the Sunshine Coast region.

Our Stories



Ruby

A Huge Awesome Thank You!

"After renting for 10 years in Buderim (same house, owner and agent) I fell into financial hardship and had to look for affordable accommodation. It was really scary to discover what was available within my budget. I did not know where to turn and felt both hopeless and scared. I was told about Coast2Bay Housing Group from a staff member at the Housing Commission in Maroochydore and applied for a house.

Shortly afterwards a fabulous unit became available and I applied for it. I was there first and staff showed me around. I loved everything but, because there were so many applicants, I left thinking if only miracles could happen.

The following week a staff member phoned me with the awesome, unbelievable news that I'd been successful. It made me believe that miracles do happen! I was in total shock and arrived a week earlier than the "contract signing day". I could not believe that my life was going to change for the better so quickly and I am forever grateful. The impact on my life has changed to such peace of mind! You absolutely transformed mine and my kids' lives and we are so happy to be in a very safe environment! I love everything! You made a big difference in my life."



Jodie

"My name is Jodie and my journey towards being a Coast2Bay Housing Group tenant starts a couple of weeks before last Christmas when my daughter and I were given notice to vacate the home that we had been renting for 12 years.

We really were so close to falling through the cracks, not deemed needy enough to help, but not deemed financially secure enough as tenants to rent to either.

Finding a NRAS property to apply for was a stroke of luck. I was so relieved that I burst into tears.

When I tell people how close my daughter and I came to finding ourselves homeless and locked out of the rental market they are shocked as they know me to be organised, competent, house proud and an active member of the community.

Since moving into our rental we have hit the ground running. Our unit has excellent security, is in fantastic condition and the peace of mind of feeling like we are not about to have the rug pulled from under us has allowed us to thrive."



Shannon

"I was working as a cleaner until my health really declined and I was no longer able to work. With no income, and little prospect of sustaining my rental I registered with the Department of Housing for assistance. Two months later I was contacted by Coast2Bay Housing Group to say a unit was available for me to move into.

I have been in the unit for two years and the positive effect it has had on me has been enormous. Having a really safe environment with support has meant my health has stabilised and I have quality time for myself. I have joined the Tenant Advisory Committee and this has proven to be a really valuable experience for me. Previously I was in flight or fight mode as I felt like I was always on the run. Now I am safe. I am so grateful to the team at Coast2Bay Housing Group."



Joy

"In 2015 my son and I left a very difficult family situation and moved to the Sunshine Coast. Fast forward to 2018, I became a Kabi Kabi member and developed friendships through a local church and community. In November my lease was not renewed and we had nowhere to live. I visited Kabi Kabi but there was no accommodation available. I continued to search for a rental property but price and demand made it very difficult. At several open houses over 50 people attended. My friend had a house that was in desperate need of repair with no running water and a leaky roof. It provided a temporary solution but was over an hour's drive from my support network. I kept in contact with the Kabi Kabi staff who were kind and supportive as I continued to search for a house.

In January, the week before school started, I received a phone call telling me that a house was available. I had been approved by the Kabi Kabi board which was such a wonderful blessing. Kabi Kabi manage their houses through Coast2Bay Housing Group. This is where I met the wonderful team who made the paperwork simple. This included setting up payments for bond, rent and water."

"My son is settled into his first year at school and is thriving; my daughter knows all the parks and neighbours; and we have maintained the same support networks. Most importantly, we have a house that has turned into a home."

Our Stories



Krissy

"In the past I was employed as a marketing manager who travelled and had a relatively good life. When my family home burnt down, I was 16 days late with insurance so lost everything. Subsequently my relationship broke down and I was diagnosed with a variety of health issues. My children and I were homeless for approximately 9 months and we were forced to couch surf.

A worker at Centrelink helped me obtain a Disability Support Pension and assisted with lodging a housing application. I was then offered a Community Managed Studio Unit at the Gold Coast but, as all my family and support networks were on the Sunshine Coast, I applied for a transfer and was successful. Eight years later I've completed a few courses and I now work on a casual basis.

My journey has had a lot of ups and downs but I've made good progress and I now have a companion dog who has saved my sanity."

"Coast2Bay Housing Group has offered me safe, secure housing which has been a crucial part of my healing."



Peta

"I am 32 and have three children; two sons and a daughter. I have had two rental properties with Coast2Bay Housing Group. Initially it was a 3-bedroom unit which I had to leave for family and health reasons. During this time, I stayed at various short-term rentals but had difficulty finding anywhere suitable to rent as I was not classified as homeless or being at risk of homelessness. But then, about two weeks prior to Christmas, I was offered a second tenancy and have been there for two years. Not only has the organisation offered me accommodation, they have helped and supported me with so many other issues such as budgeting, family court, bond loans and financial assistance.

