

CASINO GOLF CLUB

A.C.N. 000 471 803

2016 53rd ANNUAL REPORT

Notice is hereby given that the Annual General Meeting of the Company will be held at the Casino Golf Club on Tuesday, 27th September, 2016, commencing at 7:00pm

DIRECTORS:

President: M.J. OLIVE
Vice President: B.D. BEVIN
Captain: W.M. UNDERHILL Jr.
Treasurer: D.F. WYATT
Directors: G. CARROLL, L.J. DEAN, D.J. FORD,
M. A. NORRIS, N. VIEL

Secretary Manager: W.W. MORGAN

BUSINESS:

- (1) To confirm the minutes of the previous Annual General Meeting.
- (2) To receive, consider and adopt the Financial Report for the year ended 30th June, 2016.
- (3) To declare the appointment of Directors for 2016/17. Nominations for positions on the Board were in number and in positions nominated sufficient to fill all positions and no election is required.
- (5) To set allowances and benefits for Directors for 2016/17.
- (6) To consider and if thought fit pass as a Special Resolution:
" That the Constitution of Casino Golf Club be amended to allow one Social member of the Club at any one time to be elected to the Board of Casino Golf Club."
Moved by Garry Mortimer. For a special resolution to be passed, 75% of those present and voting at the meeting are to cast votes in favour of the motion.
- (7) General Business

NOTICES TO MEMBERS:

Please note that bonus points accumulated on members' cards at 30 June each year will be reduced to zero.

The 30 June 2016 annual Financial Report including the Directors' Report and Audit Report is available to Members at the Clubhouse and can be viewed online at www.casinogolfclub.com.au

CASINO GOLF CLUB PRESIDENT'S REPORT

It gives me much pleasure to present my Annual Report for the 2015/2016 financial year.

The club has made considerable changes to the décor inside the club this year and the board is confident that changes will help the club in its overall appeal to all Members and guests. This in turn will give us a better financial result. The figures are already showing a good improvement.

Wayne Underhill Jr. our new captain has done a great job in bringing more players to our competitions and maintaining our very good sponsors. This year we had more than 100 players on Saturday fields.

I would also support the efforts of the Ladies, Vets and Social clubs in running their golf days very successfully. The more players we have the better use we make of our club facilities.

Riley Taylor has continued to achieve success and as club champion is the lowest handicap player we have had for many years. We wish Riley success in his last years as a Northern Rivers Junior.

I thank the green staff of Mick, Barry and Glenn for presenting our course in good condition. This year we oversowed the greens with Poa winter grass and we will see the results later in the year. The volunteers also continue to help around the course, thank you for your help.

Thanks also go to our Manager Wayne Morgan and the permanent and casual "house" staff ably lead by our bar supervisors, Neil, Mark and Karen. Your hard work and contribution to the positive, friendly atmosphere in our Clubhouse is a vital part of the success of our club.

The new cart shed should have been built by now but we have had some delays. We are working to see that it will happen in the near future.

This year we started a new fun day on Sundays with a band, so far results are promising, well done by the house committee. I also thank Bob and Jill Thomas for organising the Tuesday morning melodies. Bingo is still going well thanks to volunteers and we look forward to continued support next year.

I thank the committee for their continued support in the meeting room. Some new ideas have been brought to the table.

Capital expenditure during the year was:	\$
Clubhouse renovations	352,280
Gaming machines	85,083
Micropower facilities	22,049
Tables and chairs	12,702
Coolroom compressor	6,636
LED floodlights	4,577
Roller door	3,818
Kingsray SD4 digital module	3,500
Banknote sorter	3,270
Other items - each less than \$2,500	11,144
	<u>\$505,059</u>

Malcolm Olive

President

CASINO GOLF CLUB CAPTAIN'S REPORT

I would like to congratulate all of our Club champions for this year, it the Mens, Womens, Vets, Social club and Juniors.

We had over 100 players in our Saturday competitions and it is great to see support from ALL of our golfing members.

Our Vets have done a great job this year with over 200 players in their Open day. Congratulations also in being chosen to hold the NRVGA Association championships in October this year.

The Social club continues to provide strong support and we thank you for your contribution to golf in Casino.

The Lady Golfers have continued their great tradition of supporting the Club and the game of golf and I would like to thank the Ladies for this. The great turn up of over 100 starters in the Beef Roundup open day is an example of your strong work.

The Graham Coe Junior day in August attracted a field of 70 juniors from around the North Coast and seeing their faces on the day, I would say they enjoyed themselves.

In the Digger Roberts against Kyogle, for the first time in history we had a drawn series.

Lismore has retained the Michael Cup and at the time of writing this report, we are contesting the Bardwell Ellis Trophy against Ballina.

Well done to our Pennants teams. It was great to see our 3 teams in, with our number 3 team making the finals two years in a row.

A big thank you to all of our sponsors, helpers, Green staff and Bar staff and to our Pro Ian. Thank you for your support and I am looking forward to the next year, again as Club Captain.

Thank you
Wayne Underhill
Club Captain

Treasurer's 2015 End of Year Report

The End of year result for 2016 was a loss of \$15,459 when subsidiary clubs are taken to account. This is an improvement of over \$137,000 from this time last year. The main contributors to this result were improvements in the following areas:

	Year 2016	Year 2015
	\$	\$
Beverage gross profit	555,967	528,394
Gaming machines	1,000,009	909,064
Course trading - reduced loss	(50,485)	(80,756)
Empoyees' wages, superannuation etc	(594,696)	(733,214)

While the improvement for the year is welcome and a step in the right direction, the bottom line is still a loss of \$15,400 instead of the profit of \$50,000 to \$100,000 which is where I believe we should be. More importantly, I believe the profit of over \$50,000 to be achievable.

We have now had Evolve Online Bookkeeping for a full financial year and I am pleased to advise that they are performing extremely well in providing reports that are fully documented and on time.

It was great to see an improvement in our two main revenue areas, i.e. Beverage sales and Pokie participation which must continue for the Club to make a profit next year.

