



Australian Government



Workplace
Gender Equality
Agency

Employer Public Report

Contents

[Public Reports](#)

[Workplace Overview](#)

[Action on Gender Equality](#)

[Flexible Work](#)

[Employee Support for Parents and Carers](#)

[Harm Prevention](#)

Submitted By:

Community First Credit Union Limited 80087649938



Public Reports

WGEA publishes your Public Report, excluding any personal information, on the Data Explorer. WGEA uses its contents for other purposes in electronic or other formats.

What makes up your Public Report?

Your Public Report consists of 2 documents, which you can generate and download after preparing your submission for lodgement:

- Public Report – Questionnaire
- Public Report – Employee Data Tables

Before lodgement

The Public Report must be:

- given to your CEO or equivalent for review, approval and sign off before lodgement.
- shared in accordance with the Notification and Access requirements under the *Workplace Gender Equality Act 2012*.

Reporting contacts will be asked to declare in the WGEA Employer Portal that all relevant CEOs or equivalents have signed the Public Report.

For detailed information on the requirements to share the Public Report with your employees, members or shareholders, refer to the online Reporting Guide under [Notification and Access requirements](#).

Gender Equality Standards

If your organisation is a single entity employing 500 or more employees, you must have a policy or strategy in place against each of the 6 Gender Equality Indicators. More information can be found within the online Reporting Guide on [Gender Equality Standards](#).

Gender Equality Targets

If your organisation is an employer that directly employs 500 or more employees, you must select and commit to achieve 3 gender equality targets from a [menu](#) of 19 options. At the end of 3 years, you must meet or demonstrate improvement against each selected target. More information can be found on [Gender Equality Targets: Frequently Asked Questions](#).



Workplace overview

Policies and strategies

Employer policies or strategies on workplace gender equality and the composition of the workforce can be powerful levers for making progress and change. Policies or strategies are most effective when supported by evidence-informed action plans to address areas of imbalance and inequality. Similarly, targets are achievable, time-framed goals that create mechanisms for accountability and are effective when combined with dedicated actions to help achieve them.

1.1 Do you have formal policies and/or formal strategies in place that support gender equality in the workplace?

Yes

Policy; Strategy

1.1a Do the formal policies and/or formal strategies include any of the following?

Recruitment; Performance management processes; Promotions; Succession planning; Training and development

1.2 Do you have a formal policy and/or formal strategy on diversity and inclusion in your organisation?

Yes

Strategy

1.2a Do the formal policies and/or formal strategies include any of the following?

Gender identity; Aboriginal and/or Torres Strait Islander background; Cultural and/or language background; Disability and/or accessibility; Age

1.3 Does your organisation have any targets to address gender equality in your workplace?

No

1.4 If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.

Policies, Procedures and Practices are still currently being reviewed as part of the merger, to ensure gender equality is adequately addressed.



Workplace overview

Governing bodies

Gender balance on governing bodies or boards is good for business. It contributes to workplace gender equality outcomes and improved company performance more broadly. Measures to support gender balance on the governing body include analysing the gender representation of chairs and other members, considering gender in the selection of board members, and taking action to drive change through term limits, targets and policies.

1.5 Identify your organisation/s' governing body.

Organisation: Community First Credit Union Limited

A. To your knowledge, is this governing body also reported in a different submission group for Gender Equality Reporting?

No

B. What is the name of your governing body?

Community First Credit Union Limited

C. What type of governing body does this organisation have?

Board of Directors

D. How many members are in the governing body and who holds the predominant Chair position?

	Women	Men
Chair	0	1
Members (excluding chairs)	2	3

E. Do you have formal policies and/or formal strategies in place to support and achieve gender equality in this organisation's governing body?