Coast2Bay Housing Group is not just a department that you rent through. It's an extended part of your family or place where you can turn to when life as you know it can go from full time successful employment to being homeless. Through their network they helped give me the time, foundations and emotional strength to cope and the opportunity to have the only thing a mother could ask for and that is holding and being able to have your children safe with you and under the same roof. The organisation truly gave my family and I something special to wake up to daily!"

National Rental Affordability Scheme (NRAS)

Coast2Bay Housing Group is one of 103 Approved Applicants throughout Australia. We manage the NRAS compliance and management for 494 properties on the Sunshine Coast and Moreton Bay.

NRAS provides incentives to investors to provide a home at 74.9% discount on market rent to eligible tenants. This supports affordable housing by reducing the rental costs for low to moderate income households for a range of families and for key workers such as teachers and firefighters.

We provide full property management services to 158 of these and work towards ensuring the successful operation of the Scheme. This has resulted in

- Occupancy rate of 99.5%
- Successful entry for 11 families into the NRAS Scheme
- 1 family exiting the Scheme and purchasing their own property
- 29 families moving into the private rental market.

Results from the NRAS Investors' survey

- 100% of those who responded were satisfied or very satisfied with the information and advice provided by the NRAS team
- 100% were satisfied or very satisfied with our role in finding a suitable tenant for their property
- 98% were satisfied or very satisfied with the compliance role carried out by our team
- 98% were satisfied or very satisfied with Coast2Bay Housing Group as their managing agent
- 91% agreed or strongly agreed the NRAS scheme has been a successful investment.

Testimonial from a Contractor

Subject: Give a man a fish, and you feed him for a day.
Teach a man to fish, and you feed him for a lifetime.

“Just a short note to say how impressed I am with one of your tenants. We have been looking after her house for over 10 years now and I have witnessed her change first hand. The systems Coast2Bay Housing Group have in place has helped her change from a struggling single mum to a mum with self-respect, a job and amazing children. I came away from our last visit amazed at her transformation. Your organisation is building a better community by helping people UP and making it easier to put their lives back on track. We count it an honour to be working alongside you and your team in these endeavours.”

Some quotes from our investors:

“Great work by Coast2Bay Housing Group”

“Well Done Team! So very pleasing to have it all completed, even before the end of the Tax year.”

“I have been with Coast2Bay since commencing my investment portfolio over 5 years ago. The level of communication, support and care for my property has been exceptional. I am very happy with the team and highly recommend their services.”

“I know my properties are being well looked after by Coast2Bay. That's a great reassurance when you live 1000km away!”

“Best and most reliable real estate management.”

“I have always had good communication and cooperation from staff members when I need advice.”

“I have been with the Coast2Bay NRAS scheme for 5 years now and I have found them to be a very well run organisation. Maintenance issues are relayed to me without delay, inspections always done on time and any query I have is dealt with quickly and professionally. I would have no hesitation in recommending Coast2Bay Housing Group to anyone in the future to handle their property.”



Purpose Real Estate Annual Report 2018-2019

Chairperson's Report

Helen Glanville

Welcome to the annual report of Purpose Real Estate outlining our significant achievements in the first two years of trading as well as the business concept behind the agency.

We are the first full real estate service that is also a registered charity in Queensland. We offer property management and sales services in an ethical way through a social enterprise business model. It is a commercially viable business model that exists to benefit the public and the community rather than its shareholders and owners.

The concept emerged from our analysis of workforce capabilities within Coast2Bay Housing Group. Our vision is to use these in an entrepreneurial and innovative way to generate surpluses. We operate just like any agency, selling services in managing rental properties for private landlords and earning commission income from the marketing and sale of properties of private individuals. Our unique selling point is providing any landlord or vendor with an ethical choice, ensuring that all our surpluses are used for the philanthropic and charitable purpose of tackling the challenge of housing affordability in our region.

This year, the directors, managers and staff have worked hard to consolidate the business and enhance structures and systems. They all share the organisation's vision to support greater growth in local affordable housing projects. Our second year of trading has seen both our rent roll and sales figures grow substantially. In addition, we have directly supported 29 individuals in affordable housing units and provided accommodation

for 7 women aged over 55 at risk of homelessness.

In financial terms, we are ahead of our initial trading expectations. This year's success has allowed us to further enhance the reputations of both Purpose Real Estate and Coast2Bay Housing Group. We intend to use our skills and knowledge to continue to grow a client and customer base over the coming year.