It is worth noting that just 10 extra players each competition day (Vets' Tuesdays, Ladies Wednesdays, Mens Thursdays, Mens Saturdays and Social Club Sundays) would have turned the \$15,000 loss to a \$35,000 profit. This shows that we should be concentrating on this area along with revenue from Beverages and Pokies.

Dennis F Wyatt
CGC Treasurer

CASINO GOLF CLUB

A.C.N. 000 471 803

Financial Report for the Year Ended 30 June 2016

DIRECTORS' REPORT

Your directors present this report on the company for the financial year ended 30 June 2016.

Directors

The names of each person who has been a director during the year and to the date of this report are:

Brian Bevin - appointed 25th September 2015

Geoff Carroll

Linda Dean

Ian Elkerton - resigned 25th September 2015

Dennis Ford

Michael Greentree - resigned 25th September 2015

Margaret Norris - appointed 25th September 2015

Malcolm Olive

Gary Shephard - resigned 25th September 2015

Wayne Underhill Jr - appointed 25th September 2015

Nora Viel

Dennis Wyatt

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Principal Activities

The principal activity of the entity during the financial year was operation of a Golf Club.

No significant changes in the nature of the entity's activity occurred during the financial year.

The company's short term objectives are:

- Our primary objective is to promote the game of golf in the Casino district.
- To provide social facilities that are attractive to current and prospective members.
- To operate profitably so as to generate cash funds to repay borrowings and improve the course and clubhouse.
- To encourage people to play golf.

The company's long term objectives are:

- To provide quality facilities for the game of golf in Casino.
- Ensure that the golf and social facilities are maintained so they remain attractive to our members and prospective members.
- To encourage people to play golf.
- To continually endeavour to improve the quality of our course.

To achieve these objectives the company has adopted the following strategies:

- To be alert and responsive to the requirements of our members.
- To keep up to date with developments in our industry.
- To operate from a position of financial strength so that financial risks can be minimised and opportunities that arise can be taken.
- To encourage our staff to have a "customer focus" and to train to keep their skills up to date.

The Club board and management measure performance by reviewing financial statements prepared monthly and presented to board meetings along with reports from the Greenkeeper and Golf Professional.

Key performance indicators are also used, including

The number of golfers playing in weekly competitions

The amount of sponsorship income received for competition prizes

An ongoing oversight of the condition of the golf course, including fairways, rough bunkers and greens

Bar sales and trading percentages

Customer counts

Gaming revenue and the comparative performance of individual gaming machines,

Review of customer comments and staff performance and morale assessments and

Trends in membership numbers.

CASINO GOLF CLUB
A.C.N. 000 471 803

Financial Report for the Year Ended 30 June 2015

DIRECTORS' REPORT

Information on Directors

Brian Bevin

Qualifications	—	Retired
Experience	—	Director - 6 years
Special Responsibilities	—	Vice President and House Committee

Geoff Carroll

Qualifications	—	Council Worker
Experience	—	Director of the Club for nineteen years
Special Responsibilities	—	House Committee

Linda Dean

Qualifications	—	Retired
Experience	—	Director of the Club for three years
Special Responsibilities	—	House Committee, Match Committee

Dennis Ford

Qualifications	—	Sales Manager
Experience	—	Director of the Club for two years
Special Responsibilities	—	Club Vice Captain, Match Committee

Margaret Norris

Qualifications	—	Public Servant
Experience	—	Director one year
Special Responsibilities	—	House Committee

Malcolm Olive

Qualifications	—	Grazier
Experience	—	Director of the Club for twenty two years
Special Responsibilities	—	President, Finance Committee, Greens Committee

Wayne Underhill Jr.

Qualifications	—	Process worker
Experience	—	Director one year
Special Responsibilities	—	Captain and Match Committee

Nora Viel

Qualifications	—	Retired
Experience	—	Director of the Club for four years
Special Responsibilities	—	Ladies Committee and Match Committee

Dennis Wyatt

Qualifications	—	Retired
Experience	—	Director of the Club for sixteen years
Special Responsibilities	—	Treasurer, Greens Committee

CASINO GOLF CLUB
A.C.N. 000 471 803

Financial Report for the Year Ended 30 June 2016

DIRECTORS' REPORT

Meetings of Directors

During the financial year, 12 ordinary and 1 special meetings of directors were held. Attendances by each director were as follows:

	Directors Meetings		Special Meetings	
	No eligible to attend	Number attended	No eligible to attend	Number attended
Brian Bevin	9	8	0	0
Geoff Carroll	12	11	1	1
Linda Dean	12	11	1	1
Ian Elkerton	3	3	1	1
Dennis Ford	12	9	1	1
Michael Greentree	3	3	1	1
Margaret Norris	9	9	0	0
Malcolm Olive	12	12	1	1
Michael O'Neill	3	2	0	0
Gary Shepard	3	3	1	1
Wayne Underhill Jr.	9	8	0	0
Nora Viel	12	9	1	1
Dennis Wyatt	12	9	1	1

The company is incorporated under the Corporations Act 2001 and is a company limited by guarantee. If the company is wound up, the constitution states that each member is required to contribute a maximum of \$20 each towards meeting any outstanding obligations of the company. At 30 June 2015, the total amount that members of the company are liable to contribute if the company is wound up is \$39,920 (2015: \$47,220).

Auditor's Independence Declaration

The auditor's independence declaration for the year ended 30 June 2016 has been received and can be found following this report.

Signed in accordance with a resolution of the Board of Directors.

Director _____
M.J. Olive

Director _____
B.D. Bevin

Dated this _____ 25th _____ day of _____ August _____ 2016

AUDITOR'S INDEPENDENCE DECLARATION
UNDER SECTION 307C OF THE CORPORATIONS ACT 2001
TO THE DIRECTORS OF CASINO GOLF CLUB LIMITED

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2016 there have been:

- i. no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- ii. no contraventions of any applicable code of professional conduct in relation to the audit.

