



Terrigal Surf Life Saving Club

2024.25

Annual Report



- 🏆 2024 + 2025 Surf Life Saving Central Coast Club of the year
- 🏆 2024 Surf Life Saving New South Wales Club of the year
- 🏆 2024 Surf Life Saving Australia Club of the year

Terrigal SLSC Social Media



“Terrigal Surf Life Saving Club” + “Terrigal Nippers” + “Terrigal SLSC Boaties” + “Terrigal Senior Board and Ski Team” + “Terrigal IRB”



@terrighalslsc

Terrigal SLSC Sponsors 2024.25

Any success made in achieving our objectives has unquestionably been made possible by the support and financial assistance given by our sponsors and supporters listed below. On behalf of all members of the club, we wish to sincerely thank all of you and look forward to a close association for many seasons to come.

Major Club Sponsors

The Base Warehouse
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Competition Sponsors

The Crowne Plaza, Terrigal
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Notice Terrigal Surf Life Saving Club AGM 2025

Notice is hereby given that the 2025 Annual General Meeting of Terrigal Surf Life Saving Club Incorporated will be held on at Terrigal Surf Life Saving Club in Terrigal on Sunday 31st August commencing at 2pm.

AGENDA

1. Apologies
2. Adoption of Minutes of the 2024 Annual General Meeting
3. Welcome address by 2024-2025 President, Richard Green
4. Adoption of the 2024/2025 Financial Statement
5. Notices of Motion (nominee bios will be provided in due course)*
 - a. Motion to accept nominations for Life Membership – David Smith
 - b. Motion to accept nominations for Life Membership – Bruce Moy
6. Election of TSLSC Board of Directors for the 2025-26 season (Positions Descriptions available on SLSA Member Portal)**
 - a. Director of Administration (Nominee Dwayne Robertson)
 - b. Director of Finance (Nominee Beris Meldrum)
 - c. Director of Education (Nominee Cheryl Wallace)
 - d. Director of Member Services (Nominee Stuart Bennett)
7. Confirmation of Honorary Positions for the 2025-26 season**
 - a. Registrar (Nominee Beris Meldrum)
 - b. Boat Captain (Nominee Frankie Webber)
 - c. Board & Ski Captain (vacant)
 - d. IRB Captain (Nominee Niko Milanovic)
 - e. IRB Competition Captain (Nominee Tim Pittolo)
 - f. Life Saving Competition Captain (Harold Cole)
 - g. Complaints Manager (Nominee Julie Redfern) – appointed by the Board every 2nd year in line with Director of Member Services
 - h. Child Safe Coordinator (Nominee Candice Mungovan) – appointed by the Board every 2nd year in line with Director of Member Services
8. Any other urgent business
9. Meeting close

*As per Item 8.8(b) of the TSLSC Constitution, Criteria for assessment of Life Membership: (i) The nominee has been an exemplary active member of the Club for at least 20 years; or (ii) have been exemplary active member of the Club for at least 15 years, including at least four (4) years on the Board of the Club. All duties must have been completed in an outstanding manner; and (iii) it is considered that they will continue to be an outstanding ambassador for the Club. Detailed information about each nomination will be provided prior to the AGM.

**As per Item 19.1 of the TSLSC Constitution, self-nominations are now open for the positions listed under Agenda Items 6 and 7. Nominations should be emailed to the Director of Administration (admin@terrighalsurfclub.com.au). Nominations closed on Sunday 17th August 2025 at 5pm. Applications must include your name, position applied for, statement of claim (why you want the role and what you will bring to the role). Names of applicants will be shared with members via surfguard prior to the meeting.

Members nominating for Agenda Item 6, MUST BE FINANCIAL at the time of nomination and eligible to vote at the 2024/2025 AGM. If a position is not nominated for in writing, that position will remain vacant until a later date. NO NOMINATION WILL BE ACCEPTED FROM THE FLOOR. A CLOSED BALLOT will be held for the positions irrespective of the number of candidates. This ensures the membership has a vote on the suitability of that candidate.

To vote at the AGM, a member must be; (i) financial member of TSLSC for the 2024/2025 season; (ii) an active member 15 years or over on the day of the meeting; (iii) a Life Member or Board Member; or (iv) a current Associate Member with a minimum of 3 consecutive of seasons TSLSC membership. There will be no proxy voting.

Julie Redfern (TSLSC, Director of Administration)

BOARD POSITIONS

President	Richard Green
Director of Administration	Julie Redfern
Director of Competition	Ryan Quick
Director of Education & Training	Cheryl Wallace
Director of Finance	Beris Meldrum
Director of Lifesaving	Tim Pittolo
Director of Member Services	Danielle Quick
Director of Sponsorship	Ben Hibberd
Director of Junior Activities	Scott Roberts

ADDITIONAL VOLUNTEER AND SUB COMMITTEE POSITIONS

Member Services

Registrar	Beris Meldrum
Complaints Manager	Stuart Bennett
Child Safe Coordinator	Candice Mungovan
Radio Officer	Peter Connelly
First Aid Officer	Noelene Hickey
IRB Captain	Niko Milanovic
Member Protection Officer	Julie Redfern
Member Protection Officer	Cathy Cole

Patrol Captains and Vice Captains

Patrol 1	Rodney Boag, Ben Bynon
Patrol 2	Annie Jones, Toni Jones, Wayne Miller
Patrol 3	Andrew Davison, David Smith, Ben Hibberd
Patrol 4	Dwayne Robertson, Jacob Curcio
Patrol 5	Michael Ryan, Sean Casey
Patrol 6	Greg Hobson, Derek Stack
Patrol 7	Cathy Cole, Joshua Cole, Laurie Portier
Patrol 8	Stuart Bennett, Collin Baker, Richard Green
Patrol 9	Glenn Bowles, Mark McNair
Patrol 10	Bruce Moy, Justin Kaeser
Patrol 11	Colin Pink, Allison Smith, Simon Petley
Patrol 12	Robert Grassi, Mick Egan



Competition

Head Coach – Ryan Quick
Board & Ski Captain – Richard Green
Assistant Board & Ski Coaches – Adam Montgomery, Paul Lemmon
Boat Captain – Frankie Webber
Pool Rescue Coach – Richard Green
Lifesaving Competition Captain – Harold Kay
Beach Coach – vacant
IRB Competition Captain and Coach – vacant
Carnival Entries - Beris Meldrum

Junior Activities

JAC	Scott Roberts
Deputy	Mark Cameron, Craig Young, Simone Robertson
Recorder	Adam Montgomery
Carnival Entries	Beris Meldrum
Gear Steward	Cameron Louis
Beach Coach	Vacant
Junior Ocean/Pool Coaches	Jett Green, Zahra Green, Zoe Pope, David Rippon, Maleah Edwards, Linda Redfern



2024.25 CLUB MEMBERSHIP SUMMARY

	2024.25		2023.24		2022.23		2021.22		2020.21	
Members	M	F	M	F	M	F	M	F	M	F
Active	138	179	140	68	137	74	146	95	119	60
Active Reserve	0	0	1	0	1	1	1	1	0	1
Cadet	11	7	13	7	13	18	9	16	14	14
Other	180	145	168	112	201	177	180	161	188	166
Junior	116	158	126	132	168	165	175	163	144	138
Total	445	489	448	319	520	435	511	436	465	347

Members 2024.25

Life Members

A.J MacArthur Onslow	H Bassan	Max Babbage	Frank Payne
John Burgess	Gale Dibben	Jack Pateman	Roy Dibben
Peter Wyllie OAM	Jack Ternent	Alan Parry	Harry Vickery
Mark Power	Gordon Lambert	Jamie Legge	Richard Legge
Doug Anido	Paul Hawkins	Peta Daly	Ronald Stone
Jack Ward	John Howick	David Mansfield	Robert Morrison
Beris Meldrum	Paul Quick	Paul Stone	Gregory Elfick
Paul Broadbent	Clayton Schofield	Catherine Cole OAM	Mardi Love
Justin Kaeser	Kim Petley	Ryan Quick	Adam Montgomery
Stuart Bennett			

Long Service Members

Bronte Bagala	John Bellato	Brady Casey	Amelia Cole
John Deacon	Michael Di Betta	Robert Edwards	Lionel Fargher
Danielle Farquhar	John Giffney	Michael Gill	Emma Gunasinghe
Lauren Gunasinghe	Marc Gunasinghe	Jeffrey Harrison	Kaye Kelly
Paul Lemmon	Daniel Lockwood	Lisa Metcalfe	Luke Michael
Craig Moran	Kirk Newport	Richard Northey	Peter Obern
Anthony Offord	John Pasco	Timothy Pittolo	John Robb
Dwayne Robertson	Timothy Schofield	Kristina Skvorc	Cheryl Small
Alix Smith	Allison Smith	Anthony Smith	David Smith
Deklan Smith	Grace Smith	Greg Smith	Hayden Smith
Mel Smith	Kellie Snelling	Gerard Sparke	Robert Stanbridge
Roger Stimson	Herbert Stringer	Derek Taylor	Gregory Taylor
Gretchen Taylor	Julie Taylor	Daniel Walsh	Catherine Wilson

Active Members

Reid Adams	Omar Al-Khayat	Emma Amies	Ben Anderson
Terry Antonio	Nicholas Armstrong	Des Asbury	Collin Baker
Jack Baker	Nicole Baker	Debi Barnes	David Baxter
Kate Besley	Rodney Boag	Glenn Bowles	Adam Brierley
Adam Broughton	Ben Bynon	Mark Cameron	Sean Casey
Alisha Cech	Jeffrey Charge	Kate Cheyne	Philip Clegg
Joshua Cole	Chayse Coleman	Peter Connelly	Rachel Connelly
Gemma Cooper-Remington		Eamon Corless	Hayden Cowan

Matthew Cox
Melissa Curtis
Kai Davison
Brendan Done
Amanda Eyles
Niki Frampton
Tamsyn Gould
Tim Graham
Richard Green
Bradley Halicek
Jacy Harding
Nigel Heaton
Greg Hobson
Leona Holliday
Robert Kitchen
Damian Larkin
Saxon Lumsden
Danny May
Niko Milanovic
Bruce Moy
Nicole Petley
Hilary Pope
Troy Racklyeft
David Rippon
Tori Robertson
Todd Saunders
Elizabeth Shearer
Don Smith
Claire Stack
Callum Sutton
Braith Walters
Jason Wilcock
Karl Woodward