In time, Purpose Real Estate will preserve the existing affordable housing property management business established by Coast2Bay Housing Group under the

National Rental Affordability Scheme (NRAS) as the initial 10-year terms incrementally expire. At this point, we aim to continue to offer services to all the NRAS investors either renting their property at full market rates, or at concessional rates should they wish to do so.

If you would like an ethical, personalised and professional property management or sales service that will handle every aspect of real estate requirements please give the team at Purpose Real Estate a call on 07 5451 2999.



Purpose

REAL ESTATE

Real Estate with Real Purpose

Purpose Real Estate was the first Not for Profit in Queensland offering a professional and ethical real estate service including property management and sales. After 2 years of trading, Purpose has finished strong for the 2018/2019 financial year.

As a Charity registered with the Australian Charities and Not for Profits Commission (ACNC), Purpose's charitable work includes managing the following properties:

- Accommodation in Nambour for women over 55 which includes 10 rooms with shared facilities. Women over 55 are one of the groups at a high risk of homelessness and Purpose are proud to be able to offer this accommodation
- Purpose has been approved by the Department of Housing & Public Works to manage 35 properties under the National Rental Affordability Scheme (NRAS) for tenants that meet income eligibility criteria.

What makes Purpose stand out from other agencies is that 100% of our surpluses are utilised for affordable housing projects - that's Real Estate with Real Purpose.



Here is what our customers say about us:

"It was 6 years ago that we bought our first investment home on the Sunshine Coast and Coast2Bay Housing Group has been doing a terrific job of managing it for us for the entire period. Living interstate, it's important to have a managing agent that excels in selecting the right tenants, managing the property closely, and keeping you well informed along the way. Being an NRAS property, it's also important to have the accounting done well to make it easy for taxation returns - something that your team does really well.

We have been so pleased with the support you offer that, when Purpose Real Estate was able to line us up with another investment property, we didn't hesitate in asking the Purpose team to manage it for us. Being one organisation, the transition was smooth and easy. They have been very helpful, communicate well and have found an excellent tenant for us very quickly. We feel confident that the friendly team at Coast2Bay Housing Group and Purpose are looking after our investments well."

Deb and Brett, Central Coast NSW (Landlord)

"I just wanted to say that I am really happy with your service and if ever you need a reference, please feel free to provide my contact details. My husband and I have been property investors for a long time now and we know that it is rare to find good property managers."

Regards, Sue (Landlord)

"Thank you so much for the sales service. You have been such a huge help to us over the years and we are truly grateful to you for everything you have done to help us and make our experience better and easier. We sincerely appreciate your efforts."

Best regards, Stavroula & Jack (Seller)

"I was desperately exhausted when I moved into Sydney Street after trying to live in flatmate situations and a cabin in a commercial caravan park. I appreciated the clean, well-managed, well-resourced and well secured space. I appreciated the company of other older women who had also cared for families, worked in professional roles, owned and renovated properties, contributed to their communities, and ended up homeless. I appreciated the calm, compassionate, and never patronising style of communication from the agent. I appreciated having a lock on my door so I could go in, be safe, and gather my wits. I appreciated having a periodic lease because I didn't have any idea what my future was and was in no psychological position to commit to a lengthy lease. I appreciated the thorough, professional documentation because it made me feel safe and that there was due process. Most of all, and most memorable, was the way I was treated when I walked into the office in a state of despair. Thank you. You do indeed serve a Purpose. A good and just one."

Sydney St Tenant (anonymous)

Purpose Real Estate Board of Directors



Helen Glanville

Chairperson (Appointed 7/12/2016)

Helen also holds two other board positions, one as Director of Coast2Bay Housing Group and the second as Director of the Australian Housing Urban Research Institute. Helen has a Graduate Diploma in Housing Management and Policy from Swinburne University and is a licensed Real Estate Agent. She has worked in various property, housing or real estate roles since 1990, including 12 years working for the Qld Department of Housing. She has partnered in commercial and residential development projects on the Sunshine Coast. Helen has broad business and management experience and is currently a self-employed commercial property manager.



Gordon Sutherland

(Appointed 7/12/2016)

Gordon has a Bachelor of Science in Building and a Post Graduate Diploma in Business Management. He has over 35 years experience in the construction and property industry in the UK, New Zealand and Australia, having worked for a number of major property companies. In Queensland, Gordon has worked on high profile public projects such as the redevelopment of the Gabba and Lang Park in Brisbane, and has been involved in retail and residential developments including both high and medium density residential schemes and suburban subdivisions. On the Sunshine Coast, he has worked as a development manager for FKP and Reed Property Group and has a particular interest in environmentally sustainable development. Gordon is also a Director on the Board of Coast2Bay Housing Group.



