

PROGRAM

COBA 2019

STRONGER TOGETHER



Sunday 10 November 2019

0900 – 1645

Emerging Leaders

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Cooperative History and the Meaning of Mutuality

Understanding the mutual difference and how to be a mutual leader comes from understanding the history of the sector and how cooperatives differ from other business models. Mark Worthington will share examples from the sector including Endeavour Mutual Bank and the Australian Mutuals Foundation.

Speaker: Mark Worthington, CEO, Endeavour Mutual Bank

Ice breaker

This is the first session of the convention for the emerging leaders. As its name suggests, it is designed to get you engaging with your fellow attendees. In short, be prepared for anything.

Presented by Total Team Building

How to pitch your best pitch

During this session you will have the opportunity to hear from an inspirational guest speaker whom will share their experience with getting an idea off the ground, pursuing their dream & leading change through the eyes of a millennial. We will also be joined by several industry leaders who are currently working in our sector. This session will be run as a workshop where delegates will gain insights from our industry leaders to assist them with practical tips for preparing & presenting to boards or senior executives. Future emerging leaders will walk away from this session, feeling empowered and have the foundations required to merge their ideas into a pitch worthy reality.

Speakers:

- *Lachie Smart*
- *Sally Mackenzie, Director – Strategy & Stakeholders, COBA*

1100 – 1130

Arrival Tea and Coffee

1130 – 1330

SAM Network Forum

Meeting Room 7, Gold Coast Convention and Exhibition Centre

1330 – 1415

Informal lunch

1415 – 1515

CUFSS Limited AGM

Meeting Room 7, Gold Coast Convention and Exhibition Centre

1500 – 1530

Afternoon Tea and Coffee

1530 – 1645

Customer Owned Banking Association Limited AGM

Meeting Room 5-6, Gold Coast Convention and Exhibition Centre

1700 – 1900

Welcome Reception

Halls 1 & 2, Gold Coast Convention and Exhibition Centre

Think Gold Coast – think bright lights and fun!

Think **NEON NIGHTS**

With a great array of food stations and bars, this is the chance to catch up with old and new friends and kick off COBA 2019 in unique Gold Coast style.

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Monday 11 November 2019

0730 – 0915

Women in Mutuals Breakfast

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

Speaker: Michael Carr-Gregg

Proudly sponsored by Bridges



0930 – 1100

Plenary One – Five years on from the Murray Inquiry: the Industry in 2019 and APRA Update

Arena 2, Gold Coast Convention and Exhibition Centre

Australian Prudential Regulation Authority Update

Speaker: Wayne Byres, Chairman, APRA

Five years on from the Murray Inquiry: the Industry in 2019

David Murray AO will deliver the opening keynote on state of the banking industry, five years since his 2014 Financial System Inquiry provided a blueprint for the future of Australia's financial system. Since then, the industry has endured dozens of inquiries including the Hayne Royal Commission last year.

David will take stock and reflect on the state of the industry in 2019 and give his thoughts on where to from here.

Speaker: David Murray AO

Bridges Platinum Sponsor Presentation



1100 – 1200

Morning Tea

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1100 – 1200

Presentation Hub

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1200 – 1315

Business Session One – SPARxCOBA

Arena 2, Gold Coast Convention and Exhibition Centre

SPARxCOBA is COBA's own TED style talk and a new segment for COBA 2019 at the Gold Coast! 5-6 delegates from Australia's credit unions, mutual banks and building societies will be selected to present their ideas, celebrate achievements and showcase future projects and initiatives on stage at COBA 2019.

Speakers:

- Victoria McKenzie-McHarg, Bank Australia
- Peter Townsend, Coastline Credit Union
- Nicola Lambie, CUA
- Corin Millais, Teachers Mutual Bank



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Monday 11 November 2019

1200 – 1315

Business Session Two – Emerging risks: Governance in a VUCA world

Meeting Rooms 5–7, Gold Coast Convention and Exhibition Centre

Change is the new constant in our modern world and this increased velocity poses new challenges and risks for Boards and Executives to manage. Hear from industry experts about emerging risks including climate change, third party, tech disruption and data. Leave the session with the top questions that all Board members and Executives should be asking around your Board table.