Sam Cummins
Anna Davis
Ben Deacon
Michael Dudley
Laura Fazzolari
Bryn Gaha
Kathy Graham
Robert Grassi
Samone Green
James Hall
Jacinda Harrison
Ben Hibberd
Aaron Hoffman
Richard Ivens
Susanna Kull
Tyrone Lesser
Jason Mak
Charli McDonald
Wayne Miller
Peter O'Malley
Simon Petley
Laurie Portier
Jayden Redfern
Scott Roberts
Daniel Robinson
Matthew Scott
Kate Shevchenko
Natassia Smith
Derek Stack
Alicia Van Arkel
Franklin Webber
Stephen Williams

Antonio Cunha
Corey Davis
Julian Dent
Lilly Egan
Anthony Field
Violet Gates
Kyle Graham
Kye Green
Emma Griffiths
George Hardie
Finlay Healey
Michael Hickey OAM
Damien Holliday
Annalise Jones
Peter Laing
Cameron Louis
Scott Martin
Christian McKeon
Josh Moorhouse
Andrew Oswald
Michael Pickering
Nathan Pring
Julie Redfern AM
Cash Robertson
Alexander Ryan
Rebecca Scott
William Shipton
Hannah Snelling
Joshua Stephens
Eddie Vogel
Andrew Wells
Michael Wilson

Jacob Curcio
Andrew Davison
Andrew Donal
Mick Egan
James Foster
Dean Gillard
Mitchell Graham
Nicholas Green
Matthew Griffiths
Daniel Harding
Jill Heaton
Noelene Hickey
Kye Holliday
Toni Jones
David Lancefield
Wayde Lowe
Bianca May
Mark McNair
Ric Morrey
Catherine Palmqvist
Colin Pink
Jack Quick
Linda Redfern
Simone Robertson
Michael Ryan
Catherine Scully
Anthony Siciliano
James Snelling
Dean Stojanovic
Cheryl Wallace
Lucy Wicks
Jack Woodhouse

Reserve Active membersb

Chris Mensforth

Award Members

Lisa Coleman
Craig Pollington

Des Costello
Peter Reddel

Lindsay Lyon

Richards O'Brien



Active 15-18 Members

Will Baker	Fletcher Buda	Ava Cameron	Cashar Darwin
Maleah Edwards	Olivia Edwards	Benjamin Eltham	Lincoln Eyles
Jett Green	Zahra Green	Ken Griffiths	Sam Griffiths
Skye Hackshall	Angus Halicek	Noah Harrison	Mason Holliday
Samantha Husk	Joseph Jarvis	Matilda Kaeser	Harold Kay
Catherine Kearney	Molly Laing	Samuel Logan	Oscar Louis
Scarlett McGregor	Lily Milanovic	Kaelan Montgomery	Jesper Palmqvist
Eden Pearson	Matthew Peterson	Chloe Petley	Zoe Pope
Jemma Roberts	Olivia Ryan	Caitlin Scott	Sienna Sinclair
Keelan Smith	Samuel Terry	Kaelan Thomas	Riley Wait
Ashton Walters			

Cadet 13-15 Members

Cooper Armstrong	Cameron Boag	Brielle Gurnhill	Tasman Holliday
Heidi Jarvis	Oliver Kaeser	Noah Lockwood	Xavier May
Seamus Meares	Ella Montgomery	Harry Petley	Amelia Preston
Mia Preston	Charlotte Quick	Catherine Simpson	Mitchell Stretto
Jai Thomas	Liam Thompson		

Junior Activities Members

William Abed	Henry Abrahams	Miles Abrahams	Kensi Allan
Nirmala Allan	Zander Allan	Olivia Allso	Farrah Anderson
Paxton Anderson	Theo Anderson	Charli Armstrong	Isabella Beatson
Harper Beatty	Isla Bender	Arin Bhalla	Aryana Bhalla
Charlotte Bladon	Daxton Boyd	Isabelle Bozanic	Aleeia Brack
Imogen Bremner	Logan Bremner	Tyler Brook	Everly Brooks
Hendrix Brown	Macy Brown	Nora Brown	Vance Budakoski
Beau Burrell	Charlotte Burrell	Zane Calamatta	Laura Callaway
Thomas Callaway	Macey Cameron	Taylor Cameron	Willow Canna Hofbauer
Isla Cantlay	Talira Carmichael	Sky Carron-Page	Xavier Carron-Page
Julian Cashman	Keira Cashman	William Cashman	Romeo Cassar
Maeve Chambers	Charlie Chappell	Blanka Chatys	Milan Chatys
Bailey Chia	Kai Chia	Joni Cilia	Luke Clack
Samuel Clark	Scarlett Clarke-Foster	Charlotte Clements	Harlow Coombs
Kiara Cowan	Skye Cowan	Summer Cowan	Henry Cox
Oscar Cresswell	Jack Cullen	Rose Dalton	Sofia Darby Torreblanca
Lachlan Davis	William Davis	Freja Dent	Maja Dent
Oscar Dent	Adelaide Devereux	Christian Di Michiel	Elsa Di Michiel
Ruby Donaldson	Harper Done	Scarlett Done	Braxton Dowell
Chloe Duncan	Edward Dutton	Kavya Dwivdei	Charlton Dworjanya
Amelia Dyer	Audrey Edmonds	Finn Edwards	Skyla Edwards
Cameron Eltham	MJ Eyles	Ava Felix	Charlie Fenech
Molly Ferguson	Felipe Ferreira	Halle Field	Alastair Fitton
Finn Fletcher	Nyla Fletcher	Kai Forder	Hugo Friedel
Beatrix Gallen	Harriet Gallen	Harper Gibbons	Maeve Gilmartin
Jack Giuliani	Sienna Giuliani	Gracie Gray	Isla Gribble
Lacy Gribble	Miley Gribble	Madison Griffith	Emily Griffiths
Austin Groves	Brooks Groves	Sajjad Gulamhusein	Darcie Hall
Elsie Hall	Willow Hemmings	Myka Herbert	Riley Herring
Isaac Hoffman	Koda Howick	Ben Hunter	Jonah Hunter
Oliver Johnson	Poppy Johnson	Eva Jones	Leo Jones
Elsie King	Harper King	Koby King	Reece King
Jock Kinkade	Miley Kinkade	Majken Kull	Tuva Kull
Zara Laidlow	Eli Laing	Ivy Lam	Alexander Lee
Ethan Lee	Olivia Lee	Piper Lees	Elsie Lemmon
Hugo Lemmon	Ryan Lenehan	Alexandrine Lesperance	Alvy Lesperance
Calum Lesser	Cayley Lesser	Madden Lightfoot	Hayley Locke

Joclyn Locke	Ashin Lockwood	Olivia Lockwood	Adelaide Louis
Emma Louis	Evelyn Lowe	Vivienne Lowe	Jude Lowes
Neve Macgugan	Willoughby Macgugan	Thomas Machado	Leila Mak
Sidney Mak	Emmy Malkin	Mason Malloy	Noah Malloy
Billie Manning	Ellery Mansfield	Finley Manson	Maisie Manson
Mackenzie Mason	Rylan Maule	Jett May	Grace McCartney
Beau McKeon	Olivia McKinnon	Fletcher McLuckie	Harrison McNair
Isla Meldrum	Sienna Metcalfe	Spencer Metcalfe	Maeve Michael
Eden Milanovic	Leo Milosavljevic	Mila Milosavljevic	Annabelle Monaghan
Phoenix Montgomery	Sage Moreno	Tess Morris	Pip Morrow
Alba Mulrone	Darcie Mulrone	Luka Mungovan	Kate Nagy
Jesse Nelson	Elsie Notara	Harper O'Brien	Teagan O'Callaghan
Ashton O'Sullivan	Conor Orbell	Indi O'Reilly	Jagger O'Reilly
Leo Osment	Logan Osment	Lennie Packer	Aaliyah Page
Addison Page	James Park	Sophie Park	Charlie Parker-Brown
Kristina Pepper	Max Percy	Oscar Phillips	Sonny Phillips
Lily Piper	Micah Pope	Rebecca Pring	Mila Pursehouse
Archie Quick	Ethan Quick	William Rawling	Zoe Rawling
Anton Richardson	Luca Richardson	Essie Rickard	Sophia Rigoni
Brodie Risley	Ollie Risley	Marlow Robb	Maxwell Robb
Owen Roberts	Elka Robertson	Halle Robertson	Vidhaan Rohilla
Eva Rowe	Franki Russell	Kelsey San Gabriel	Harvey Saunders
Lawson Saunders	Emily Scott	Amelia Shanahan-Prendergast	
Elizabeth Shanahan-Prendergast		Veronica Sharma	Piper Sharman
Indie Slater	Kai Slater	Cooper Smith	Florence Smith
Alberts Sprodzens	Airlie Starkey	Millie Stone	Agi Strolin
Josh Symonds	Finn Taylor	Isabelle Terry	Amelia Tucholski
Arabella Tucholski	Elijah Turnbull	Owen Turnbull	Snowden Underwood
Adrian Valizadeh	Kiana Valizadeh	Lucy Verrender	Alice Walker
Finn Walker	Macey Walker	Benji Wall	Hudson Wall
Maddox Webb	Matilda-Rose Webb	Jazmin Wilkinson	Charlotte Williams
Sam Wilson	Mary Yatsenko	Annika Young	Olivia Young
Kaia Zur	Talia Zur		