Andrew Elvin

(Appointed 07/12/2016)

Andrew has 25 years experience as a chief executive, executive, manager and development consultant in the not for profit, government, human services, health, community housing, mental health, aged care and disability sectors in the UK and Australia. He has extensive knowledge of community housing models and practice gained from his work as a Board Director of three community housing providers, and experience in developing and implementing ground-breaking community led programmes that have received wide international recognition. Andrew has a first class Masters Degree in Criminology and Social Policy from Middlesex University (UK) with research based component modules including Research and Evaluation Techniques and Preparing for Research.



Ian Ford

(Appointed 07/12/2016)

Ian has over 30 years experience as a qualified Accountant/Financial Controller for medium sized companies both here on the Sunshine Coast and in London (UK). He also worked for the Queensland Public Service as the Assistant Internal Auditor for the Department of Education. Since Ian joined the Sunshine Coast Housing Council Inc. in 2005 and subsequently Coast2Bay Housing Group Ltd as Chief Finance Officer, he has developed his interest and knowledge in the field of Not for Profit Management and Administration. Ian also holds a qualification in Financial Planning and is a Commissioner for Declarations.

Purpose Satisfaction Survey 2019

The following details the results of the survey:

- 75% said they would recommend Purpose Real Estate to a friend or colleague
- 100% said they were satisfied or very satisfied with Purpose Real Estate
- The following words were provided in describing our services: High quality, Reliable, Useful, Unique and Good value for money
- 100% of those surveyed said our services met their needs either Very well or Extremely well
- 100% said the quality of the service provided was either High or Very high
- Value for money of the service was rated as Above average or Excellent by all
- In relation to responsiveness of questions or concerns we were rated Extremely responsive or Very responsive
- 80% have been a customer of ours for one to two years with 20% less than one year
- 100% said they would be extremely or very likely to use our services again



Helen Collins
(Appointed 30/10/2017)

Helen has a Master of Arts (Hons.) (NSW) and post graduate qualifications in Housing Management / Planning (Swinburne) and Social Administration (UQ). Since 1984, she has been actively involved in Community Housing in many roles, some of which include Director; Manager; Trainer, Peer Evaluator and Quality Improvement. She has worked as a State-wide Sector Development Worker and been a member of numerous State and Local Government Advisory Boards. Helen is strongly connected in her community and was recognised in the Noosa Electorate Queensland Day Awards 2017 for volunteer work over 30 years as an advocate for community housing, women's refuges, and adult literacy. In addition, Helen has extensive experience in Community Development, HR and small business, including many years as a licensee of a successful real estate business.



Jean McRuvie
(Appointed 30/10/2017)

Jean has held the role of CEO, Senior Executive and Board Director for the past 21 years in a range of private and NFP companies. Her more recent roles as CEO of the Central Highlands Medicare Local and previously as General Manager of Focus Health based on the Sunshine Coast were focussed on the health industry. Both organisations provided mental health, physical health, Indigenous health and drug and alcohol services in addition to health planning, preventative health promotion and community development. Jean is currently also a Director on the Board of Coast2Bay Housing Group, LiveBetter, a social services organisation providing disability, child safety and aged care services based in NSW and Queensland, COTA Qld (Council for the Ageing Qld) and Excelcare Australia.



Leanne Newberry
(Appointed 01/06/2018)

With over 30 years experience in commercial real estate management across Asia Pacific, Leanne is currently working with Cushman & Wakefield as National Services Manager for Suncorp Real Estate. Leanne has a Bachelor of Business (Land Economy) as well as qualifications in adult and workplace education, project management as well as copy editing. Over her career Leanne has managed commercial portfolios throughout Australia for a diverse range of clients. Over the last twelve years she has worked across the Asia Pacific in governance and risk management, organisational change, people development and project management. Beyond her career Leanne is involved in several community organisations including Zonta, Maleny Film Society and Montville Village Association.



Tenant Engagement



Karel Wouters
Chair, Tenant Advisory Group

Tenancy Engagement

Following on from our successful year last year, we continue to give tenants the opportunity to provide feedback and direction on programs and events that will benefit the individual and broader community. Whether it is to getting to know your neighbour better, sharing a home cooked meal or installing and maintaining a community garden, our approach is achieved by:

- Tenant feedback processes
- Tenant Activities
- Tenant Advisory Group
- Tenant Awards

Tenant Activities

We use a number of feedback surveys including one on one consultations with tenants to shape our activities and programs. In consultation with tenants we formulate our programs and services, some of these have been:

The Tenant Advisory Group (TAG) is a forum where tenants can influence, improve and shape the services we deliver to enrich tenants' lives and create better communities.