No

Do not have control over governing body/appointments

Members are elected or externally appointed, the organisation is family or owner-operator run, or the governing body is based overseas (private sector only)

F. Does this organisation's governing body have limits on the terms of its Chair and/ or Members?



No

G. Has a target been set to increase the representation of women on this governing body?

No

Selected value: Other

Other value: Board positions are open to any individual who meets the required skills, experience and qualifications. The Board has had female representation for over 24 years

H. Do you have a formal policy and/or formal strategy on diversity and inclusion for this organisation's governing body?

Yes

Other

Provide Details: Board positions are open to any individual who meets the required skills, experience and qualifications. The Board has had female representation for over 24 years

1.6 If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.



Action on gender equality

Gender pay gaps

The gender pay gap is the difference in average or median earnings between women and men. It is a measure of how we value the contribution of women and men in the workforce. The gender pay gap is not to be confused with women and men being paid the same for the same, or comparable, job – this is equal pay. Equal pay for equal work is a legal requirement in Australia. However, illegal instances of unequal pay can still be one of the many drivers of the gender pay gap. Closing the gender pay gap is important for Australia's economic future and reflects our aspiration to be an equal and fair society for all.

2.1 Do you have formal policies and/or formal strategies on equal remuneration (pay equity and the gender pay gap) between women and men?

Yes

Strategy

2.1a Do the formal policies and/or formal strategies include any of the following?

To close the gender pay gap; Remuneration review processes without gender biases; Transparency about pay scales and salary bands; Managers being held accountable for gender pay equity outcomes; To implement and/or maintain a transparent and rigorous performance assessment process

2.2 Have you conducted analysis to determine if there are remuneration gaps between women and men?

No

Currently under development

Estimated completion date: 2027-06-30

2.3 If your organisation would like to provide additional information relating to employer action on pay equity and/or gender remuneration gaps in your workplace, please do so below.

Action on gender equality

Employee consultation

Engaging employees through consultation on gender equality issues helps employers to understand the employee experience and to take meaningful action. Employers can use the information they learn through the consultation process to generate solutions that are practical and relevant to their



organisation.

2.4 Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes

2.4a How did you consult employees about gender equality in the workplace?

Employee experience survey; Exit interviews; Performance discussions

2.4b Who did you consult?

ALL staff

2.5 Do you have formal policies and/or formal strategies in place to ensure employees are consulted and have input on issues concerning gender equality in the workplace?

Yes

Strategy

2.6 If your organisation would like to provide additional information relating to employee consultation on gender equality in your workplace, please do so below.



Flexible working arrangements

Flexible working

A flexible working arrangement is an agreement between an employer and an employee to change the standard working arrangement, often through a change to the hours, pattern or location of work. Flexible work is a key enabler of gender equality, helps accommodate an employee's commitments out of work and has become increasingly important for employers in attracting and retaining diverse and talented employees.

3.1 Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes

Policy; Strategy

3.1a Do the formal policies and/or formal strategies include any of the following?

A business case for flexibility has been established and endorsed at the leadership level; Leaders are visible role models of flexible working; Flexible working is promoted throughout the organisation; Training on flexible working and remote/hybrid teams is provided to managers; Training on flexible working and remote/hybrid teams is available to all employees; All employees are surveyed on whether they have sufficient flexibility; Reduced hours with full-time pay (e.g. Full time pay but work 4-day week or 9-day fortnight); Management positions are designed to be able to be done part-time; All team meetings are offered online; The ability to job-share is incorporated into job design and advertising of new roles

3.2 Do you offer any of the following flexible working options to MANAGERS and/or NON MANAGERS in your workplace?

Flexible working option	MANAGERS	NON-MANAGERS
Flexible hours of work (start and finish times)	Yes	Yes
Compressed working weeks	Yes	Yes
Time-in-lieu	Yes	Yes
Hybrid working (regular days worked from home and in office)	Yes	Yes
Working fully remote (no regular days worked in office)	Yes	Yes
Reduced hours or part-time work	Yes	Yes
Job sharing arrangements	Yes	Yes
Purchased leave	Yes	Yes
Unpaid leave	Yes	Yes
Flexible scheduling, rostering or switching of shifts	Yes	Yes