Nipper Parent Members

Kylie Abed	Lindsey Abrahams	Danielle Allan	Stephen Allan
Nicole Alley	Sharon Allwood	Craig Armstrong	Daniel Beaston
Elisha Beatty	Liz Bladon	David Bowker	Darran Boyd
Oliver Bozanic	Stacey Bremner	Scott Brown	Shandri Brown
James Budjakoski	Alexander Burrell	Ben Callaway	Donna Callaway
Amber Cameron	Keely Carmichael	Adam Carron	Chris Cashman
Tom Cassar	Rebecca Chappell	Tullia Cilia	Mitchell Clack
Amy Clark	Morgan Clements	Mitchell Coombs	Liam Cox
Michael Cresswell	Brett Cullen	Meabh Dalton	Warren Dalton
Elyse Devereux	Jonathan Di Michiel	Mira Di Michiel	Gareth Duncan
Simon Dutton	Pankaj Dwivedi	David Dworjanyn	Abigail Dyer
Janelle Edmonds	Parita Felix	Lauren Ferreira	Briony Field
Tess Fitton	Jacob Fletcher	Kinga Fletcher	Kate Forder
Luke Gallen	Sylvia Gallen	Christopher Garnsey	Grant Giuliani
Michael Gray	Elissa Gribble	Joel Gribble	Nicole Griffith
Evan Griffiths	Steven Groves	Muntazir Gulamhusein	Mason Hemmings
Cecelia Herbert	Kristy Herring	Paige Hillier	Janelle Honor
Daniel Howick	Alex Hunter	Paul Hunter	Alex Johnson
Graham Jones	Daniela King	Kelly King	Sarah King
Thomas Kinkade	Gabriela Komrskova	Dave Laidlaw	Amy Le Bas
Robbie Lee	Seungro Lee	Chris Lees	Campbell Lemmon
Neil Lenehan	Andre Locke	David Lockwood	Jessica Lowe
Grazyna Maga	Natasha Majchrowski	Max Malkin	Robert Malloy
Lucienne Manning	Erin Mansfield	Alexander Manson	John Mason

Laura Maule	Katherine Maxwell	Tennille Mcadie	Candice McCartney
Aaron McLuckie	Leanne Milanovic	Alexandar Milosavljevic	Linda Monaghan
Fernando Moreno	Tony Morris	Michelle Morrow	Shanelle Mulroney
Candice Mungovan	Gabrielle Nagy	James O'Brien	Christopher O'Callaghan
Mitchell O'Reilly	Ryan O'Sullivan	Sheree Orbell	Peppa Osment
Tim Packer	Daemn Page	James Page	Ange Park
John Park	Helen Parker-Brown	Gareth Pepper	Nathan Percy
Gary Phillips	Katherine Phillips	Claire Pillans	Sophie Piper
Steven Pope	Celia Potter	Jennifer Prater	Natasha Pursehouse
Danielle Quick	Samantha Rawling	Scott Richardson	Robert Rickard
Micah Rigoni	Claire Robertson	Paul Robertson	Jennifer Rowe
Maria San Gabriel	Shane Saunders	Samantha Scott	Ruth Shanahan-Prendergast
Dimple Sharma	Scott Sharman	Jane Shin	Pratima Singh
Ryan Slater	Dylan Smith	Jonathan Smith	Vita Sprodzena
Lisa Standish	Moira Standish	Yasmin Starkey	Sian Stephenson
Laura Stone	Emily Strolin	Rebecca Symonds	Tim Symonds
Luke Taylor	Erica Tieu	Laura Torreblanca	Gustavo Trombini Lazari
Adam Tucholski	Angela Turnbull	Peter Turnbull	Alana Tyrrell
John Underwood	Russell Underwood	Damian Verrender	Kathryn Wain
Byron Walker	Kate Wall	Samantha Weaver	Mark Wilkinson
Scott Williams	Sara Winchester	Madeleine Wood	Nick Yatsensko
Craig Young	Megan Young	Anna Zhikhareva	Sian Zur

Associate Members

Gary Brewin	Jon Fogarty	Jodie Gates	Melissa Hackshall
Wendy Harris	David Hughes	Sandra Husk	Trevor Husk
James Mabbutt	John McDonald	Ray Moore	David Newell
Sarah Russell	Jennifer Schofield	Daniel Simpson	Tahir Turk
Wendy Walsh	Catherine Wright		

Community Members

Kim Baxter	Janelle Baty	David Booth	Adrian Boothman
Karen Burke	Heather Burrett	Michelle Caisley	Carmen Cooper
Rosalind Fuller	Ann Gazal	Peter Gill	Peter Harris
Athena Koelmeyer	David McAlpine	Karen Morrison	Tony Mylan
David Parkin	Harriet Ratcliffe	Karen Robertson	Janet Robinson
Mick Rolfe	Tim Sargeant	Leanne Stam	Peter Taylor
Gregory Walker			



Terrigal SLSC Honour Blazer Awardees

William (Bill) Phillips	1947
Harry Vickery	1948
Ron Dibben	1949
Cyril Charge	1952
John Burgess	1953
Gordon Lambert	1960
Ron Sumner	1967
Mark Power	1973
Ron Stone	1991
Paul Broadbent	2009
Justin Kaesar	2012
Mardi Love	2016
Peter Ives	2017
Kim Petley	2017
Toni Jones	2021
Stuart Bennett	2022
Adam Montgomery	2023
Ryan Quick	2023
Paul Lemmon	2024
Andrew Adavison	2024
Dwayne Robertson	2024
Richard Green	2025
Julie Redfern AM	2025
Joshua Cole	2025

SLSA Gold Medalion Numbered Caps

1. Lionel Fargher
2. Anthony Smith
3. Craig Moran
4. Anthony Field
5. David Rippon
6. Richard Green
7. Mitchell Graham
8. Anthony Jones
9. Keaton Pollington
10. Jacob Curcio
11. Tamsyn Gould
12. Jack Baker
13. Kye Green
14. Derek Taylor
15. Jayden Redfern
16. Sam Cummins
17. Kyle Graham
18. William Anido
19. Ian Bennett
20. Stuart Boag
21. Stephen Reid
22. Edward Gourley
23. John Rippon
24. Tegan Perkins



PRESIDENT'S REPORT

Another incredible season has come and gone at Terrigal Surf Life Saving Club, and what a year it has been. I want to take this opportunity to sincerely thank all our patrolling members for their dedication and commitment throughout the season. Your tireless efforts continue to make our Club the proud and respected organisation that it is.

I am immensely proud to share that Terrigal SLSC has once again been named **Central Coast Club of the Year**—our second consecutive win. Building on that, last year we achieved an extraordinary milestone: being awarded both the **New South Wales Surf Life Saving Club of the Year** and **Surf Life Saving Australia Club of the Year**. This was a first in our Club's history and a remarkable achievement that reflects the passion, hard work, and unity of our entire Club community.

These accolades are not won by individuals but by the collective efforts of many. I would like to extend special thanks to our Board members for their ongoing leadership and commitment. A heartfelt thank you to **Julie Redfern** for her tireless work in preparing the comprehensive documentation required for these prestigious awards. I also acknowledge **Adam Montgomery, Julie**, and **Jayden Redfern**, who represented Terrigal at the national presentations and interviews. Winning these awards is no small feat—it was a true team effort and one that we can all be proud of. The team spent endless hours preparing for the presentation and interview...and by all accounts they nailed it. We had an extraordinary year at Terrigal SLSC and to be acknowledged in this way was very exciting. On the back of great success at the NSW Awards of Excellence, we took a bus load of 40 members down the to SLSC Awards of Excellence on the 9th of November 2025. To be announced the winner was historic for our club and for Central Coast Branch.

In December 2025, we completed a major renovation of our Club facilities, including upgrades to the front foyer and entrance, the function and training room, ground floor bathrooms, and the gym. We received the Occupancy Certificate on 7th December 2025 and had a grand opening the following weekend. The renovation includes all new AV system, energy efficient lighting and display cabinets. New signage has been installed, along with enhanced security, a newly renovated gym and a beautiful new clock generously donated by **Central Coast Council**. The transformation is fantastic, and we're thrilled with the result—it truly reflects the pride we have in our Club. We could not be more happy with the result and the club is now set up for the future. The entire exterior of the club was also repainted with support of Dulux and Central Coast Council. We managed to complete the works and still have significant savings our investment account which was our goal.

Our beach continues to be a hub for the community and tourists alike, with an estimated **154,000 visitors** enjoying Terrigal Beach this season. With around **900 active members**, we're proud to report **zero drowning deaths** this season—a direct result of the dedication and vigilance of our volunteer patrols. Over the season, our members completed an impressive **7,988 patrol hours**, performing **7,149 preventative actions**, **136 first aid treatments**, and **10 rescues**. These figures highlight not only the importance of our presence on the beach but also the high level of training and readiness among our lifesavers. We have placed a strong focus on training and development, and now have many highly skilled and qualified lifesavers serving our community. I am particularly proud to say we now have 10 qualified UAV (drone) pilots and 2 drones at Terrigal to keep our beach safe. These offer a new way for monitoring the beach and we look forward to expanding the program.

Over 50 members received and were recognised with various awards including 28 Patrol Service Awards, 8 National Medals, 2 SLSC Long Service Awards, 2 x 20-year SLSCNSW officiating certificates. Our Director of Administration Julie Redfern was awarded a Member of

the Order of Australia (AM) on Australia Day 2025 for “significant service to cardiology, allied health, research and education, and to the community.” This is an extraordinary achievement and the first AM for Terrigal SLSC. Julie has been a member of TSLSC for 14 years including 7 on the Board. She has also been an age manager and regular official in her early years and played a huge role in successful and cost-effective delivery of our clubhouse renovation. Her role in revising our contracts, governance, documentation, communication and leadership combined with her personal work on our club of the year nominations was incredible. Thank you Julie!

We continued our partnerships with the NSW Cancer Council and Terrigal/Wamberal RSL to host ANZAC Day Dawn Service. We also created new partnerships with The Glen Rehab and Rotary for the ‘Quicksand’ run. Our social media continues to expand and on facebook and Instagram have 3600 and 2125 followers respectively. Thank you to our Ocean Swim Committee and all who volunteered to help out including providing water safety. This event continues to be a big success and fund-raiser for the club.

We continue to strength our volunteerism for Branch and State. This year we hosted Brach and boat carnivals. We have large numbers of junior, youth, open and Master’s Athletes competing in all disciplines including ocean, pool and lifesaving events. Congratulations to all our competitors and supporters and thank you to all our coaches, officials and volunteers. Many athletes achieved personal goals, won medals Branch/State/Aussies medals in board and ski, boats, lifesaving and pool rescue; 11 members (athletes, coach, Team Manager) were selected for SLSCC Interbranch Team.