Goals set for the upcoming year include; more involvement for members in all areas, keep existing activities going, create positive communities. The Christmas party is for everyone and TAG helps with wrapping presents and organising the event.



Tenant Awards

Coast2Bay Housing Group recognises the importance of encouraging positive living environments and happy relationships among our tenants.

Throughout the year we host a number of free events and workshops as well as distribute a number of prizes in recognition of their commitment and efforts in looking after their properties and neighbours.

These include:

- Keen on Clean/Keen on Green
- Good Neighbour/Community Spirit
- Tenant Exit Award
- Top Tenant Award



Dental Workshops

We have formed a working relationship with the Australian Dental Health Foundation (ADHF) to facilitate the service provision of basic dental health care to those that fall through the gaps of public and private health care sectors. To date we have had the opportunity to offer dental services to 12 tenants over 2 clinics on the Sunshine Coast and we look forward to developing the relationship and progressing more opportunities in the future.

Food and Cooking

Food and cooking were very popular activities from last year and returned again this year. The redevelopment of the Arundell Avenue community room into a kitchen afforded us and The Kitchen Garden Teacher, Robyn Cook, a program to increase tenant interactions and engagement within their complex community via food and cooking based activities. We enjoyed having Storm and Danae, Dietetic students from the University of Sunshine Coast, join us for our tenant programs. They

gave us and our tenants some great tips and recipes for healthy eating with a 6-week cooking program in the Arundell Avenue complex kitchen. The 2018 program resulted in great tenant engagement with the program.

We are now seeking to further utilise this kitchen through partnerships with external agencies and to increase the number of tenants positively involved in the program.

Edible Gardens

In 2018 we, along with Yandina Community Gardens (YCG), initiated a relationship through the Arundell Avenue Garden Project. Yandina Community Gardens Association provided technical and subject matter expertise on permaculture/ horticulture. As trained professionals, they worked with the tenants to design the garden layout and identify and develop techniques to sustain the garden. Tenants are now proudly using the produce from these gardens in the kitchen.

This initiative was made possible thanks to a generous grant from Unitywater. Robyn Cook from The Kitchen Garden Teacher demonstrated how to use the pasta



machine and how to utilise the food grown in our edible garden.

Christmas Toy Drive and Christmas Party

Our Tenants' Christmas party was held at Aussie World. A good time was had by all.

The annual Toy Drive continues to grow from the previous years. Massive thanks go to all who donated toys as part of the 92.7 MIX FM Toy Appeal. We had enough for all who attended plus those who couldn't make it along

We are still overwhelmed at the generosity of the broader community this year, with toys delivered to our office and taking over every available space that we had. We received excellent publicity with our partners MIX FM and Cricks Volkswagen Maroochydore yet, more importantly, families were also overwhelmed and grateful that that we helped ease some of the stress associated with this time of the year.



Community Engagement

We continue to be involved in the broader community through participation at numerous events held across the Sunshine Coast and Moreton Bay.

White Ribbon Walk - Noosa

In November 2018, we were proud to be involved in the inaugural White Ribbon Walk at Noosa, engaging the community to be involved including Federal and State Politicians plus the local Mayor.

Homelessness Week

Homelessness Week is an annual week coordinated by Homelessness Australia to raise awareness of people experiencing homelessness, and the issues they face. We attended the The Moreton Bay Housing and Homelessness Network's annual Homelessness Week events in August 2018.

The event was located at the Rotary and Anzac Park Redcliffe and it was a beautiful winter morning to be out with the crowds.

Several homelessness services were in attendance and there was a wide range of donated goods for people to take away, including food, coffee, clothing and blankets.

The purpose of the event is to raise awareness of homelessness in our region, dispel myths about the causes of homelessness and provide an opportunity for community members to become involved in reducing homelessness.

Most importantly, the morning provided an opportunity for people who are homeless, or need some support to keep their homes, to connect with community services. Likewise, it also provided the opportunity for

organisations helping people who are homeless or at risk of homelessness to connect with each other and examine ways to work more collaboratively.

This is an annual event that we, together with our partners, are proud to attend. It gets bigger each year.

Cotton Tree /Sunshine Coast – Homelessness Week

The Department of Housing organised a community event and barbeque in the park at Cotton Tree, Maroochydore to raise awareness for Homelessness Week. We and many other service providers gathered with local community to show our support for this important issue.

Booin Gari

We were proud sponsors of the Booin Gari Festival which took place on the 25 September at Noosaville Lions Park. Staff were in attendance and made the most of a shared stall with the local Department of Housing and Public Works.