3.3 If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, please do so below.





Employee support for parents and carers

Paid parental leave

Parental leave policies are designed to support and protect working parents around the time of childbirth or adoption of a child and when children are young. Some employers offer universally available parental leave policies, offering equal parental leave for all parents, others offer with a distinction between 'primary' and 'secondary' carers. It's important that the policy is available to all parents, irrespective of gender, recognising the equally important role of all parents in caregiving. Gender equal policies help to de-gender the ideal worker and carer norms, which pervade the workplace and reduce opportunities for women to remain in, or re-enter the workforce.

4.1 Do you provide employer-funded paid parental leave in addition to any government-funded parental leave scheme?

Yes, we offer employer funded parental leave to all genders without using the primary/secondary carer distinction

4.1a Please indicate whether your employer-funded paid parental carers leave covers:

Birth; Adoption; Surrogacy; Stillbirth; Fostering

4.1b How do you pay employer-funded paid parental leave?

Paying the employee's full salary

4.1c Are all employees that receive employer-funded paid parental leave entitled to the same number of weeks?

No

4.1c(i) How many weeks of employer-funded paid parental leave is available to eligible employees?

Lowest entitlement: 1

Highest entitlement: 8

4.1d Who has access to this type of employer-funded paid parental leave?

Permanent employees; Contract/fixed term employees; Casual employees

4.1e Do you require carers to work for the organisation for a certain amount of time (a minimum service period) before they can access employer-funded paid parental leave?



Yes a minimum service period is required

How long is the minimum service period (in months)?

12

Is the minimum service period the same as the probation period for new employees?

No

4.1f Do you require carers to take employer-funded paid parental leave within a certain time after the birth, adoption, surrogacy and/or stillbirth?

Anytime within 6 months

4.1g Does your organisation have an opt out approach to parental leave? (Employees who do not wish to take their full parental leave entitlement must discuss this with their manager)

No

4.1h Do you pay superannuation contributions to your employees while they are on parental leave?

No

4.2 If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

Employee support for parents and carers

Support for carers

Employers can contribute to workplace gender equality by providing support for employees with caring responsibilities. A carer refers to, but is not limited to, an employee's role as the parent (biological, step, adoptive or foster) or guardian of a child, or carer of a child, parent, spouse or domestic partner, close relative, or other dependent. Employer support for employees with caring responsibilities allows them to better accommodate their out-of-work responsibilities.

4.3 Do you have formal policies and/or formal strategies to support employees with family or caring responsibilities?

Yes

Policy; Strategy



4.3a Do the formal policies and/or formal strategies include any of the following?

Gender inclusive language when referring to carers; Support for all carers (e.g. carers of children, elders, people with disability); Paid Parental leave; Flexible working arrangements and adjustments to work hours and/or location to support family or caring responsibilities; Job redesign to support family or caring responsibilities; Extended carers leave and/or compassionate leave

4.4 Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

Support mechanism	Answer
Breastfeeding facilities	Yes
Information packs for those with family and/or caring responsibilities	No
Referral services to support employees with family and/ or caring responsibilities	No
Coaching for employees returning to work from parental leave and/or extended carers leave and/or career breaks	Yes
Internal support networks for parents and/or carers	No
Targeted communication mechanisms (e.g. intranet forums)	Yes
Return to work bonus (only select if this bonus is not the balance of paid parental leave)	No
Support for employees with securing care (including school holiday care) by securing priority places at local care centres (could include for childcare, eldercare and/or adult day centres)	No
Referral services for care facilities (could include for childcare, eldercare and/or adult day centres)	No
On-site childcare	No
Employer subsidised childcare	No
Parenting workshop	No



Support mechanism	Answer
Keep-in-touch programs for carers on extended leave and/or parental leave	Yes
Access to counselling and external support for carers (e.g. EAP)	Yes

4.5 If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.



Harm prevention

Sexual harassment, harassment on the ground of sex or discrimination

Workplace sexual harassment and sex discrimination is a gender equality issue that predominantly impacts women. To increase women's workforce participation and well-being, it is essential employers take action to prioritise and protect all employees from sexual harassment, harassment on the ground of sex or discrimination and ensure that every employee feels safe in the workplace.