Mulherin Schier
Alan Schier
Registered Company Auditor 3694
Date 25th August 2016
155 Centre Street, Casino NSW 2470

CASINO GOLF CLUB
A.C.N. 000 471 803

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2016

	Note	2016 \$	2015 \$
Revenue	2	2,463,790	2,395,504
Employee benefits expense	3	(594,696)	(733,214)
Depreciation and amortisation	3	(330,240)	(361,794)
Finance costs	3	(14,722)	(8,205)
Repairs, maintenance and vehicle running expense		(124,943)	(111,744)
Fuel, light and power expense		(69,667)	(90,930)
Rental and rates		(36,117)	(22,828)
Training, licences and subscriptions expense		(20,591)	(3,958)
Audit, bookkeeping, legal and consultancy expense		(51,700)	(22,958)
Administration expenses		(103,837)	(53,036)
Cost of goods sold	3	(743,865)	(764,431)
Other expenses		(383,951)	(372,153)
Profit (Loss) Main club		<u>(10,539)</u>	<u>(149,747)</u>
Net loss on operation of subsidiary clubs - refer page 23		(4,920)	(2,826)
Profit (Loss) before income tax		<u>(15,459)</u>	<u>(152,573)</u>
Income tax expense	1j	0	0
Profit (Loss) after income tax - Total Comprehensive Income		<u><u>(15,459)</u></u>	<u><u>(152,573)</u></u>

The accompanying notes form part of these financial statements.

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2016

	Note	2016 \$	2015 \$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	4	460,964	334,647
Trade and other receivables	5	11,194	6,093
Inventories	6	109,824	125,885
Other current assets	7	55,933	38,030
Financial assets	8	10,935	10,390
TOTAL CURRENT ASSETS		<u>648,850</u>	<u>515,045</u>
NON-CURRENT ASSETS			
Financial assets	8	750	750
Property, plant and equipment	9	2,485,082	2,314,572
Intangible assets	10	0	0
TOTAL NON-CURRENT ASSETS		<u>2,485,832</u>	<u>2,315,322</u>
TOTAL ASSETS		<u><u>3,134,682</u></u>	<u><u>2,830,367</u></u>
CURRENT LIABILITIES			
Trade and other payables	11	205,364	231,249
Borrowings	12	111,646	39,506
Short term provisions	13	148,223	137,353
TOTAL CURRENT LIABILITIES		<u>465,233</u>	<u>408,108</u>
NON-CURRENT LIABILITIES			
Borrowings	12	367,642	100,423
Long term provisions	13	0	4,570
TOTAL NON-CURRENT LIABILITIES		<u>367,642</u>	<u>104,993</u>
TOTAL LIABILITIES		<u><u>832,875</u></u>	<u><u>513,101</u></u>
NET ASSETS		<u><u>2,301,807</u></u>	<u><u>2,317,266</u></u>
EQUITY			
Retained Earnings		2,301,807	2,317,266
TOTAL EQUITY		<u><u>2,301,807</u></u>	<u><u>2,317,266</u></u>

The accompanying notes form part of these financial statements.

CASINO GOLF CLUB
A.C.N. 000 471 803

STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2016

	Retained Earnings	Total
	\$	\$
Balance at 1 July 2014	2,469,839	2,469,839
Comprehensive income		
Profit (Loss) attributable to the entity for the year to 30 June 2015	(152,573)	(152,573)
Balance at 30 June 2015	2,317,266	2,317,266
Comprehensive income		
Profit (Loss) attributable to the entity for the year to 30 June 2016	(15,459)	(15,459)
Balance at 30 June 2016	2,301,807	2,301,807

The accompanying notes form part of these financial statements.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2016

	Note	2016 \$	2015 \$
CASH FLOW FROM OPERATING ACTIVITIES			
Receipts from customers		2,684,829	2,619,700
Payments to suppliers and employees		(2,398,009)	(2,468,925)
Interest received		6,319	5,699
Finance costs paid		(14,722)	(8,205)
Net cash generated from operating activities	19(b)	278,417	148,269
CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of property, plant and equipment		14,595	24,595
Payment for property, plant and equipment		(505,509)	(186,060)
Net cash (used in) investing activities		(490,914)	(161,465)
CASH FLOW FROM FINANCING ACTIVITIES			
Borrowings raised		412,400	85,724
Repayment of borrowings		(73,041)	(179,255)
Net cash generated from (used in) financing activities		339,359	(93,531)
Net increase (Decrease) in cash held		126,862	(106,727)
Cash and cash equivalents at the beginning of the financial year		345,037	451,764
Cash and cash equivalents at the end of the financial year	19(a)	471,899	345,037

The accompanying notes form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

The financial report is for Casino Golf Club as an individual entity, incorporated and domiciled in Australia. Casino Golf Club is a company limited by guarantee.

The financial statements were authorised for issue on 25th August 2016 by the directors of the company.

Note 1: Statement of Significant Accounting Policies

Basis of Preparation

The financial statements are a general purpose financial statement that have been prepared in accordance with Australian Accounting Standards, (including Australian Accounting Interpretations) and the Corporations Act 2001. The company is a not-for-profit entity for financial reporting purposes under Australian Accounting Standards.

Australian Accounting Standards set out accounting policies that the AASB has concluded would result in a financial statement containing relevant and reliable information about transactions, events and conditions. Material accounting policies adopted in the preparation of this financial report are presented below and have been consistently applied unless otherwise stated.

The financial statement except for cash flow information has been prepared on an accruals basis and is based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Accounting Policies

a. Revenue

Revenue from the sale of goods is recognised upon the delivery of goods to customers.
Interest revenue is recognised using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument.
Revenue from the rendering of a service is recognised upon the delivery of the service to the customers.
All revenue is stated net of the amount of goods and services tax (GST).

b. Inventories

Inventories are measured at the lower of cost and current replacement cost.

c. Property, Plant and Equipment

Each class of property, plant and equipment is carried at cost less accumulated depreciation.