NAIDOC

We are a proud supporter of NAIDOC (National Aborigines and Islanders Day Observance Committee) which celebrates the history, culture and achievements of Aboriginal and Torres Strait Islander people and is an opportunity to recognise the contributions that Indigenous Australians make to our country. The NAIDOC Week theme for 2018 was “Because of Her We Can”. This year’s winner was Barbara Hubbert who proudly accepted the award with some of her family

NAIDOC Week was held in the first full week of July and our team attended celebrations this year held in Nambour and Caboolture regions.





Development Activity

Growth in Our Region

The Sunshine Coast and Moreton Bay regions are currently experiencing a phase of major growth. Current and forecast population growth has resulted in increased demand for Community and Affordable Housing as a consequence.

The organisation has led on the implementation and planning for exciting and innovative development projects for a variety of tenant needs as follows:

Sydney Street

The reconfiguration and development of our Sydney Street building secured refreshed and high-quality rooming accommodation for women over 55 at risk of homelessness. The newly registered facility offers shared living as a safe and affordable lifestyle for up to ten women and is linked closely to our award winning “Better Together” housing model and project.

Bridgeman Downs

“Fully Accessible” Specialist Disability Accommodation (SDA) – North Brisbane

We recently delivered “Fully Accessible” SDA for three individuals with high physical support needs in Bridgeman Downs. The project has been funded in part by the Queensland Government and the property is now fully enrolled with the NDIS.

Partnering for Growth

The Queensland Housing Strategy is a 10-year framework to deliver innovative housing solutions across the state. The Partnering for Growth initiative is a key action to engage with Community Housing Providers

to unlock investment in community housing to support major growth. The organisation has engaged with the Strategy and proposed a five-year major development pipeline in October 2018 for delivery between 2019 and 2024. If approved the following two projects will be progressed over the coming year:

Project 1 Sunshine Coast

A pilot project model is currently progressing to deliver a combination of affordable rental, disability, private market rental and sales apartments and townhouses. Final approvals anticipated in due course.

Project 2 Moreton Bay

The second follow on project will deliver a multi-tenured housing development in Moreton Bay region. The site benefits from being walking distance to local services and public transport and we look forward to presenting the project for funding in the near future.

National Disability Insurance Scheme (NDIS)

On 1 January 2019, the NDIS commenced for the Noosa, Sunshine Coast and Moreton Bay regions, offering people with a disability, support to meet their needs. Coast2Bay is an NDIS Registered Provider of “Specialist Disability Accommodation” (SDA) and is keen to deliver a pipeline of SDA properties in our region to support eligible NDIS participants.

Call for eligible SDA participants: Are you an NDIS SDA eligible participant looking for suitable housing? We are looking to deliver additional SDA within upcoming projects in our region. If you would like to be kept informed of any current or future SDA projects and vacancies, we would love to speak with you. Please email us at admin@coast2bay.com.au to request further information.





The HELP Fund

The HELP Fund figures FY18-19

- 48 Brokerage applications approved
- Total spend of \$13,406 which benefited 101 individuals.

The majority of items provided to tenants were whitegoods but we also paid for removalists, furniture, utility bills and driving lessons.

The HELP Fund Fundraising Events

Melbourne Cup – Majestic Cinema Fundraiser

Some fabulous prizes were on offer for our Melbourne Cup fundraising lunch held at the Majestic Cinemas Nambour. Our tenants got involved helping us to make Melbourne Cup Hats for the parade and all funds raised went to The HELP Fund.

Trivia Night

Our fundraising Trivia Night was held at The Waterfront Hotel Maroochydore. Thanks to Cricks Volkswagen Sunshine Coast, The Cocky Man (Dan Martin), Wear in Business, Helen Glanville, Daren Cardow and many others who supported the event. The Waterfront Hotel Maroochydore generously provided the venue and Trivia host to make sure the night was a huge success.

Sunshine Coast Show

The Coast2Bay Housing Group team attended the Sunshine Coast Agricultural Show Society Inc at The Ray Grace pavilion. Staff attended for the whole weekend and chatted to locals and visitors. Those who came to our stand were given the chance to win a set

of golf clubs or a fabulous hamper with all funds going to The HELP Fund.

Noosa Strade Bianche

Staff enjoyed a great weekend volunteering for a third year at the Noosa Strade Bianche Vintage Bike Event at Noosa Marina. We are thrilled to be a charity partner. Our thanks go to the Noosa Strade Bianche Committee for allowing us to, once again, attend and fundraise for The HELP Fund.



Make a donation today and let the universe know there is HELP available.

Donations over \$2 are tax deductible and can be made via the Coast2Bay Housing Group website, EFT or via office reception.