Our Director of Lifesaving, Tim Pittolo also took on the role of SEMC at Branch carnivals and others were selected for the SLSCA/SLSNZ Powercraft Exchange Program. Other members hold volunteers roles for Branch and NSW and we thank all for the ongoing service. Congratulations to Kim Petley, Ryan Quick, Adam Montgomery and Stuart Bennet who were awarded Life Membership at the 2024 AGM. Also congratulations to Richard Green, Julie Redfern and Josh Cole for being awarded TSLSC Honor Blazers at the 2025 Presentation.

Terrigal SLSC continues to grow stronger each year. Our achievements are the result of the passion, teamwork, and unwavering community spirit that defines our Club. Thank you once again to all our members, the Board, volunteers, supporters, and sponsors. Here's to another safe and successful season ahead.

Richard Green
(Terrigal SLSC President)



LIFESAVING REPORT

The 2024-2025 season is now done and dusted and can be chalked up as another successful season for lifesaving at Terrigal. Our patrol teams have worked well together to meet our goals, and I want to thank all our patrolling members for their dedication and work that they put in.

This season saw some major changes to our Lifesaving agreement and the hours that we patrol this as with any changes comes with its ups and downs and has been received well by the patrolling members as we were one of the first branches to go to this new format of the lifesaving agreements, we were the Guinea pigs and feedback has been provided to SLSNSW on what worked well and not so well so hopefully in the future the agreements will be more beneficial for all parties.

While we have had some ups and downs our statistics are good with our patronage of our beach been again higher than pre covid and the numbers of rescues down and the numbers of preventative actions taken on par with previous years.

A special thanks needs to go to Nico Milanovic, Peter Connolley and Nolene Hickey for their work as IRB Captain, Radio Officer and First Aid Officers respectively the work these people put in behind the scenes maintaining our equipment allows the patrolling members to have the gear and equipment to patrol effectively. Next season will see changes to the way we operate with the introduction of 2 UAV's for the club to use and I look forward to these changes and the safer environment that these will create for our club and the opportunities having the drones will bring to our club for members who may not be able to patrol in traditional methods to actively be a part of our teams in the future.

Tim Pittolo
(Director of lifesaving)



Patrol Statistics

Rescues	2024.25	2023.24	2022.2023	2021.22	2020.21
No Gear	2	1	18	6	4
Rescue Tube	1	2	13	9	2
Rescue Board	2	2	17	11	16
IRB	4	17	8	4	4
Other	0	0	6	0	0
Total Rescues	9	22	62	30	26

Preventative Actions	2024.25	2023.24	2022.23	2021.22	2020.21
Preventions	7149	2417	1341	1618	1351
Searches	2	0	16	3	1
Shark Alarm	0	0	3	0	0

First Aid	2024.25	2023.24	2022.23	2021.22	2020.21
Fractures/ Dislocations	2	2	3	3	0
Major Wounds	1	1	1	2	2
Minor Cuts & Abrasions	22	31	67	21	34
Minor Marine Stings	234	168	222	1531	463
Other	11	10	33	8	8
Spinal	1	0	1	3	2
Resuscitation	0	0	1	0	0

Total beach attendance: 116,554

Total swimmers: 32,412

Total Patrolling Hours: 8,042



100% Patrol Attendance

Annie Jones
Debi Barnes
David Smith
Beris Meldrum
Scott Roberts
Amelia Cole

Toni Jones
Michael Wilson
Michael Hickey
Michael Ryan
Owen Roberts
Laurie Portier

Wayne Miller
Sam Wilson
Peter Connelly
Niko Milanovic
Cathy Cole
Alisha Cech

Anthony Siciliano
Andrew Davison
Dwayne Robertson
Derek Stack
Joshua Cole
Harold Kay

Kaelan Thomas	Jai Thomas	Stuart Bennett	Terence Antonio
Glenn Bowles	Mark McNair	Peter O'Malley	Chayse Coleman
Adam Brierley	Jill Heaton	Nigel Heaton	Eddie Vogel
Michael Pickering	Bruce Moy	Justin Kaeser	Matilda Kaeser
Oliver Kaeser	Jeff Harrison	Jacinda Harrison	Noah Harrison
Kate Shevchenko	Allison Smith	Kim Petley	Mark Power
Tyron Lesser	Cayley Lesser	Hayley Locke	

Member Patrol Hours at Terrigal SLSC

Omar Al-Khayat 47.25	Ben Anderson 8.25	Terence Antonio 50	Cooper Armstrong 33.25
Nicholas Armstrong 24.5	Bronte Bagala 4.25	Collin Baker 46	Jack Baker 36.25
Nicole Baker 41.5	Will Baker 41.5	Debi Barnes 59.5	Harper Beatty 26.5
Stuart Bennett 54.5	Cameron Boag 54.25	Rodney Boag 58.25	Eliana Bootes 8.5
Glenn Bowles 50.25	Adam Brierley 60.75	Adam Broughton 34.75	Ben Bynon 40.5
Ava Cameron 26.25	Mark Cameron 25.25	Taylor Cameron 26.5	Sean Casey 19
Alish Cech 53	Jeffrey Charge 33.5	Kate Cheyne 14.75	Philip Clegg 37.25
Amelia Cole 57.75	Cathy Cole OAM 77.25	Joshua Cole 80.5	Chayse Coleman 55.25
Lisa Coleman 35.25	Peter Connelly 55.75	Rachel Connelly 12.75	Gemma Cooper-Remington 5.5
Eamon Corless 21.75	Hayden Cowan 19	Kiara Cowan 41.25	Sam Cummins 32
Antonio Cunha 26.75	Jacob Curcio 47	Anna Davis 11.25	Corey Davis 2
Andrew Davison 60	Kai Davison 38.75	John Deacon 9	Julian Dent 2.75
Elsa Di Michiel 19	Brendan Done 4.92	Michael Dudley 41.72	Maleah Edwards 0
Olivia Edwards 44.5	Skyla Edwards 5.5	Lilly Egan 38	Mick Egan 34.5
Gregory Elfick 8.25	Ben Eltham 23.75	Cameron Eltham 21.25	Amanda Eyles 0
Lincoln Eyles 4.25	Lionel Fargher 29.75	Anthony Field 2	Niki Frampton 43
Bryn Gaha 8.25	Violet Gates 0	Michael Gill 13.75	Maurice Good 42.5
Tamsyn Gould 30.5	Kathy Graham 31.5	Kyle Graham 26.25	Mitchell Graham 5.5
Tim Graham 36	Robert Grassi 43	Jett Green 36.5	Kye Green 30.75
Nicholas Green 20	Richard Green 54.25	Samone Green 36.25	Zahra Green 44.75
Isla Gribble 22.5	Emma Griffiths 10.5	Ken Griffiths 0	Matthew Griffiths 62
Sam Griffiths 4.25	Emma Gunasinghe 17.25	Lauren Gunasinghe 30	Marc Gunasinghe 9.5
Angus Halicek 9.5	Bradley Halicek 23.25	Skye Hackshall 0	James Hall 19
George Hardie 39.25	Jacinda Harrison 47.25	Jeffrey Harrison 47.25	Noah Harrison 47.25
Finlay Healey 34.25	Jill Heaton 48.75	Nigel Heaton 52	Riley Herring 14
Ben Hibberd 33.5	Noelene Hickey 14	Michael Hickey OAM 53.75	Greg Hobson 44.75
Damien Holliday 27.5	Kye Holliday 17.5	Leona Holliday 31.75	Mason Holliday 35
Tasman Holliday 17	Samantha Husk 24.5	Heidi Jarvis 40.25	Joseph Jarvis 30.75
Annalise Jones 53.75	Toni Jones 112.75	Justin Kaeser 52.5	Matilda Kaeser 48.25
Oliver Kaeser 48.25	Harold Kay 80.75	Catherine Kearney 4	Kaye Kelly 0
Robert Kitchen 8.75	Susanna Kull 22	Eli Laing 0	Molly Laing 4.5
Peter Laing 0	David Lancefield 18.75	Damian Larkin 0	James Legge 4.75
Paul Lemmon 4	Ryan Lenehan 26	Cayley Lesser 55.42	Tyron Lesser 78.84
Hayley Locke 61.84	Daniel Lockwood 4	Noah Lockwood 18.5	Olivia Lockwood 0
Samuel Logan 23.25	Adelaide Louis 30.84	Cameron Louis 12.25	Mardi Love 9.5
Wayde Lowe 10.75	Scott Martin 22.5	Bianca May 18	Danny May 34.75
Jett May 27.5	Xavier May 27.5	Charli McDonald 8.75	Scarlett McGregor 9.75
Beau McKeon 27.5	Mark McNair 51	Beris Meldrum 130.5	Spencer Metcalfe 10
Lily Milanovic 38.75	Niko Milanovic 61.25	Wayne Miller 54.75	Adam Montgomery 41
Ella Montgomery 43	Kaelan Montgomery 32.25	Josh Moorhouse 46.02	Craig Moran 22.5
Ric Morrey 40.5	Bruce Moy 62	Richard O'Brien 34.5	Peter O'Malley 44.5
Andrew Oswald 0	Catherine Palmqvist 39.75	Jesper Palmqvist 40.75	James Park 36.5
John Pasco 0	Eden Pearson 4	Matthew Peterson 38.5	Chloe Petley 32.75
Harry Petley 4.25	Kim Petley 66	Nicole Petley 38.5	Simon Petley 41.75