Property

Freehold land is shown at cost. Buildings and improvements are shown at cost less accumulated depreciation

Plant and Equipment

Plant and equipment are measured on the cost basis less depreciation and impairment losses.

Depreciation

The depreciable amount of all fixed assets including buildings and capitalised lease assets, but excluding freehold land, is depreciated on a straight line basis over the asset's useful life to the entity commencing from the time the asset is held ready for use. Leasehold improvements are depreciated over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

Note 1: Statement of Significant Accounting Policies

Depreciation

The depreciation rates used for each class of depreciable assets are:

Class of Fixed Asset	Depreciation Rate
Buildings	2%
Leasehold improvements	4% to 5%
Plant and equipment	5% to 33%
Leased plant and equipment	10% to 20%

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each balance sheet date.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains or losses are included in the income statement. When revalued assets are sold, amounts included in the revaluation reserve relating to that asset are transferred to retained earnings.

d. Leases

Leases of property plant and equipment, where substantially all the risks and benefits incidental to the ownership of the asset, but not the legal ownership, are transferred to the entity are classified as finance leases.

Finance leases are capitalised, recognising an asset and a liability equal to the present value of the minimum lease payments, including any guaranteed residual values.

Leased assets are depreciated on a straight line basis over their estimated useful lives where it is likely that the entity will obtain ownership of the asset. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for the period.

Lease payments for operating leases, where substantially all the risks and benefits remain with the lessor, are charged as expenses in the period in which they are incurred.

Lease incentives under operating leases are recognised as a liability and amortised on a straight-line basis over the life of the lease term.

e. Financial Instruments

Recognition and Initial Measurement

Financial assets and financial liabilities are recognised when the entity become a party to the contractual provisions of the instrument.

Financial instruments are initially measured at fair value plus transactions costs where the instrument is not classified at fair value through profit or loss. Transaction costs related to instruments classified as at fair value through profit or loss are expensed to profit or loss immediately. Financial instruments are classified and measured as set out below.

Derecognition

Financial asset are derecognised where the contractual rights to receipt of cash flows expires or the asset is transferred to another party whereby the entity no longer has any significant continuing involvement in the risks and benefits associated with the asset. Financial liabilities are derecognised where the related obligations are either discharged, cancelled or expire. The difference between the carrying value of the financial liability extinguished or transferred to another party and the fair value of consideration paid, including the transfer of non-cash assets or liabilities assumed is recognised in profit or loss.

Classification and Subsequent Measurement

(i) *Loans and receivables*

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and are subsequently measured at amortised cost using the effected interest rate method.

(ii) *Held-to-maturity investments*

Held-to-maturity investments are non-derivative financial assets that have fixed maturities and fixed or determinable payments, and it is the entity's intention to hold these investments to maturity. They are subsequently measured at amortised cost using the effective interest rate method.

(iii) *Financial liabilities*

Non-derivative financial liabilities (excluding financial guarantees) are subsequently measured at amortised cost.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

Note 1: Statement of Significant Accounting Policies

Impairment

At each reporting date, the entity assesses whether there is objective evidence that a financial instrument has been impaired. Impairment losses are recognised in the Income Statement.

f. Impairment of Assets

The Club is a not for profit entity and the Directors consider that the future economic benefits of Club assets are not primarily dependant on the assets' ability to generate net cash inflows.

The Directors also consider that the Club would, if deprived of an asset, replace its remaining future economic benefits.

On this basis the Club recognises depreciated replacement cost as each asset's value in use and accordingly no further consideration of impairment of assets is undertaken.

g. Employee Benefits

Provision is made for the entity's liability for employee benefits arising from services rendered by employees to Balance Sheet date. Employee benefits expected to be settled within one year together with benefits arising from wages, salaries and annual leave which may be settled after one year, have been measured at the amounts expected to be paid when the liability is settled. Other employee benefits payable later than one year have been measured at the net present value.

Contributions are made by the entity to an employee superannuation fund and are charged as expenses when incurred.

h. Cash on Hand

Cash on Hand include cash on hand, deposits held at-call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts.

i. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of expense. Receivables and payables in the Balance Sheet are shown inclusive of GST.

Cash flows are presented in the Cashflow Statement on a gross basis, except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

j. Income Tax

No provision for income tax has been raised as the entity is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

**k. Intangibles
Poker Machine Licences**

Poker machine licences are carried at cost less provision for accumulated amortisation.

l. Provisions

Provisions are recognised when the entity has a legal or constructive obligation, as a result of past events, for which it is probable that an outflow of economic benefits will result and that outflow can be reliably measured.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

Note 1: Statement of Significant Accounting Policies

m. Comparative Figures

Where required by Accounting Standards comparative figures have been adjusted to conform with changes in presentation for the current financial year.

n. Critical Accounting Estimates and Judgments

The directors evaluate estimates and judgments incorporated into the financial report based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the company.

o. New Accounting Standards for Application in Future Periods

A number of new and revised accounting standards are effective for the annual periods beginning on or after 1 July 2015. None of these standards has a material impact on the Club's financial statements.

CASINO GOLF CLUB
A.C.N. 000 471 803

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

	2016 \$	2015 \$
Note 2: Revenue		
Gain on Disposal of Non Current Assets	9,834	7,446
Interest Received from Corporations	6,319	5,699
Sale of Goods	1,299,832	1,291,149
Government Assistance Received - State/Federal	20,633	23,424
Gaming	671,560	657,771
Golfing Competitions	241,316	229,804
Subscriptions	111,399	115,713
Other	102,897	64,498
Total Revenue	<u><u>2,463,790</u></u>	<u><u>2,395,504</u></u>

Note 3: Profit for the year

a. Expenses

Cost of Sales	743,865	764,431
Depreciation and Amortisation - Property Plant and Equipment		
- buildings	105,450	104,508
- furniture and equipment	224,790	250,817
Amortisation - Intangible - Poker machine entitlements	0	13,915
Total Depreciation and Amortisation	<u>330,240</u>	<u>369,240</u>
Interest expense on financial liabilities not at fair value through profit or loss	14,722	8,205
Doubtful debts expense	0	0
Total Employee Benefits Expense	594,696	733,214
Rental expense on operating leases		
- minimum lease payments	13,740	13,740
- contingent rentals	0	0
Auditor Remuneration		
- audit	15,350	16,700
- other services	0	0
Total Audit Remuneration	<u>15,350</u>	<u>16,700</u>

b. Significant Revenue and Expenses

There are no significant revenue and expense items significant in explaining the financial performance.