Call 1300 796 716 for more information or check the website: www.coast2bay.com.au



Chief Financial Officer's Report

Ian Ford
Chief Financial Officer

A strong financial result this year in which we improved our consolidated position, increased operational efficiencies and saw our strategic growth areas begin to achieve results.

Financial Results

The organisation has recorded a surplus of \$724,944 for 2018/19 as a result of

- Increase in 2017-2018 depreciation expense by \$111,750
- Capital grant income for the Brisbane North Disability Housing Project \$147,000
- Increase in rent received due to maintaining our occupancy levels
- Relative stabilisation of salaries and wages despite the annual CPI increase

Income

- Capital Grant income for the Brisbane North Project of \$598,000.
- Relative stabilisation of tenant rent through sustaining high occupancy rates

Expenditure

- Relative stabilisation of salaries and wages absorbing the annual CPI increase to allow investment in our Partnering for Growth proposal

The **Net Asset position** further strengthened in 2018/19 by \$724,943.

Our **Cash position** has increased significantly from last year to 19% of total assets.

The **Overall position** for 2018/19 has also improved greatly through strong operational outcomes, solid financial

management and control and generous donations.

Securing reasonable annual operational surpluses allows the organisation to continue its investment strategy through the contribution to the asset maintenance reserve, in line with our Strategic Asset Management Plan, and by development of our Partnering for Growth initiatives.

A five-year review was examined by the Finance Audit and Risk Committee where it was noted that positive operating surpluses have been achieved annually since 30 June 2016 and Net Assets have increased from \$6,444,287 in 2014/15 to \$16,033,620 in 2018/19.

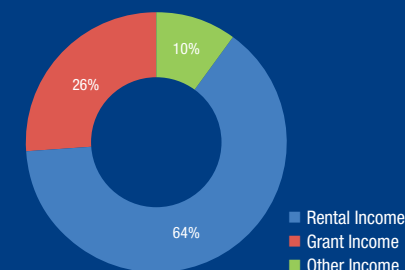
Purpose Real Estate

Purpose Real Estate reported a small loss for 2018/19 of (\$3,511) as compared to a loss in 2017/18 of (\$66,460). This result was significantly better than the strategic projections for the end of the second year of trading. Coast2Bay Housing Group has continued to provide an interest free loan to Purpose Real Estate to a maximum of \$150,000 for working capital. The balance of the loan account at 30 June 2019 was \$128,080.

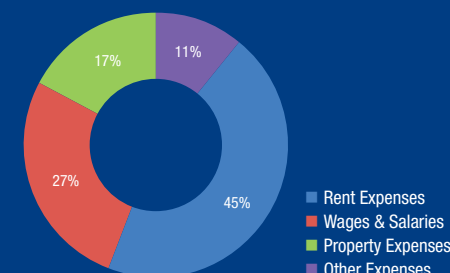
In closing, I would like to thank our Auditors BDO for completing the audit and the issuing of the Financial Statements.

As required the organisation adopted the new Accounting Standards AASB9, AASB15 and AASB16 in the 2018/19 Financial Statements. The adoption of these accounting standards has changed the recording of leases from Profit and Loss items to a Balance Sheet items recognising the Right-of-Use Assets and Lease liabilities. Some year on year comparisons will be affected by these changes.

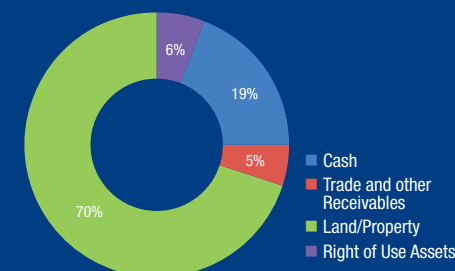
Sources of Income



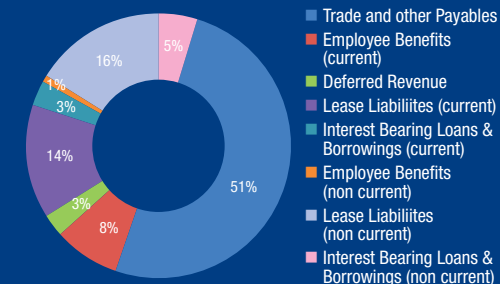
Areas of Expenditure



Assets



Liabilities



Consolidated Statement of Financial Performance

Income	2018/19	2018/19	2017/18	2017/18
Rental Income	\$7,224,750	64%	\$7,268,521	67%
Grant Income	\$2,942,686	26%	\$2,165,632	20%
Other Income	\$1,129,628	10%	\$971,462	9%
Other Comprehensive Income	-	0%	\$474,155	4%
Total Income	\$11,297,064	100%	\$10,879,770	100%
Expenses				
Rent Expenses	\$4,736,775	45%	\$5,554,986	54%
Wages & Salaries	\$2,851,226	27%	\$2,637,389	26%
Property Expenses	\$1,748,016	17%	\$1,029,127	10%
Other Expenses	\$1,236,103	11%	\$1,035,040	10%
Total Expenses	\$10,572,120	100%	\$10,256,542	100%
Surplus	\$724,944		\$623,228	