Michael Pickering 52	Colin Pink 44.75	Timothy Pittolo 43.75	Craig Pollington 43.75
Hilary Pope 13.75	Micah Pope 36	Zoe Pope 5.5	Laurie Portier 66.25
Mark Power 54.75	Amelia Preston 29.75	Mia Preston 29.75	Nathan Pring 11.42
Archie Quick 25.75	Charlotte Quick 31.5	Jack Quick 10.25	Paul Quick 7.25
Ryan Quick 8.5	Peter Reddel 33.5	Jayden Redfern 24.25	Julie Redfern AM 30.25
Linda Redfern 33.25	Kaiden Regattieri 0	Tahj Regattieri 4	John Robb 11.67
Jemma Roberts 8.25	Owen Roberts 40.75	Scott Roberts 57.5	Cash Robertson 43
Dwayne Robertson 50.25	Simone Robertson 50.25	Tori Robertson 34	Daniel Robinson 36
Eva Rowe 32.5	Alexander Ryan 33	Michael Ryan 57.25	Olivia Ryan 35.5
Todd Saunders 33.5	Caitlin Scott 13.5	Matthew Scott 49.75	Rebecca Scott 44.75
Catherine Scully 34.75	Elizabeth Shearer 4	Kate Shevchenko 57.5	William Shipton 4.25
Anthony Siciliano 54.17	Catherine Simpson 23.25	Sienna Sinclair 5.5	Cheryl Small 12.5
Alix Smith 4.25	Allison Smith 99.33	David Smith 85.5	Don Smith 48.75
Grace Smith 4.25	Keelan Smith 35	Hannah Snelling 4.25	James Snelling 22.25
Kellie Snelling 0	Claire Stack 6	Derek Stack 54.5	Joshua Stephens 46.67
Roger Stimson 5.5	Dean Stojanovic 44.5	Mitchell Stretton 26.5	Herbert Stringer 2.75
Callum Sutton 5.5	Gregory Taylor 8.25	Isabelle Terry 10.25	Samuel Terry 5.5
Jai Thomas 55.5	Kaelan Thomas 55.5	Liam Thompson 0	Alicia VanArkel 28.02
Eddie Vogel 48.75	Riley Wait 6	Robbie Wait 4	Cheryl Wallace 70.75
Ashton Walters 4	Braith Walters 13.75	Franklin Webber 41	Andrew Wells 32.75
Jason Wilcock 20	Stephen Williams 30.5	Catherine Wilson 0	Michael Wilson 107
Sam Wilson 64.25	Jack Woodhouse 10		



MEMBER SERVICES REPORT

The start of the season saw the renovation of our club completed, and the new facilities be open to everyone. We thank everyone for their patients and ability to adapt when the club was closed for renovation. We thank those involved in the renovation process for all their hard work in turning our club into an amazing space for everyone. We acknowledge our volunteer members for their dedication, hard work, and remarkable achievements. Their countless hours spent ensuring the safety of Terrigal Beach, supporting the smooth running of our club, and strengthening community connections have made a lasting impact.

Our Nippers program continues to thrive. Weekly Sunday sessions provided valuable surf safety education, surf sports skills, and beach awareness in a fun and inclusive environment. Special thanks to our Nipper Age Managers, water safety volunteers, and parent helpers who make the program possible each week.

Beyond patrolling the beach, our members actively engaged in a variety of community events throughout the season. These included participation in the Terrigal Ocean Swim, Pat Farmer Quicksand Run, ANZAC Day Services, CPR training sessions at The Glenn, and support for the Rainbow Beaches initiative. We look forward to another safe, active, and rewarding season ahead. Our annual awards have been a major success this year with our awards and Branch and NSW summarised below.

Surf Life Saving Central Coast and NSW Awards of Excellence

SLSCC Club of the Year – Terrigal SLSC

SLSCC Youth Athlete of the Year – Jett Green

SLSCC and SLSNSW Master's Athlete of the Year – Hayden Smith

Major TSLSC Awards 24.25

Club Person of the Year – Julie Redfern

Youth Club person of the year – Harold Kay

Volunteer of the Year – Richard Green

Youth Volunteer of the Year – Alisha Cech

TSLSC Lifesaving Awards 2024.25

Lifesaver of the Year – Joshua Cole

Youth Lifesaver of the Year – Chayse Coleman

Patrol Captain of the Year – Stuart Bennett

Patrol of the Year – Patrol 6

Surf Sports and Competition Awards 2024.25

Youth athlete of the Year – Jett Green

Athlete of the Year – Bryn Gaha

Masters Athlete if the Year – Hayden Smith

Boatie of the Year – Franklin Webber

Lifesaving Athlete of the Year – Samantha Husk

Board & Ski Athlete of the Year – Jett Green

Sports team of the Year – 55-59yrs Male Double ski – Peter Laing, Paul Lemmon

Coach of the Year - Ryan Quick

Official of the Year – Wendy Walsh

Education and Administration Awards 2024.25

Community Education Program of the Year – CPR at The Glen

Services Team of the Year – Ocean Swim Committee

Innovation of the Year – Nippers Rescue Day

Administrator of the Year – Ben Hibbard

Trainer of the Year – Andrew Davison

Assessor of the Year – Timothy Pittolo

Facilitator of the Year – Beris Meldrum

TSLSC Honor Blazers for 2024.25

Joshua Cole

Julie Redfern

Richard Green

Congratulations to the following club members for achieving SLSA recognition awards.

National Medals

Bruce Moy	Emma Amies	Greg Hobson
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National Patrol Service – 5 years

Will Baker	Mark Cameron	Sean Casey	Olivia Edwards	Jett Green
Emma Griffiths	Skye Hackshall	James Legge	Colin Pink	Scott Roberts
Rebecca Scott	Elizabeth Shearer	Callum Sutton		

National Patrol Service – 10 years

Omar Al-Khayat	Sean Casey	Deklan Smith	Joshua Stephens	
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National Facilitator Service – 10 years

Allison Smith				
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National Patrol Service – 15 years

Terry Antonio	Sean Casey	Anthony Field	Lauren Gunasinghe	Michael Hickey OAM
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National Patrol Service – 20 years

Stuart Bennett				
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National Long Service Award – 25 year

Luke Michael				
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EDUCATION REPORT

The 2024/2025 season has been successful despite the temporary venue challenge due to the club house renovations. Over 60 new awards were granted, and +85% of requalification's were completed by club members.

The Education Team has grown this season with the return of previous experienced trainers including Andrew Davison and Lionel Fargher as well as two new members with training qualifications and experience, Emma Griffiths and Denise Meuldijk. Chayse Coleman and Alisha Cech have both positively continued to develop their presentation skills while Beris Meldrum, Tim Pittollo, Toni Jones and Dwayne Robertson steadfastly support the education program with their experience and knowledge. Bruce Moy and Niko Milanovic both expertly lend their experience to the IRB Crew and Driver Courses. Harold Kay has also been welcomed to the team after successfully completing his Training Officers Course this season. We also appreciate Allison Sharkey who provided support to the team during the season.

The 2024/2025 season continued the initiative established by Phil Clegg last season to deliver the SRC, SRC to Bronze transition and Bronze Medallion courses simultaneously across 5 weeks. Two courses were offered this season commencing in October and March as well as an additional SRC in December 2024. Modest class sizes ensue the more intensive format is possible and efficient. The relatively new Assessing App was utilised throughout the season and will be rolled out next season for the IRB courses as well.

The 2025/2026 Education plan is in its final draft stage and will be promoted to members and advertised on the Terrigal Surf Club website before the start of the season. I would like to thank all the Education team for their contribution to the seasons program and look forward to working with them again next season. Education Team: Tim Pittolo, Toni Jones, Beris Meldrum, Andrew Davison, Denise Meuldijk, Lionel Fargher, Chayse Coleman, Alisha Cech, Bruce Moy, Niko Milanovic, Dwayne Robertson, Emma Griffiths,

NEW AWARDS

Bronze Medallion:

Fletcher Buda	Ava Cameron	James Hall
Tasman Holliday	Samantha Husk	Noah Lockwood
Cameron Louis	Wayde Lowe	Bianca May
Gabrielle Nagy	Jemma Roberts	Todd Saunders
Keelan Smith	Hannah Snelling	Rebecca Symonds
Tim Symonds	Samuel Terry	Jai Thomas
Liam Thompson	Gregory Walker	

Certificate II:

Anna Davis	Graham Jones	
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SRC:

Cooper Armstrong	Alastair Brown	Simon Clark
Kiara Cowan	Skyla Edwards	Isla Gribble
Evan Griffiths	Heidi Jarvis	Eli Laing
Cayley Lesser	Hayley Locke	Adelaide Louis
Cameron Louis	Jason Mak	Jett May
Spencer Metcalfe	Gabrielle Nagy	Micah Pope
Mia Preston	Archie Quick	Eva Rowe
Mitchell Stretton	Rebecca Symonds	Isabelle Terry

First Aid

Ava Cameron	Andrew Davison	Laura Fazzolari
Skye Hackshall	George Hardie	Samantha Husk
Graham Jones	Adelaide Louis	Cameron Louis
Bianca May	Seamus Meares	Mia Preston
Jemma Roberts	Todd Saunders	Catherine Scully
Hannah Snelling	Roger Stimson	Rebecca Symonds
Tim Symonds	Samuel Terry	Jai Thomas
Gregory Walker		

ART:

Samantha Husk	Laurie Portier	Todd Saunders
Cheryl Wallace		

IRB Crew:

Zahra Green	Mason Holliday	Tyron Lesser
Danny May	Chloe Petley	Nathan Pring
Tahj Regattieri	Simone Robertson	Todd Saunders
Keelan Smith	Eddie Vogel	

IRB Driver:

Maurice Good	Danny May	Nathan Pring
Scott Roberts	Olivia Ryan	Todd Saunders

Radio Operators:

Kim Petley	Peter Reddel	
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Silver Medallion Aquatic Rescue:

Chayse Coleman	Tahj Regattieri	Saunders
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UAV:

Collin Baker	Peter Reddel	
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Training Officer – Bronze Medallion:

Cheryl Wallace		
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Totals	New	Proficiency	Total
ART	4	36	40
Bronze	20	213	233
Certificate II	2		
IRB Crew	11	94	105
First Aid	22	7	29
SMAR	3	17	20
IRB Drivers	6	56	62
SM PC/BM	0		
SRC	24	16	40
RWC	0	13	13
UAV/Drone	2	4	6
Flood			

Cheryl Wallace
(Director of Education)

COMPETITION REPORT

Terrigal Surf Lifesaving Club had another busy and very successful competition year during the 2024/2025 season. The season began with our pool rescue team competing strongly. Terrigal SLSC had a strong year in Pool Rescue, showcasing talent and teamwork across multiple major events.

World Lifesaving Championships – August 2024 A dedicated team of five competitors represented Terrigal SLSC at the World Lifesaving Championships, held at the Gold Coast Aquatic Centre. All athletes raced exceptionally well, achieving both team and individual medals, and gaining invaluable experience at the highest level of competition.