Note 4: Cash and Cash Equivalents

CURRENT		
Cash at bank	371,437	257,588
Cash on hand	89,527	77,059
Total cash and cash equivalents in the statement of financial position	<u><u>460,964</u></u>	<u><u>334,647</u></u>

Note 5: Trade and Other Receivables

Note

CURRENT		
Trade receivables	10,834	6,093
Provision for impairment of receivables	0	0
	<u>10,834</u>	<u>6,093</u>
Other receivables	360	0
	<u><u>11,194</u></u>	<u><u>6,093</u></u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

	2016 \$	2015 \$
(i) Credit Risk - Trade and Other Receivables		
The company does not have any material credit risk exposure to any single receivable or group of receivables.		
There are no balances within trade receivables that contain assets that are impaired and are past due. It is expected that these balances will be received when due.		
Note 6: Inventories		
CURRENT		
At cost		
Stock in transit	0	24,553
Stock Held for Resale	109,824	101,332
	<u>109,824</u>	<u>125,885</u>
Note 7: Other Assets		
CURRENT		
Prepayments	55,933	38,030
	<u>55,933</u>	<u>38,030</u>
Note 8: Financial Assets		
CURRENT		
Term Deposit with Financial Institution at cost	10,935	10,390
	<u>10,935</u>	<u>10,390</u>
NON CURRENT		
Shares in Non-Listed Company at Cost	750	750
	<u>750</u>	<u>750</u>
Note 9: Property, Plant and Equipment		
LAND AND BUILDINGS		
Freehold land:		
At cost	48,028	48,028
Total land	<u>48,028</u>	<u>48,028</u>
Buildings		
At cost	2,925,848	2,569,750
Less accumulated depreciation	1,383,831	1,278,381
Total buildings	<u>1,542,017</u>	<u>1,291,369</u>
Total Land and Buildings	<u>1,590,045</u>	<u>1,339,397</u>
PLANT AND EQUIPMENT		
Plant and equipment		
At cost	3,171,997	3,051,486
Less accumulated depreciation	2,276,960	2,076,311
	<u>895,037</u>	<u>975,175</u>
Leased Plant and Equipment		
Capitalised leased Assets	33,300	33,300
Accumulated depreciation	33,300	33,300
	<u>0</u>	<u>0</u>
Total plant and equipment	<u>895,037</u>	<u>975,175</u>
Total property, plant and equipment	<u>2,485,082</u>	<u>2,314,572</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

2016
\$

2015
\$

Note 9: Property, Plant and Equipment

Movements in Carrying Amounts

Movement in the carrying amounts for each class of property, plant and equipment between the beginning and the end of the current financial year:

	Land and Buildings \$	Plant and Equipment \$	Total \$
2015			
Balance at the beginning of the year	1,440,643	1,060,343	2,500,986
Additions at cost	3,262	182,807	186,069
Disposals	0	(24,604)	(24,604)
Depreciation expense net of Profit on Sale	(104,508)	(243,371)	(347,879)
Carrying amount at end of year	<u>1,339,397</u>	<u>975,175</u>	<u>2,314,572</u>
2016			
Balance at the beginning of the year	1,339,397	975,175	2,314,572
Additions at cost	356,098	149,411	505,509
Disposals		(14,595)	(14,595)
Depreciation expense net of Profit on Sale	(105,450)	(214,954)	(320,404)
Carrying amount at end of year	<u>1,590,045</u>	<u>895,037</u>	<u>2,485,082</u>

Note 10: Intangible Assets

Poker machine licences		
Cost	112,782	112,782
Accumulated amortisation	(112,782)	(112,782)
Accumulated Impairment	0	0
Net carrying value	<u>0</u>	<u>0</u>

2016

Balance at the beginning of the year	0
Additions	0
Disposals	0
Amortisation charge	0
Impairment losses	0
Balance at the end of the year	<u>0</u>

Note 11: Trade and Other Payables

CURRENT		
Trade payables	148,369	168,333
Deferred income	42,610	31,347
Other current payables	14,385	31,569
	<u>205,364</u>	<u>231,249</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

	2016 \$	2015 \$
Note 12: Borrowings		
CURRENT		
Chattel finance	53,376	39,506
Bank loan	58,270	0
	<u>111,646</u>	<u>39,506</u>
NON-CURRENT		
Chattel finance	116,841	100,423
Bank loan	250,801	0
	<u>367,642</u>	<u>100,423</u>

Lease Liabilities and Chattel finance are secured by charge over the underlying leased asset. Bank overdraft and Bank Loan are secured by a registered mortgage over freehold land and a fixed floating charge over the assets of the Club.

Note 13: Provisions

	Employee Benefits	Total
	\$	\$
Opening balance at 1 July 2015	141,923	141,923
Additional provisions raised during year	6,300	6,300
Amounts used	0	0
Balance at 30 June 2016	<u>148,223</u>	<u>148,223</u>
Analysis of Total Provisions		
Current	148,223	148,223
Non-Current	0	0
	<u>148,223</u>	<u>148,223</u>

Provision for Employee Benefits

A provision has been recognised for employee entitlements relating to annual leave and long service leave. In calculating the present value of future cash flows in respect of long service leave, the probability of long service leave being taken is based on historical data. The measurement and recognition criteria relating to employee benefits have been included in Note 1 to this report.

Note 14: Capital and Leasing Commitments

a. Operating Lease Commitments

Non-cancellable operating leases contracted for but not capitalised in the financial statements.