5.1 Do you have formal policies and/or formal strategies on the prevention and response to sexual harassment, harassment on the ground of sex or discrimination?

Yes

Policy; Strategy

5.1a Do the formal policies and/or formal strategies include any of the following?

A grievance process; Definitions and examples of sexual harassment, harassment on the grounds of sex and discrimination and consequences of engaging in this behaviour; The legal responsibilities of the employer to eliminate, so far as possible, sexual harassment and how it is demonstrated in the organisation; Leadership accountabilities and responsibilities for prevention and response to sexual harassment ; Disclosure options (internal and external) and process to investigate and manage any sexual harassment; Expected standard of behaviour is clearly outlined and included in recruitment and performance management processes; Guidelines for human resources or other designated responding staff on confidentiality and privacy; Sexual harassment risk management and how control measures will be monitored, implemented and reviewed; Process for development and review of the policy, including consultation with employees, unions or industry groups ; Protection from adverse action based on disclosure of sexual harassment and discrimination; A system for monitoring outcomes of sexual harassment and discrimination disclosure, including employment outcomes for those impacted by sexual harassment and the respondent; Requirements relating to the frequency and nature of reporting to the governing body and management on sexual harassment; Training for managers and non-managers on respectful workplace conduct and preventing and responding to sexual harassment

5.1b If yes, have the policies and/or strategies been reviewed and approved in the reporting period by the Governing Body and CEO (or equivalent)?

Answer	
By the Governing Body	No
By the CEO (or equivalent)	Yes

5.2 Do you provide training on the prevention of sexual harassment, harassment on the ground of sex or discrimination to managers, non-managers or the governing body?

Yes



Cohort	At induction	At promotion	Annually	Multiple times per year
All managers	Yes	No	Yes	No
All non-managers	Yes	No	Yes	No
The governing body	No		Yes	No

5.2a Does the training program delivered to the above groups include any of the following?

The respectful workplace conduct and behaviours expected of workers and leaders; Different forms of inappropriate workplace behaviour (e.g. sexual harassment, harassment on the grounds of sex and discrimination) and its impact; The drivers and contributing factors of sexual harassment; Options for reporting occurrences of sexual harassment as well as the risk of sexual harassment occurring; Information on worker rights, external authorities and relevant legislation relating to workplace sexual harassment; The diverse experiences of sexual harassment and the needs of different people such as women, Aboriginal and Torres Strait Islander people, LGBTIQ+ workers, culturally diverse workers and workers with a disability.; Responding to employees who engage in harassment or associated behaviours

5.3 Does the governing body and/or CEO or equivalent explicitly communicate their expectations on safety, respectful and inclusive workplace conduct? If yes, when?

Members of the governing body

No

Chief Executive Officer or equivalent

Yes

At staff inductions; Ahead of big events (e.g. functions, conferences) or at internal launches (e.g. at the launch of a new strategy); More often than annually

5.4 Do you have a risk management process in place to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination?

Yes

5.4a Does your risk management process include any of the following?

Identification and assessment of the specific workplace and industry risks of sexual



harassment; Control measures to eliminate or minimise the identified drivers and risks for sexual harassment so far as reasonably practicable; Regular review of the effectiveness of control measures to eliminate or minimise the risks of sexual harassment; Consultation on sexual harassment risks and mitigation with staff and other relevant stakeholders (e.g. people you share premises with); Reporting to leadership on workplace sexual harassment risks, prevention and response, incident management effectiveness and outcomes, trend analysis and actions; Identification, assessment and control measures in place to manage the risk of vicarious trauma to responding staff

5.4b What actions/responses have been put in place as part of your workplace sexual harassment risk management process?