Surfboat Report: This 2024/25 season Terrigal started off with 3 crews, Open men, Open women and reserve men. We also regained the services of Grant Stringer as the sweep of Open men crew a few weeks into the season. Unfortunately, due to life commitments the Open women and reserves men's crew could not see out the season. The crews competed in the Stevens Group series, Branch Champs and Aussies Champs. Unfortunately, due to an overlook we were not entered into the State champs.

The open men finished 4th overall in the surfboat series after 7 rounds. Our Branch titles saw the reserve men and Open men crews both finish 5th in their respective divisions. We put in a masters 180 yrs men's crew consisting of Matt Scott, Steve Williams, James Hall, Paul Quick and swept by Grant to win GOLD at Branch. The Open men also finished 2nd in their leg of The Lifesaver relay to help Terrigal club to a SILVER in that event.

The Open men attended their very first Aussies and gained the experience even though not making it past the round robin races. We have some exciting times ahead for next season to build up numbers so any club members or friends a more then welcome to pop down and give surfboat rowing a try, just keep an eye out for the boat down at Terrigal beach.

Frankie Webber (Surfboat Captain)

Board and Ski Report:

Our competitors represented the club strongly in the following representative teams:

Central Coast Interbranch Team: Eden Pearson (Captain), Zahra Green (Captain), Kaelan Montgomery, Catherine Kearney, Taylor Cameron, Phoenix Montgomery, Ethan Quick, Ryan Quick (Head Coach), Richard Green (Team Manager), Danielle Quick (Chaperone)

Trans-Tasman Team: Bryn Gaha, Sam Cummins, Jett Green, Zahra Green, Olivia Edwards, Charli McDonald, Kaelan Montgomery, Lizzy Shearer, Ryan Quick (Head Coach), Richard Green (Team Manager), Samone Green (Chaperone)

Central Coast/Hunter Super Surf Teams League: Jett Green, Zahra Green, Ryan Quick (Head Coach), Richard Green (Team Manager)

NSW Surf Lifesaving Team: Richard Green (Team Manager)

The board and ski team kicked off their season with a small contingent of competitors headed to Broadbeach, QLD, to compete in the World Surf Lifesaving Championships. Hayden Smith was a standout competitor of the carnival in the masters division. Hayden won gold in every individual event held at the championships, a result that has never before been performed at a World Surf Lifesaving Championships. Results for the masters team were as follows:

Gold:

Chris Mensforth: 30-34yr Board Race

Hayden Smith: 30-34yr Surf Race, Board Race, Single Ski Race, Ironman Race

Paul Lemmon: 55-59yr Surf Race, Board Race, Ironman Race

Michael Di Betta: 60-64yr Board Race

30-34yr Board Rescue: Hayden Smith/Chris Mensforth

150-169yr Male Taplin Relay: Paul Lemmon/Hayden Smith/Michael Di Betta

150-169yr Male Board Relay: Paul Lemmon, Michael Di Betta, Hayden Smith
90-109yr Male Ski Relay: Chris Mensforth, Daniel Lockwood, Brady Casey

Silver:

Peter Laing: 60-64yr Single Ski Race, 60-64yr Board Race
Chris Mensforth: 30-34yr Ironman Race
55-59yr Board Rescue: Paul Lemmon/Michael Di Better
150-169yr Male Surf Teams: Paul Lemmon, Hayden Smith, Robert Edwards
110-129yr Male Board Relay: Chris Mensforth, Peter Laing, Brady Casey
150-169yr Male Ski Relay: Peter Laing, Paul Lemmon, Hayden Smith

Bronze:

Brady Casey: 30-34yr Board Race
30-34yr Board Rescue: Brady Casey/Daniel Lockwood

Lizzy Shearer, Zahra Green and Jett Green also travelled to the World Championships and represented the club well in the Youth competition. Lizzy qualified for finals in the Board and Ironwoman, Zahra made finals for the Swim, Board and Ironwoman races while Jett also made finals in the Swim and Ironman.

During the season our open competitors attended many major carnivals along the way in the lead up to Branch, State and Aussies. Some of the highlights from the World Ocean Series carnivals were Kaelan Montgomery winning the Golden Ticket by taking out the U17 Male Single Ski final at Swansea Belmont. This gave Kaelan automatic entry into the Open Male Single Ski final, competing against the best male ski paddlers in the country and competitors a lot more developed than young Kaelan. Kaelan put in a commendable performance and did not disappoint in the open male final, even beating some of the open competitors along the way. Our Board Relay teams also competed well at the Swansea Belmont World Ocean Series carnival. Our Open Male Board Relay team consisting of Bryn Gaha, Chris Mensforth and Jett Green placing 2nd, our U17 Female Board Relay team consisting of Zahra Green, Ava Cameron and Catherine Kearney finishing 1st and our Open Female Taplin Relay team consisting of Olivia Edwards, Charli McDonald and Lizzy Shearer finishing 2nd in a hotly contested field. Lizzy Shearer was also a finalist in the Open Female Board Final finishing in 9th as well as Zahra Green being a finalist in the U17 Female Swim and Board races finishing 4th and 7th respectively.

Manly and Freshwater World Ocean Series weekend saw Terrigal perform well again, this time in some of the largest seas we have seen during Surf Lifesaving competition for some time. Jett Green, Sam Cummins and Braith Walters, all made it to the Open Male Swim final. Jett also made the Open Male Board Final, as well as Catherine Kearney in the U17 Female Board. However, our heroes of the surf for this particular weekend went to the Open Male C Ski Relay team - Jack Baker, Riley Wait and Ashton Walters, who all put on an entertaining display in the big seas, just falling short of racing in the final.

At the Branch Championships Terrigal took out the point score for another year, keeping Avoca in second place. Our athletes competed extremely well at the championships, filling out the major placings in majority of the events. The results the team amassed during the Branch Championships is far too long to be able to publish individually within this report. Needless to say, Terrigal board and ski absolutely dominated the Branch Championships.

Our competitors also competed extremely well in the NSW State Championships, finishing in 12th place on 105pts. This also saw us as the 1st Central Coast club on the overall point score, not a bad effort from a tiny club, in comparison to others, who each year keeps getting closer and closer to a top 10 finish.

Masters State Titles Results:

Gold:

Paul Lemmon: 55-59yrs Surf Race, Board Race, Ski Race, Ironman, Rescue Tube Race
Peter Laing: 60-64yrs Ski Race
Chris Mensforth: 30-34yrs Board Race
Hayden Smith: 40-44yrs Ski Race

55-59yrs Double Ski: Peter Laing/Paul Lemmon
30-34yrs Double Ski: Chris Mensforth/Hayden Smith
150yrs Board Relay: Michael Di Betta, Paul Lemmon, Hayden Smith
50-54yrs Board Rescue: Bradley Halicek/Peter Laing
55-59yrs Board Rescue: Michael Di Betta/Paul Lemmon

Silver:

Brady Casey: 30-34yrs Ski Race, Board Race
Brad Halicek: 50-54yrs Rescue Tube Race
Peter Obern: 60-64yrs Ironman
150yrs Surf Teams: Paul Lemmon, Daniel Lockwood, Chris Mensforth

Bronze:

Peter Laing: 60-64yrs Board Race
Daniel Lockwood: 40-44yrs Rescue Tube Race
150yrs Ski Relay: Peter Laing, Paul Lemmon, Hayden Smith
130yrs Board Relay: Peter Laing, Daniel Lockwood, Chris Mensforth

Open's State Titles Results:

Gold:

U19 Male Board: Jett Green

Silver:

Open Female Board: Lizzy Shearer
U19 Male 2km Beach Run: Riley Wait
U19 Female Double Ski: Zahra Green/Olivia Edwards
U19 Male Double Ski: Kaelan Montgomery/Ashton Walters
U19 Female Board Rescue: Zahra Green/Olivia Edwards

Bronze:

U17 Female Champion Lifesaver: Sammy Husk
U17 Male Ski: Kaelan Montgomery
U19 Male Ironman: Jett Green
U17 Female Board Relay: Zahra Green, Ava Cameron, Catherine Kearney
U19 Female Surf Teams: Lizzy Shearer, Skye Hackshall, Olivia Edwards, Zahra Green

State Finalists:

U17 Female Ski Relay - 4th: Zahra Green, Molly Laing, Catherine Kearney
U19 Male Ski Relay - 6th: Ashton Walters, Riley Wait, Jett Green
Open Female Ski Relay - 11th: Olivia Edwards, Charli McDonald, Lizzy Shearer
U19 Female Ski Relay - 4th: Olivia Edwards, Skye Hackshall, Lizzy Shearer
U17 Male Ski Relay - 7th: Kaelan Montgomery, Eden Pearson, Tahj Regatteri
U17 Male Taplin Relay – 10th: Kaelan Montgomery, Eden Pearson, Tahj Regatteri
U19 Male Taplin Relay – 7th: Ashton Walters, Riley Wait, Jett Green
U19 Female Taplin Relay – 7th: Olivia Edwards, Lizzy Shearer, Skye Hackshall
U17 Female Taplin Relay – 9th: Molly Laing, Catherine Kearney, Zahra Green
Open Female Taplin Relay – 13th: Charli McDonald, Olivia Edwards, Lizzy Shearer
Open Male Taplin Relay:
A Team – 10th: Bryn Gaha, Kaelan Montgomery, Jack Baker, Kyle Graham, Sam Cummins, Jet Green
B Team – 21st: Braith Walters, Kye Green, Callum Sutton, Ashton Walters, Eden Pearson
Open Mixed Taplin Relay – 13th: Bryn Gaha, Olivia Edwards, Jett Green, Lizzy Shearer, Sam Cummins, Charli McDonald
Open Male Board Rescue – 5th: Bryn Gaha/Jett Green
U19 Female Board Rescue – 4th: Lizzy Shearer/Skye Hackshall
U17 Female Board Rescue – 8th: Zahra Green/Catherine Kearney
Open Female Board Relay – 6th: Lizzy Shearer, Charli McDonald, Catherine Kearney
Open Male Board Relay:
A Team – 11th: Bryn Gaha, Jack Baker, Jett Green