Payable — minimum lease payments

- not later than 12 months	6,633	9,950
- later than 12 months but not later than 5 years	0	6,633
- greater than 5 years	0	0
	<u>6,633</u>	<u>16,583</u>

The property lease commitments are non-cancellable operating leases contracted for but not capitalised in the financial statements with a ten-year term. No capital commitments exist in regards to the operating lease commitments at year-end. Increase in lease commitment may occur in line with number of hours the machine is used.

b. Capital Commitment

At 30th June 2016 the Directors have resolved to construct a cart shed with an estimated cost of \$70,000.

A bank loan has been received to finance the construction and the Club is awaiting council approval before a contract to supply and construct the shed can be entered into.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

2016	2015
\$	\$

Note 15: Contingent Liabilities and Assets

Estimates of the potential financial effect of contingent liabilities that may become payable:

Nil	Nil
-----	-----

Note 16: Events After the Balance Date

The company has not, since the 30th June 2016, received information that would materially affect any disclosure made in the financial report.

Note 17: Key Management Personnel Compensation

	Short Term Benefits \$	Post- Employ- ment Benefits \$	Total \$
2015			
Total Compensation	103,794	0	103,794
2015			
Total compensation	105,784	0	105,784

Note 18: Related Party Transactions

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other persons unless otherwise stated. The Club made no gifts to Directors or Top Employees.

(a) Neil Gillett, partner of Director Margaret Norris was paid \$63,365 in the normal course of business as a club employee.

(b) Director Michael Greentree is a partner in the business "Country IT" which was paid \$1,080 in the part of the year in which Mr Greentree was a director, for computer supplies and services.

Note 19: Cash Flow Information

a. Reconciliation of Cash

Cash at bank	371,437	257,588
Deposit with financial institution	10,935	10,390
Other cash	89,527	77,059
Cash and cash equivalents - per the statement of Cash Flows	<u>471,899</u>	<u>345,037</u>

b. Reconciliation of Cashflow from Operations with after Income Tax

Profit/(Loss) after income tax	(15,459)	(152,573)
Non cash flows		
Depreciation and amortisation	330,238	369,240
Profit on Sale of Plant & Equipment	(9,834)	(7,446)
Changes in assets and liabilities		
Increase/(Decrease) in provisions	6,300	18,775
(Increase)/decrease in receivable and other assets	(5,101)	9,219
Increase/(decrease) in trade and other payables	(25,885)	(77,978)
(Increase)/decrease in inventories	16,061	(14,899)
(Increase)/decrease in prepayments	(17,903)	3,931
Cash flows provided by operating activities	<u>278,417</u>	<u>148,269</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

2016	2015
\$	\$

Note 20: Financial risk management

a. Financial Risk Management Policies

The company's financial instruments consist mainly of deposits with banks, short-term investments, bank and finance company borrowings and accounts receivable and payable.

The entity does not have any derivative instruments at 30 June 2016.

i Treasury Risk Management

A finance committee consisting of senior committee members meet on a regular basis to analyse financial risk exposure and to evaluate treasury management strategies in the context of the most recent economic conditions and forecasts.

ii Financial Risk Exposures and Management

The main risks the entity is exposed to through its financial instruments are interest rate risk, liquidity risk and credit risk.

Interest rate risk

Interest rate risk is managed with a mixture of fixed and floating rate debt. The directors consider that risk is controlled essentially through being lowly geared.

Foreign currency risk

The entity is not exposed to fluctuations in foreign currencies.

Liquidity risk

The entity manages liquidity risk by monitoring forecast cash flows and ensuring that adequate unutilised borrowing facilities are maintained.

Credit risk

The maximum exposure to credit risk, excluding the value of any collateral or other security, at balance date to recognised financial assets, is the carrying amount, net of any provisions for impairment of those assets, as disclosed in the balance sheet and notes to the financial statements. The entity does not have any material credit risk exposure to any single receivable or group of receivables under financial instruments entered into by the entity.

Credit risk is managed by the entity and reviewed regularly by the finance committee. It arises from exposure to customers as well as through deposits with financial institutions.

The entity monitors the credit risk by actively assessing the rating quality and liquidity of counterparties.

Price risk

The entity is not exposed to any material commodity price risk.

b. Financial Instruments Composition and Maturity Analysis

The table below reflects the undiscounted contractual settlement terms for financial instruments of a fixed period of maturity, as well as management's expectations of the settlement period for all other financial instruments. As such, the amounts may not reconcile to the balance sheet.

	Weighted Average Effective Interest %	%
Financial Assets		
Cash at Bank and held to maturity Investment	1.65%	1.78%
Financial Liabilities		
Bank Loans	6.50%	7.42%
Finance lease	3.80%	2.62%
	Variable Interest Rate Maturing Within 1 Year	
Financial Assets		
Cash at Bank	371,437	257,588
Held to maturity investment	10,935	10,390
Total Financial Assets	<u>382,372</u>	<u>267,978</u>

Note 20: Financial risk management
Financial Liability and financial asset maturity analysis

	Within 1 year \$	1 to 5 years \$	Over 5 years \$	Total \$
30 June 2016				
Financial liabilities due for repayment				
Trade and other payables (excluding employee entitlements and deferred income)	205,364			205,364
Chattel Mortgages	46,368	53,849		100,217
Bank Loans	65,278	313,793		379,071
Total expected outflows	<u>317,010</u>	<u>367,642</u>	<u>0</u>	<u>684,652</u>
Financial Assets - cash flows realisable				
Cash & Cash Equivalents	460,984			460,984
Trade, term and loan receivables	11,194			11,194
Other investments	10,935		750	11,685
Total anticipated inflows (2017)	<u>483,113</u>	<u>0</u>	<u>750</u>	<u>483,863</u>
Net (outflow) inflow on financial instruments	<u>166,103</u>	<u>(367,642)</u>	<u>750</u>	<u>(200,789)</u>
30 June 2015				
Financial liabilities due for repayment				
Trade and other payables (excluding employee entitlements and deferred income)	198,837			198,837
Chattel Mortgages	39,506	100,423		139,929
Bank Loan				0
Total expected outflows	<u>238,343</u>	<u>100,423</u>	<u>0</u>	<u>338,766</u>
Financial Assets - cash flows realisable				
Cash & Cash Equivalents	345,037			345,037
Trade, term and loan receivables	6,093			6,093
Other investments			750	750
Total anticipated inflows (2016)	<u>351,130</u>	<u>0</u>	<u>750</u>	<u>351,880</u>
Net (outflow) inflow on financial instruments	<u>112,787</u>	<u>(100,423)</u>	<u>750</u>	<u>13,114</u>

Fair values are in line with carrying values.