Make workplace adjustments; Undertake and act on a culture audit of the relevant business or division; Train people managers in prevention of sexual harassment

5.5 What supports are available to support employees involved in and affected by sexual harassment?

Confidential external counselling (e.g. EAP); Information provided to all employees on external support services available; Union/worker representative support throughout the disclosure process and response; Reasonable adjustments to work conditions

5.6 What options does your organisation have for workers who wish to disclose or raise concerns about incidents relating to sexual harassment or similar misconduct?

Process for disclosure to human resources or other designated responding staff; Process for disclosure to confidential/ethics hotline or similar; Process for disclosure to union/worker representative; Process to disclose after their employment has concluded; Process for workers to identify and disclose potential risks of sexual harassment, without a specific incident occurring

5.7 Does your organisation collect data on sexual harassment in your workplace, if yes, what do you collect?

Yes

Number of formal disclosures or complaints made in a year; Anonymous disclosures through a staff survey; Gender of the complainant/aggrieved or victim; Gender of the accused or perpetrator; Outcomes of investigations

5.8 Does your organisation report on sexual harassment to the governing body and executive (CEO & KMP) and how frequently?



Governing body

Yes

As required

CEO or equivalent

Yes

As required

Key Management Personnel (for Commonwealth public sector: Senior Executive Bands)

Yes

As required

5.8a Do your reports on sexual harassment to governing body, KMP and CEO include any of the following?

Identified risks of workplace sexual harassment; Prevalence of workplace sexual harassment; Nature of workplace sexual harassment; Organisational action to prevent and respond to sexual harassment; Outcome of reports of sexual harassment; Consequences for perpetrators of sexual harassment; Effectiveness of response to reports of sexual harassment; Performance against the seven standards outlined by the Australian Human Rights Commission for complying with the positive duty

5.9 If your organisation would like to provide additional information relating to measures to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination, please do so below.

Harm prevention

Family or domestic violence

5.10 Do you have a formal policy or formal strategy to support employees who are experiencing family or domestic violence?

Yes

Policy;Strategy

5.11 Do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

Type of support (select all that apply)	
Protection from any adverse action or discrimination based on the disclosure of family and domestic violence	Yes
Confidentiality of matters disclosed	Yes



Training for key personnel in supporting employees experiencing family and domestic violence	No
Flexible working arrangements	Yes
Workplace safety planning	Yes
Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
Procedures for referring employees experiencing family and domestic violence support services	Yes
Provision of financial support (e.g. advance bonus payment or advanced pay)	Yes
A family and domestic violence clause is in an enterprise agreement or workplace agreement	Yes
Access to medical services (e.g. doctor or nurse)	No
Mechanisms for employees experiencing family and domestic violence to request to move to a different workplace location	Yes
Emergency accommodation assistance	No

5.12 Do you have the following types of leave in place to support employees who are experiencing family or domestic violence?

Access to paid family and domestic violence leave?

Yes

Is it unlimited?

No

Do you offer paid family and domestic violence leave by negotiation or as needed?

Yes

How many days of paid family and domestic violence leave?

10

Access to unpaid family and domestic violence leave?

Yes

Is it unlimited?

Yes

5.13 If your organisation would like to provide additional information relating to family and domestic violence affecting your employees, please do so below.