C Team – 16th: Chris Mensforth, Kye Green, Braith Walters
U17 Male Board Relay – 16th: Eden Pearson, Tahj Regatteri, Kaelan Montgomery
U19 Female Board Relay – 8th: Lizzy Shearer, Skye Hackshall, Olivia Edwards
U19 Male Board Relay – 7th: Jett Green, Riley Wait, Ashton Walters
U15 Female Board Relay – 16th: Brielle Gurnhill, Cate Simpson, Charlotte Quick
U17 Male Surf Race:
Tahj Regatteri – 23rd
Eden Pearson – 32nd
Open Male Surf Race:
Sam Cummins – 8th
Jack Baker – 13th
Bryn Gaha – 25th
Kye Green – 32nd
Kyle Graham – 34th
Open Female Surf Race: Charli McDonald – 9th
U17 Female Surf Race:
Zahra Green – 9th
Catherine Kearney – 31st
U19 Male Surf Race:
Jett Green – 6th
Ashton Walters – 22nd
U19 Female Surf Race Final:
Olivia Edwards – 6th
Skye Hackshall – 9th
Lizzy Shearer
U19 Female Board:
Olivia Edwards – 6th
Lizzy Shearer – 7th
U17 Female Board:
Catherine Kearney – 5th
Zahra Green – 11th
U19 Male Board:
Ashton Walters – 11th
Riley Wait – 17th
U17 Male Ski: Eden Pearson – 13th
U19 Female Ski: Lizzy Shearer – 7th
U17 Female Ski:
Zahra Green – 4th
Catherine Kearney – 10th
Molly Laing – 11th
U19 Male Ski:
Ashton Walters – 8th
Jett Green – 13th

Open Male Ironman:
Bryn Gaha – 11th
Sam Cummins – 12th
U17 Female Ironwoman: Zahra Green – 11th
U19 Female Ironwoman:
Lizzy Shearer – 7th
Skye Hackshall – 8th
Olivia Edwards – 13th

Our final carnival for the season was the Australian Championships, held at North Kirra Beach on the Gold Coast.

It is only a small team but the masters team of competitors continue to do well and dominate the masters division. Paul Lemmon remains unbeatable, along with his double ski partner, Peter Laing, who teamed together to remain undefeated all season in the 55-59yrs Male Double Ski. Hayden Smith also proved once again what a tough and inspirational competitor he is, pushing through a serious knee injury to still take out the 40-44yr Male Ironman.

Masters Aussie Titles Results:

Gold:

Paul Lemmon: 55-59yrs Surf Race, Board Race, Ironman

Hayden Smith: 40-44yrs Ironman

55-59yrs Double Ski: Paul Lemmon/Peter Laing

Silver:

Chris Mensforth: 30-34yrs Board Race

30-34yrs Male Double Ski: Chris Mensforth/Hayden Smith

Bronze:

Peter Laing: 60-64yrs Board Race

55-59yrs Board Rescue: Michael Di Betta/Paul Lemmon

Other Results:

Louise Laing: 2km Ocean Swim – 10th

Bradley Halicek: 50-54yrs Surf Race – 20th

Daniel Lockwood: 40-44yrs Surf Race – 18th, Ironman – 10th

Chris Mensforth: 30-34yrs Single Ski Race – 6th, Ironman – 4th

Hayden Smith: 40-44yrs Single Ski Race – 6th

Paul Lemmon: 55-59yrs Single Ski Race – 6th

40-44yrs Double Ski – 8th: Ryan Quick/Daniel Lockwood

130yrs Taplin Relay – 9th: Michael Di Betta, Daniel Lockwood, Chris Mensforth

130yrs Surf Teams – 5th: Paul Lemmon, Daniel Lockwood, Brad Halicek

130yrs Board relay – 4th: Chris Mensforth, Michael Di Betta, Ryan Quick

110yrs Ski Relay – 9th: Chris Mensforth, Daniel Lockwood, Ryan Quick

40-44yrs Board Rescue – 4th: Daniel Lockwood/Ryan Quick

Up against the much-fancied stronger clubs and professional athletes from around Australia, the Terrigal open competitors represented the club proudly and also gave the club plenty to cheer about. Jett Green finished off his strongest season so far with some memorable performances, in particular his close 2nd place in the U19 Male Board Race. Our strength as a club performing in the Board Rescue event continued with Lizzy Shearer and Skye Hackshall placing 2nd in the U19 Female Board Rescue, as well as Catherine Kearney and Zahra Green also finishing 2nd in the U17 Female Board Rescue Final. Catherine Kearney proved she has plenty of talent and will continue to be one to watch heading into the future when she made it to the Open Women's Board Semi Final in only her 2nd season as an U17 competitor. Bryn Gaha showed his talent as a board paddler against the best Open competitors in the country by making it into the semifinals of the Open Male Board Race, a result he should be very proud of.

In other encouraging signs our Open Male A (Bryn Gaha, Jack Baker, Jett Green) and B (Kyle Graham, Callum Sutton, Sam Cummins) Board Relay teams both qualified for the final and did not disappoint, matching it with the more famous clubs and competitors. Our Open Male Taplin Relay Team (Jack Baker, Kyle Graham, Sam Cummins, Jett Green, Kaelan Montgomery, Bryn Gaha) keep improving every season and put in their best racing performance so far. Easily winning their heat against some strong teams, luck didn't quite go their way in the semifinal. This team is another example of how for such a young team, how well they are performing. If everyone stays together there will be big things to come for this team and the club in the near future.

The open board and ski team just keeps improving further every season and all the competitors are coming together really well as one team. If we can keep everyone together there is an extremely bright future for the club and all its competitors as the results are already beginning to show.

Aussies Results:

Silver:

Jett Green: U19 Male Board Race

U19 Female Board Rescue: Lizzy Shearer/Skye Hackshall

U17 Female Board rescue: Catherine Kearney/Zahra Green

Bronze:

Eli Laing: U14 Male Board Riding

Aussie Finalists:

Jett Green: U19 Male Ironman – 5th, U19 Male Surf Race – 16th

Kaelan Montgomery: U17 Male Single Ski – 7th

Zahra Green: U17 Female Single Ski – 10th, Ironwoman – 12th, Female Surf Race – 9th

Olivia Edwards: U19 Female Surf Race – 26th

Riley Wait: U19 Male 2km Beach Run – 4th

U19 Female Board Rescue – 7th: Zahra Green/Olivia Edwards

U17 Male Single Ski Relay – 14th: Kaelan Montgomery, Eden Pearson, Tahj Regatteri

U17 Female Single Ski Relay – 5th: Zahra Green, Molly Laing, Catherine Kearney

U19 Female Single Ski Relay – 15th: Olivia Edwards, Skye Hackshall, Lizzy Shearer

U19 Male Single Ski Relay – 10th: Ashton Walters, Riley Wait, Jett Green

U17 Female Taplin Relay – 11th: Catherine Kearney, Zahra Green, Molly Laing

U19 Female Taplin Relay – 15th: Olivia Edwards, Skye Hackshall, Lizzy Shearer

U19 Female Double Ski – 14th: Zahra Green/Olivia Edwards

Open Male Board Relay:

A Team – 15th: Bryn Gaha, Jack Baker, Jett Green

B Team – 17th: Sam Cummins, Callum Sutton, Kyle Graham

U19 Female Board Relay – 6th: Lizzy Shearer, Skye Hackshall, Olivia Edwards

U19 Male Board Relay – 12th: Jett Green, Riley Wait, Ashton Walters

Open Female Board Relay – 14th: Lizzy Shearer, Charli McDonald, Catherine Kearney

I wish to thank all parents and anyone else who helped out tirelessly behind the scenes this season. Your help did not go unnoticed and without your support the team would not be able to operate the way it does.

Special thanks goes out to Chris Mensforth and Tim Graham for stepping up at short notice in assisting to tow gear trailers to and from state. Dan Simpson, Trevor Husk, John McDonald, Niko Milanovic and Adam Walters who helped set up all the tents at state for the competitors and also thank you to Alisha Cech, Robbie Wait and Mark Cameron who gave up their time during the weekend to provide water safety on behalf of the club so the competitors were able to compete. Thank you also to Dan Simpson, Mark Cameron, Trevor Husk, Danielle Quick, Louise and Peter Laing for all your help in setting up the tents at Aussies for all the competitors, particularly Peter and Danielle who worked overtime in giving me a hand to secure and locate missing tents blown away when the cyclone weather hit during the night after dinner on the day we set up the tents. That definitely will be a night that I won't be forgetting for a while.

I would also like to thank John McDonald for his services throughout the season, putting up with the girls in the female area every carnival and always being there to solve any situation that may come up and for once again being the world's best bus driver on the weekend of the Manly and Freshwater carnivals. The team definitely wouldn't be able to survive without the mandatory KFC and Maccas stops on the way home each day. The team morale and memories for the competitors that you are helping to make for these guys and girls by making the bus trips happen are invaluable.

Last but not least, thank you to Adam Montgomery and Paul Lemmon for your continued help and support with the coaching, training and general support you guys give to the competitors. It is impossible for me to juggle coaching commitments, along with full time shift work and family life. Without you guys the program wouldn't be able to run to it's full potential the way it does, and the competitors wouldn't receive the support they need. The wealth of knowledge and expertise you

guys pass onto the competitors is invaluable and the club and competitors are lucky to have you both.

Thank you everyone for another great season and I look forward to doing it all again in another few months.

Ryan Quick
Head Coach



POOL RESCUE COMPEITION RESUTLS

Our Pool Rescue team competed at the 2024 NSW Championships at Sydney Olympic Park. Our competitors came away with many medals. Many of our members also competed in the 2024 Aussie Pool Rescue Championships held on the Gold Coast. Congratulations to al competitors. Medal winners were Paul Lemmon, Richard Green, Troy Rackleyft and Rob Edwards.

Congratulations to Olivia Edwards. Sky Hackshall and Jett Green were selected in the NSW Representative Team and to Richard Green who was selected as Team Manager of the NSW Representative Team. The NSW team finished with a silver medal in the Interstate Championships.