Speakers:

- *Anu Kukar, Director – Risk Strategy & Technology, KPMG Australia*
- *Jocelyn Furlan, Independent Chair, Customer Owned Banking Code Compliance Committee*
- *David Ingham, Director, 2ISPC*

1315 – 1415

Lunch

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1315 – 1415

Presentation Hub

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1415 – 1530

Business Session Three – Threats to Cyber Security: It's Everybody's Business

Arena 2, Gold Coast Convention and Exhibition Centre

Two of Australia's most highly regarded experts discuss why cybersecurity is one of the greatest national security issues. Speakers will provide valuable insights into risks unique to Australia. They will also discuss the emerging trends within cybersecurity nationally and abroad. Learn about how you can help protect your institution and customers.

Speakers:

- *Claire Pales, Founder, 27 Lanterns*
- *Con Nicolaou, Head of Cyber Protection, Teachers Mutuals Bank*

1415 – 1530

Business Session Four – The Conscious Consumer and Values Based Companies

Meeting Rooms 5–7, Gold Coast Convention and Exhibition Centre

Shifts are occurring around the globe in banking and financial services – people are expecting and demanding more from service providers, institutions and industries. People are choosing to support more values-based companies who actively engage with causes that matter to the community.

The Global Alliance on Banking on Values (GABV) and the United Nations Environment Programme (UNEP) Finance Initiative are two examples addressing the demand for responsible and ethical banking.

This session will explore how mutuals can be actively involved in socio-economic change, particularly being involved with initiatives that are aimed at listed banks. Our two highly regarded speakers will share examples from their experiences leading innovation on social issues in the sector.

Speakers:

- *Jacki Johnson, Co Chair, Australian Sustainable Finance Initiative and Director, Community First Credit Union*
- *Sonia Reinhardt, L&D Specialist, Teachers Mutual Bank for Global Alliance on Banking Values (GABV)*

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Monday 11 November 2019

1530 – 1615

Afternoon Tea

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1530 – 1615

Presentation Hub

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1530 – 1615

Emerging Leaders and CEO Afternoon Tea

1615 – 1730

Plenary Two – Digilogue: The choice between high tech and high touch

Arena 2, Gold Coast Convention and Exhibition Centre

Digilogue: The choice between high tech and high touch

Keeping up with the rapid evolution of technology is one of the challenges facing many of our institutions. The customer owned banking sector prides itself in putting customers first. How do we retain our genuine connection and relationships with our customers whilst staying relevant and up to date with the developments of technology?

Hear from one of the world's highly regarded futurists, Anders Sorman-Nilsson to understand how to get the balance right where digital and analogue converge – the 'digilogue'. Where digital satisfies a customer's mind while analogue soothes the heart. Where old-school artisan meets the efficiency and power of the future. This customised presentation will help you find how your institution can utilise the technological opportunities to enhance customer experience without disconnecting from our customers.

Speaker: Anders Sorman-Nilsson

1830 – 2200

Emerging Leaders Networking Event

The Loose Moose Tap & Grill House

Oasis Shopping Centre, 75 Surf Parade, Broadbeach QLD

Tuesday 12 November 2019

0715 – 0900

Regulatory Affairs Breakfast

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

0700 – 0900

Emerging Leaders Breakfast

Meeting Room 9, Gold Coast Convention and Exhibition Centre

Proudly sponsored by CGU



0915 – 1045

Plenary Three – Great Expectations: The Evolving Corporation

Arena 2, Gold Coast Convention and Exhibition Centre

Up until recently, listed companies have been squarely focused on maximising profit to deliver returns for shareholders. Corporate social responsibility was an afterthought. Fast-forward to 2019 and corporate Australia is having to navigate increasing (and sometime divergent) expectations of consumers, employees, regulators, shareholders and other stakeholders.