Public Report - Employee Data Tables

Program: 2025 - 26 Gender Equality Reporting
 Corporate group of: Community First Credit Union Limited
 Total group employee count: 190

Table 1 – Gender composition of all occupational categories

Occupational category	Employment status	No. of employees		Number of graduates or apprentices (combined)		Total employees*
		F	M	F	M	
Managers	Full-time permanent	15	21	0	0	36
	Part-time permanent	1	0	0	0	1
	Casual	0	1	0	0	1
Professionals	Full-time permanent	12	19	0	0	31
	Part-time permanent	3	0	0	0	3
	Casual	0	1	0	0	1
Clerical And Administrative Workers	Full-time permanent	55	35	0	2	90
	Part-time permanent	26	1	0	0	27

* Total employees includes Non-binary

Table 2 – Gender composition of manager categories

Manager category	Employment status	No. of employees		Total employees*
		F	M	
CEO	Full-time permanent	0	1	1
KMP	Full-time permanent	2	3	5
	Part-time permanent	1	0	1
SM	Full-time permanent	2	3	5
	Casual	0	1	1
OM	Full-time permanent	11	14	25

* Total employees includes Non-binary

Table 3 – Employee movements over reporting period

Question 1
How many employees were promoted?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	0	0	1	0	2	3	6
Part-time	Permanent	0	0	0	0	0	0	0
Full-time	Fixed-term	0	0	0	0	0	0	0
Part-time	Fixed-term	0	0	0	0	0	0	0
N/A	Casual	0	0	0	0	0	0	0

Question 2
How many employees were promoted from non-manager to manager?

Contract Type	Employment Type	All managers		Total*
		Female	Male	
Full-time	Permanent	1	0	1
Part-time	Permanent	0	0	0
Full-time	Fixed-term	0	0	0
Part-time	Fixed-term	0	0	0
N/A	Casual	0	0	0

Question 3
How many employees were internally appointed?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	0	0	1	1	6	7	15
Part-time	Permanent	0	0	0	0	0	0	0
Full-time	Fixed-term	0	0	0	0	0	0	0
Part-time	Fixed-term	0	0	0	0	0	0	0
N/A	Casual	0	0	0	0	0	0	0

Question 4
How many employees (including partners with an employment contract) were externally appointed?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	1	1	1	2	9	18	32
Part-time	Permanent	0	0	0	0	0	0	0
Full-time	Fixed-term	0	0	0	0	0	0	0
Part-time	Fixed-term	0	0	0	0	0	0	0
N/A	Casual	0	0	0	0	0	0	0

* Total employees includes Non-binary

Table 3 – Employee movements over reporting period (continued)

Question 5
How many employees voluntarily resigned?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	0	1	0	0	11	12	24
Part-time	Permanent	0	0	0	0	0	0	0
Full-time	Fixed-term	0	0	0	0	0	0	0
Part-time	Fixed-term	0	0	0	0	0	0	0
N/A	Casual	0	0	0	0	0	0	0

Question 6
How many employees were on primary carer's parental leave (paid and/or unpaid)?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	0	0	0	0	4	0	4
Part-time	Permanent	0	0	0	0	4	0	4
Full-time	Fixed-term	0	0	0	0	0	0	0
Part-time	Fixed-term	0	0	0	0	0	0	0
N/A	Casual	0	0	0	0	0	0	0

Question 7
How many employees were on secondary carer's parental leave (paid and/or unpaid)?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	0	0	0	0	0	1	1
Part-time	Permanent	0	0	0	0	0	0	0
Full-time	Fixed-term	0	0	0	0	0	0	0
Part-time	Fixed-term	0	0	0	0	0	0	0
N/A	Casual	0	0	0	0	0	0	0

Question 8
How many employees ceased employment before returning to work from parental leave (regardless of when the leave commenced)?

Contract Type	Employment Type	CEOs, KMPs & HOBs		Managers (excl. CEOs, KMPs & HOBs)		Non-managers		Total*
		Female	Male	Female	Male	Female	Male	
Full-time	Permanent	0	0	0	0	0	0	0
Part-time	Permanent	0	0	0	0	0	0	0
Full-time	Fixed-term	0	0	0	0	0	0	0
Part-time	Fixed-term	0	0	0	0	0	0	0
N/A	Casual							

* Total employees includes Non-binary