Sensitivity analysis:
Interest rate risk

The entity has performed a sensitivity analysis relating to its exposure to interest rate risk at balance date. This sensitivity analysis demonstrates the effect on current year results and equity which could result from a change in this risk.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

Note 20: Financial risk management (continued)

As at 30 June 2016, the effect on profit and equity as a result of changes in the interest rate, with all other variables remaining constant, would be as follows:

		2016 \$	2015 \$
Change in profit			
- Increase in interest rate by 2%	increases (reduces) by	9,585	2,561
- Decrease in interest rate by 2%	increases (reduces) by	<u>(9,585)</u>	<u>(2,561)</u>
Change in equity			
- Increase in interest rate by 2%	increases (reduces) by	9,585	2,561
- Decrease in interest rate by 2%	increases (reduces) by	<u>(9,585)</u>	<u>(2,561)</u>

This sensitivity analysis has been performed on the assumption that all other variables remain unchanged.

No sensitivity analysis has been performed for foreign exchange risk, as the entity is not exposed to fluctuations in foreign exchange.

Note 21: Capital Management

Management control the capital of the entity to ensure that adequate cash flows are generated to fund its operations and that returns from investments are maximised. The finance committee ensures that the overall risk management strategy is in line with this objective.

The finance committee operates under policies approved by the board of directors. Risk management policies are approved and reviewed by the board on a regular bases. These include credit risk policies and future cash flow requirements.

The entity's capital consists of financial liabilities, supported by financial assets.

Management effectively manage the entity's capital by assessing the entity's financial risks and responding to changes in these risks and in the market. These responses may include the consideration of debt levels.

There have been no changes to the strategy adopted by management to control the capital of the entity since previous year. The strategy of the entity is to maintain a gearing ratio of less than 30%.

The gearing ratios for the years ended 30 June 2016 and 30 June 2015 are as follows:

Total borrowings	479,288	139,929
less cash and cash equivalents	<u>460,984</u>	<u>345,037</u>
Net debt	18,304	0
Total equity	<u>2,301,807</u>	<u>2,317,266</u>
Total Capital	<u>2,320,111</u>	<u>2,317,266</u>
Gearing ratio	0.79%	0.00%

Note 22: Entity Details

The registered office of the entity is:

West Street Casino N.S.W. 2470

The principal place of business is:

West Street Casino N.S.W. 2470

DIRECTORS' DECLARATION

1 The financial statements and notes, as set out on pages 7 to 20 are in accordance with the
Corporations Act 2001:

- a. comply with Accounting Standards; and
- b. give a true and fair view of the financial position as at 30 June 2016 and of the performance
for the year ended on that date of the company.

2 In the directors' opinion there are reasonable grounds to believe that the company will be able to pay
its debts as and when they become due and payable.

Dated this 25 th day of August 2016

**INDEPENDENT AUDIT REPORT TO THE MEMBERS OF
CASINO GOLF CLUB**

Opinion

In our opinion, the financial report of Casino Golf Club is in accordance with the *Corporations Act 2001*, including:

- (i) giving a true and fair view of the company's financial position as at 30 June 2016 and of its performance for the year ended on that date; and
- (ii) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

Name of firm: MULHERIN SCHIER

Name of partner: Alan Schier

Registered Company Auditor 3694

Address: 155 Centre Street, CASINO NSW 2470

Dated this 25th day of August 2016

CASINO GOLF CLUB
A.C.N. 000 471 803

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2016

	2016	2015
	\$	\$
INCOME		
Clubhouse Trading - Bar, Bottle and Poker Machines	298,106	246,123
Golf Course Trading	(50,485)	(80,756)
Interest Received	6,319	5,699
Profit on sale of plant items	9,834	7,446
Rent Kitchen	21,200	18,508
Subscriptions - Social	10,783	13,094
Bingo	8,911	350
Sundry Income	72,121	40,682
Keno, TAB & ATM Commission	70,744	73,722
Insurance Claims	9,576	18,523
	<u>457,109</u>	<u>343,391</u>
LESS EXPENDITURE		
Audit & Accountancy Fees	51,700	16,700
Bank Charges	4,107	3,501
Bookkeeping	0	5,000
Computer costs	12,097	9,636
Depreciation	120,066	117,129
Employee Fringe Benefits	8,056	4,196
General Expenses	5,811	13,571
Insurances	31,181	28,415
Interest Expense	14,722	4,926
Keno, TAB and ATM costs	27,639	33,117
Kitchen direct costs	20,470	29,028
Licences	14,390	24,721
Officers Expense Reimbursement	5,242	2,334
Rates	20,488	10,541
Seminars, Training, Licences & Subscriptions	20,591	7,408
Stationery, Advertising, Postage and Telephone	17,571	12,958
Superannuation	11,313	14,006
Wages Administration	82,204	155,601
	<u>467,648</u>	<u>492,788</u>
OPERATING PROFIT (LOSS) - MAIN CLUB	<u>(10,539)</u>	<u>(149,397)</u>
RESULTS ON OPERATION OF SUBSIDIARY CLUBS		
Net loss	<u>(4,920)</u>	<u>(3,176)</u>
	<u>(4,920)</u>	<u>(3,176)</u>
OPERATING PROFIT (LOSS)	<u>(15,459)</u>	<u>(152,573)</u>