Being customer-owned institutions, credit unions, mutual banks and building societies have always understood the importance of community, but with a shift underway in corporate Australia, is there a risk we may be left behind?

Speaker: Diane Smith Gander AO

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Tuesday 12 November 2019

1045 – 1145

Morning Tea

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1045 – 1145

Presentation Hub

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1145 – 1300

Emerging Leader Session

Meeting Room 9, Gold Coast Convention and Exhibition Centre

World Café

The customer owned banking sector boasts great talent, many of whom have started their careers as part of the emerging leader community. This popular session will provide you with an opportunity to hear about the experiences of the leaders in our sector, and they will share their tips and tricks to help you in your career. Bring your questions and a keen attitude!

1145 – 1300

Business Session Five – The Tech Push: Influencing Customer Behaviour in a Digital Era

Arena 2, Gold Coast Convention and Exhibition Centre

Financial firms are racing to use technology and data to create new commercial opportunities and deliver value for customers. This panel session will explore how banking institutions are using tech to change the operating landscape, and the challenges and opportunities that lie ahead with developments such as in Open Banking.

The Panel brings together experts from across the fields of regulation in the digital space, behavioural economics, digital platforms and data management.

Speakers:

- *Daniel McAuliffe, Senior Adviser, Structural Reform Division, The Treasury*
- *Alistair Muir, Chief Executive Officer, Vanteum*
- *Greg McKenna, Chair, Police Bank*

1145 – 1300

Business Session Six – Smarter Not Harder: sustainability on a shoe string

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

How can customer owned banking institutions work together to improve efficiency in service delivery while maintaining individual brand identities? Can we reduce our operating challenges without compromising member services?

Hear from a distinguished panel that will discuss the challenges facing our sector:

- the evolution of the mutual business model
- offering authentic member services outside the traditional branch model
- maintaining a meaningful connection with customers in your communities, and
- maximising the capacity of your staff.

1300 – 1400

Lunch

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1300 – 1400

Presentation Hub

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

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Tuesday 12 November 2019

1400 – 1515

Business Session Seven – Customer centricity in a post-Hayne world

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

Post-Hayne, financial services companies are facing increasing scrutiny and regulation of the design and delivery of financial products and services. This session will consider the different perspectives on the risks and challenges of the greater regulation, and what this means for customers – the good, the bad and the ugly.

Speakers:

- Brad Fox, Thought Leader & Consultant
- Laura Ryan, Strategy Director, Mentally Friendly

1400 – 1515

Business Session Eight – Mutuals and Capital: The First Steps on a Journey

Meeting Rooms 5-7, Gold Coast Convention and Exhibition Centre

Recent regulatory and legislative changes have made it easier for mutuals to issue capital instruments. This session will look at the process of issuing capital and the first steps to beginning your capital journey.

Speakers:

- Jo Dodd, Partner, King & Wood Mallesons
- Len Stone, Treasurer, CUA

1515 – 1600

Afternoon Tea

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1515 – 1600

Presentation Hub

Exhibition Halls 1-2, Gold Coast Convention and Exhibition Centre

1600 – 1730

Plenary Four – Leadership and Cultural Change

Arena 2, Gold Coast Convention and Exhibition Centre

Leadership and Cultural Change

David Morrison AO is one of Australia's most passionate and inspirational voices on leadership and cultural change. He has been credited as the leading force for a cultural shift in the Australian Defence Force. He will reflect on the role of leaders in meeting the institutional and operational needs of their organisations now and into the future.

Speaker: Lt Gen David Morrison AO (Retd)

1900 – 1930

Convention Dinner – Pre-Dinner Drinks

Hall 3 Foyer, Gold Coast Convention and Exhibition Centre

1930 –
Midnight

Convention Dinner

Hall 3, Gold Coast Convention and Exhibition Centre

Join us as we swap the O for a U and head to CUBA for Havana Nights!

It's time to brush off the linen shirt, find that Fedora, add as much colour to your outfit as you can as we Salsa the night away!

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