CALL FOR INVESTORS

The organisation is continuing to increase investment opportunities to deliver affordable housing development in the Sunshine Coast, Noosa and Moreton Bay regions. We are always keen to hear from individuals and groups willing to invest capital in property development with economic and socially responsible outcomes. Whether it be for community, affordable, disability or domestic violence housing, we would love to speak with you. Please email us at admin@coast2bay.com.au if you would like more information.

Consolidated Statement of Financial Position

Assets	2018/19	2018/19	2017/18	2017/18
Current Assets				
Cash and cash equivalents	\$3,879,133	19%	\$2,401,823	14%
Trade and other Receivables	\$902,287	5%	\$952,540	5%
Total Current Assets	\$4,781,420	24%	\$3,354,363	19%
Non-Current Assets				
Property, Plant and Equipment	\$14,211,779	70%	\$13,934,666	81%
Right of Use Assets	\$1,237,184	6%		
Total Non-Current Assets	\$15,448,963	76%	\$13,934,666	81%
TOTAL ASSETS	\$20,230,383	100%	\$17,289,029	100%
Liabilities				
Current Liabilities				
Trade and other Payables	\$2,128,220	51%	\$720,822	36%
Employee Benefits	\$342,824	8%	\$342,358	17%
Deferred Revenue	\$108,383	3%	\$90,452	5%
Lease Liabilities	\$595,829	14%		
Interest Bearing Loans & Borrowings	\$105,928	3%	\$613,340	31%
Total Current Liabilities	\$3,281,184	78%	\$1,766,972	89%
Non-Current Liabilities				
Employee Benefits	\$26,559	1%	\$40,830	2%
Lease Liabilities	\$670,305	16%		
Interest Bearing Loans & Borrowings	\$218,715	5%	\$172,550	9%
Total Non-Current Liabilities	\$915,579	22%	\$213,380	11%
TOTAL LIABILITIES	\$4,196,763	100%	\$1,980,352	100%
NET ASSETS	\$16,033,620		\$15,308,677	
Equity				
Share Capital	\$12	0%	\$13	0%
Retained Earnings	\$6,318,893	39%	\$5,670,912	37%
Capital Maintenance Reserve	\$1,145,613	7%	\$1,068,650	7%
Asset Revaluation Reserve	\$8,569,102	53%	\$8,569,102	56%
Equity	\$15,308,677	100%	\$14,685,449	100%

Partnerships & Networks

QLD Department of Housing and Public Works
QLD Department of Communities
QLD Department of Health
QLD Dept of Child Safety, Youth and Women
Commonwealth Department of Social Services
Sunshine Coast Council
Noosa Shire Council
Moreton Bay Regional Council
Sunshine Coast Hospital and Health District Board
Metro North Hospital and Health District Board
Southern Cross Community Health Care
Wesley Mission
Synapse
CPL
Sundale Inc
Mercy Family Services
Moreton Bay Local Level Alliance
Purpose Partners
STEPS Community Services
University of the Sunshine Coast
CHPs for QLD
QCOSS
Sunshine Coast Housing & Homelessness Network
Moreton Bay Housing & Homelessness Network
Noosa Network Meeting
IFYS
Kabi Kabi Aboriginal Corporation

The Salvation Army - Accommodation and Homelessness Services
Najidah – Sunnykids
Kyabra In Place
Maroochy Neighbourhood Centre
Caloundra Community Centre
Nambour Community Centre
Flourish
BRIC Housing
Connections Inc.
United Synergies
Open Minds
Encircle (Pine Rivers Neighbourhood Centre)
Richmond Fellowship QLD
Equity Works
Aftercare – PIR
Centre Against Domestic Abuse Inc (CADA)
Partners In action Domestic and Family Violence Network
Community Focus – Discovery Program
OzCare –(PHaMS)
St Vincent de Paul
Act for Kids
Sunshine Coast Family Support Collective
Cricks Maroochydore Volkswagen
Knights of the Southern Cross
Stockland

Ausmar
Citizen Advocacy
PHN Country to Coast - PIR
Lutheran Community Care – Graceville
ACSO Ltd



Australian Government
Department of Social Services





Some of the many toys donated to our Christmas Toy Appeal at Cricks Maroochydore Volkswagen



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Purpose

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