CASINO GOLF CLUB

A.C.N. 000 471 803

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2016

	Note	2016 \$	2015 \$
BAR TRADING STATEMENT			
Sales	(below)	641,156	852,023
Less: Cost of Sales			
Opening Stock		36,217	37,390
Purchases		254,354	391,648
		290,571	429,038
Less: Closing Stock		49,678	36,217
Cost of Sales		240,893	392,821
Gross Profit Before Direct Expenses - Bar	(below)	400,263	459,202
PACKAGE/BOTTLE TRADING			
Sales	(below)	658,676	439,224
Less: Cost of Sales			
Opening Stock		63,090	72,004
Purchases		488,062	361,118
		551,152	433,122
Less Closing Stock		48,180	63,090
Cost of Sales		502,972	370,032
Gross Profit Before Direct Expenses - Bottle	(below)	155,704	69,192
POKER MACHINE TRADING STATEMENT			
Income			
Gross Receipts		591,905	570,736
GST Subsidy		17,180	20,040
Gross Income		609,085	590,776
Less: Direct Expenses			
Amortisation Cost of Poker Machine Licences		0	15,983
Depreciation		114,090	141,682
Monthly Reporting		14,054	13,663
Repairs and other		18,899	24,413
Salaries and wages		18,000	13,465
		165,043	209,206
GROSS PROFIT - POKER MACHINES		444,042	381,570
GROSS PROFIT - CLUBHOUSE OPERATIONS		1,000,009	909,964
Less: Direct Expenses - Clubhouse			
Advertising and Promotions		34,616	38,837
Bar, TAB, Keno and Cleaning Wages		292,381	341,029
Cleaning and Laundry		60,114	14,517
Depreciation		35,868	32,552
Electricity		58,647	72,366
Entertainment and Social Event		115,742	45,666
Repairs and Sundries		77,774	86,851
Superannuation		26,761	32,023
		701,903	663,841
NET PROFIT CLUBHOUSE OPERATIONS		298,106	246,123

Note - Bar and Bottle/Package Sales and Gross Profit

The above Trading Statements have analysed sales on a different basis between the two years. The table below shows that, while gross profits have increased, the overall turnover and gross profits are similar.

Bar Sales	641,156	852,023
Bottle/Package Sales	658,676	439,224
	1,299,832	1,291,247
Bar Gross Profit	400,263	459,202
Bottle/Package Gross Profit	155,704	69,192
	555,967	528,394

CASINO GOLF CLUB
A.C.N. 000 471 803

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 30 JUNE 2016

	2016 \$	2015 \$
COURSE TRADING STATEMENT		
Income		
Course Levy & Cart Levy	69,452	70,261
Fuel Rebate	3,453	3,384
Green fees and Competition fees	147,287	139,363
Members Subscriptions	100,616	102,619
Pro Am Sponsorship	0	10,241
Sponsorship (does not include Trophies donated)	8,181	6,588
Sundry income	16,396	3,351
	<u>345,385</u>	<u>335,807</u>
Less: Direct Expenses		
Advertising	35,096	8,657
Affiliation	0	11,880
Computer costs	4,426	3,007
Course upkeep costs	28,270	42,986
Depreciation	60,216	63,962
Fuel and Oil	11,020	12,202
Insurances	14,254	13,585
Pro Am Costs	0	11,000
Professional Commission	26,450	23,051
Equipment Finance Interest	0	3,279
Rent and Lease	15,629	12,317
Sundry	9,411	3,756
Superannuation	12,610	13,257
Trophies and competition costs	40,359	39,101
Wages	138,129	154,523
	<u>395,870</u>	<u>416,563</u>
Course Trading Loss	<u>(50,485)</u>	<u>(80,756)</u>

MEMBERSHIP

	2016	2015
MEMBERS:		
Life Members	7	7
Ordinary	388	395
Junior	2	2
Honorary	2	2
SOCIAL GOLFERS	20	18
SOCIAL MEMBERS	<u>1,602</u>	<u>1,937</u>
	<u>2,021</u>	<u>2,361</u>

MAJOR EVENT WINNERS

Ongmac Trading Club Championship:

Club Champion

"A" Grade

"A" Reserve

"B" Grade

"C" Grade

Club Championship - nett winners

"A" Grade

"A" Reserve

"B" Grade

"C" Grade

Lady Champion - Div 1

- Div 2

- Div 3

Lady Championship Nett - Div 1

- Div 2

- Div 3

Ladies Foursome

Naggers Cup

Hudson Donnelly Mixed Day

Digger Roberts Jug

Michael Cup

Match Play Championships - Ladies Div 1

Match Play Championships - Ladies Div 2

Match Play Championships - Ladies Div 3

Sue Leeson Matchplay

Veteran Champion - Ladies

Veteran Champion

Junior Champion

Bardwell Ellis

Mens Foursome

Match Play Championships - A Grade

Match Play Championships - A Reserve

Match Play Championships - B Grade

Match Play Championships - C Grade

Alex Armstrong 4 ball knockout

JD Fabrication Vardon-Men

Mixed Foursomes

Mulherin Schier Spring Cup

Kyogle v Casino - Ladies

Lismore v Casino - Ladies

Interclub Teams Event - Ladies

Ladies Captain's trophy

Dianne Beck and Nora Viel Lady putting champion

Riley Taylor

Glenn Eastment

Trevor Wood

Jeremy Schofield

Ian Laycock

Wayne Underhill Jr.

Alan Walsh

Darren Cooper

Peter McLean

Chris Beck

Margaret Ryan

Meryl Ellaby

Chris Beck

Margaret Ryan

Meryl Ellaby

Jacki Bratti and Debbie Low

Chris Low and Judy Karam

Noel and Reinie Kinsley

Draw - Kyogle retains the cup

Lismore

Debbie Low

Loretta Transton

Judith McHugh

Judith McHugh

Trevor Everest

Riley Taylor

Casino

Glen Eastment and Adam Shields

Glen Eastment

Trevor Wood

Steven Nelson

Jim Dean

Mark and Jackie Bratti

Andrew Fulwood

Casino

Lismore

Ocean Shores

Kay Wood

Fay King