LIFESAVING COMPETITION RESUTLS

NSW Championships

Medallists

Silver: U17 Mixed First Aid – Samuel Terry/Angus Halicek

Bronze: U17 Female Champion Lifesaver – Samantha Husk

Bronze: U17 Mixed Champion Patrol – Harold Kay, Samantha Husk, Samuel Terry, Angus Halicek

SLSA Aussies Finalists

U17 Mixed Champion Patrol – Harold Kay, Samantha Husk, Angus Halicek, Samantha Husk, Matilda Lawrence (5th)

Samantha Husk - U17 Female Champion Lifesaver (7th)

U17 Mixed First Aid – Samuel Terry/Angus Halicek (8th)



JUNIOR ACTIVITIES REPORT

The 2024 - 2025 Nippers season was another successful year of competition, club events and surf education for our junior members.

We started the season without a club house, with the renovations in its final stages, which meant meeting and greeting new kids and parents on the beach, and for our under 14 club captain nominees to present their speeches, under club tents on the sand. I wish to thank our club captains for their work presenting at post carnival sips, for being great role models for our younger nippers and for ensuring our fund raising raffles were well funded.

Junior Club Captains: Skyla Edwards & Archie Quick
Junior Club Vice Captains: Kaylee & Spencer Metcalfe

I was assisted this year by the nipper executive team, Simone Robertson, Mark Cameron and Craig Young. Organising the junior activity program takes a significant contribution of time and effort, and without you, the season would not have been possible.

This year the Junior Activities team organised a traditional carnival at Terrigal Beach on 15th December 2024. It always makes me feel proud to represent Terrigal SLSC watching our volunteers working hard to support the junior members, making this event happen. I sincerely thank and wish to acknowledge our community of age managers, coaches, volunteers, and our families.

Volunteers from the Board, senior club, junior club, patrolling members and parents made the carnivals possible and very successful. There are many individuals that help, but important to call out Mark Cameron who led our carnival organising party. I also thank our officials and water safety, especially Beris Meldrum, Stuart Bennett, Wendy Walsh and Cam Louis whose efforts officiating for many or all the season carnivals meant our junior members could compete.

To the team of Age Managers and Coaches, we appreciate the skills delivered to our junior members. Our nippers enjoy positive role models who demonstrate their knowledge and skills at surf lifesaving. Of note this season, was our preseason training program run by Hayden Cowan. For those willing to brave the cold, the extra skills and fitness head start was a welcome contribution to the season.

Our surf lifesaving, rescue and resuscitation and first aid competition was reinvigorated this season, to huge success across the carnival program, all the way to Aussies. Cathy Cole, with Harold Cole assisting, were instrumental in making this happen, thank you both.

To Cheryl and the education team, who trained our under 14's through their surf rescue certificates, and to a number of new nipper parent SRC and Bronze medallists able to assist further through water safety roles.

The annual rescue day, with the help of our IRB team members and jet ski operators - who we know always have more fun than the kids, again was a season highlight.

Our fund raising and social committee put together a series of fantastic events. Amber Cameron, Danielle Quick, Alana Tyrrell, Laura Stone, Kate Wall, Kate Roberts, Asmara Malloy, Katherine Wain and Sara Winchester. Santa's visit this year was followed by a disco which put the newly opened clubhouse through its paces. The face painting provided by Katherine from 'The Little Eucalypt' was a smashing hit, with the queue barely subsiding for 2 hours!

This year's colour run was expanded to include an obstacle course and is competing for the most fun day against the rescue day. And due to rough seas, and then some stingers, the inaugural Richard Bridge Memorial board rescue race wasn't contested this year.

It's not a complete annual report without mention of the BBQ. Again, the early morning crew of Eve Walker, Simone Robertson and Kim Petley meant breakfast was ready to go from 7am. Later in the season, the management baton was handed to Russell and John Underwood, who superbly ensured it was smooth running until the season close. The BBQ provides a significant % of our junior fundraising effort and the parent member effort to run it over the season is incredible, thank you.

There are some final contributions I wish to acknowledge. Cam Louis, who was our gear steward as well as volunteering across the carnivals as water safety and officiating. Adam Montgomery, behind the scenes maintaining the competition point score, team formation and the late-night carnival entries with Beris Meldrum.

Finally, a huge thank you goes out to our junior members. It's been very rewarding watching you learn new skills, participate and have fun with your friends, give it your all in competition, and respecting those who give their time to ensuring there is something to keep you engaged each week. I really look forward to seeing you all again next season.

Major Awards

Madden Lightfoot	U8's – U10's Competitor of the Year
Darcie Hall	U11's-U12's Competitor of the Year
Taylor Cameron	U13's - 14's Competitor of the Year
Hayley Locke	Junior Clubperson of the Year
Hayley Locke	Rookie of the Year

Representative selection

Taylor Cameron	
Phoneix Montgomery	Interbranch Representative
Ethan Quick	
Spencer Metcalfe	
Hayley Locke	Junior Lifesavers of the Year

State Medalists

Taylor Cameron	U13 Female Beach Flags	2
Beau McKeon	U13 Mixed Beach Relay	3
Maya Taumata	U13 Mixed Beach Relay	3
Owen Roberts	U13 Mixed Beach Relay	3
Taylor Cameron	U13 Female Beach Sprint	3
Taylor Cameron	U13 Mixed Beach Relay	3

Aussie achievements

Eli Laing	U14 Male Surf Board Riding	3
Taylor Cameron	U13 Female Beach Flags	10
Taylor Cameron	U13 Female Beach Sprint	8

Scott Roberts
(Director of Junior Activities)



SPONSORSHIP REPORT

This past season has been nothing short of exceptional for Terrigal Surf Life Saving Club. Across all areas of the club, we've experienced remarkable success and growth. Increased competition funding allowed us to invest in essential lifesaving and training equipment, ensuring our members are equipped with the highest-quality gear for both rescue operations and skill development.

It was also a standout year of collaboration with our incredible sponsors community-minded partners who genuinely believe in our mission and support the direct, positive impact we have on countless lives each year.

Over the past 12 months, whether the seas were calm or treacherous, our readiness never wavered. Thanks to our sponsors, we had the tools and resources to respond swiftly on land or in the surf whenever the call came.

Our sponsors are not just supporters; they are an integral part of our club's heartbeat. On behalf of Terrigal SLSC, I extend a heartfelt thank you to our sponsors who gave generously and offered their unwavering assistance throughout the year. Their contributions make a tangible difference, and we look forward to many more successful seasons together.

I encourage our members and community to continue supporting those who support us because together, we make a stronger, safer, more connected community.

Ben Hibberd
(Director of Sponsorship)



ADMINISTRATION REPORT

Myself personally and the Board of Terrigal SLSC are absolutely thrilled for our club to WIN the 2024 Surf Life Saving Australia, Surf Life Saving NSW and Surf Life Saving Central Coast CLUB OF THE YEAR!! Then to go back-to-back with Club of the year at Central Coast Branch was testament to the work we have done at Terrigal SLSC. Preparing for and being part of the SLSA interview process was a real honour for me and also very scary but we did it. The day before I was very nervous but channelled my energy to what I was there for looking at years of photos from our club activities and of our nippers learning to paddle boards and swim between the red and yellow flags. Having our club named winners at the NSW and Australian Awards of excellence were memories I will never forget.

As Director of Administration this year, I managed contracts with the builder and we renegotiated various other improved contracts with Otis, our managing agent and many others. Each saved us money and provided better protection for the club moving forward. We continued with our new process of formal voting rolls at the AGM and managing Board meetings and documents via BoardPro. I also sit on the Investment Committee with Justin Kaeser and Beris Meldrum. With the help of Fortunity, the club has invested funds that will continue to grow in the years to come.

Completion of the renovation was very complex but I am thrilled with the result for the money we spent. We thank the NSW Office of Sport and Recreation for the \$500,000 grant we received. This was complicated to maintain given changes in scope of works and timelines but with extensive negotiation and paperwork everything was approved and we maintained all funds. I am also thankful to Council who supported us with filling in the brickwork alongside the gym and entrance area for the club and for their support with exterior painting and our new clock. Thank you to Tim Pittolo for his work securing an energy efficient lighting grant from the Federal Government that also provided enormous financial help.

Having been on the Board for 7 years I am grateful for all who have worked with me and for all we have achieved. Taking on a volunteer role of this magnitude and responsibility is challenging at times but also very rewarding. I am thankful to have been awarded a Terrigal SLSC Honor Blazer this year and an AM. I will continue to support the next Board Members and look forward to having a little more down time on weekends and at night. Club policies and other documents are all now available on the SLSA Members Portal.

I am thankful to all the volunteers at Terrigal SLSC who give so much of their time in pursuit of having a contemporary and inclusive and effective surf lifesaving club. The club takes many people to run it and each and every person is important to our success. Thank you Richard Green who has been an outstanding President and this was recognised this year with a Terrigal SLSC Honor Blazer. Congratulations Richard! Thank you all our Directors and club volunteers. It truly has been an honour. Thank you to Beris Meldrum who has helped me so much with various tasks and responsibilities. The club is in great shape for the next stage in its evolution.

Julie Redfern
(Director of administration)



INVENTORY

Life Saving		Junior Gear		Club House	
Patrol shelter	2	Racing Boards	21	Public Address System	1
Rescue Tubes	23	Racing Boards Foam	28	Television	3
Rescue Boards	17	Reels – March Past	4	White Boards	2
Patrol Shelters	2	Flags – March Past	2	Projector	1
Buffer Flags	2	Competition Flags	4	Trestle Tables	10
Patrol Flags	4	Racing Boards Mal	19	Round Tables	12
Rescue Board Stands	2	Oztrail Tents	14	Square Tables (black)	8
Hand Held Radio UHF	9	Dark Blue Tents	5	Trestle Tables (black)	10
Megaphones	3	BBQ Tent (9Vital 1 st Aid)	1	Tall Tables (hex)	5
SAR Kit	1	BBQ	1	Tall chairs (black)	60
Signs		Water Coolers	5	Stackable Chairs (grey)	180
Surf Craft Signs	2	String of 9 buoys	1	Tall Stools	12
Swimming Prohibited	2	Rescue Tubes	6	Chairs (black)	32
Rip sign	1	Post Whackers	5	Microphone	2
Beach Closed	2	Hula Hoops	10	Coolroom	3
Stingers	2	Sand Rakes	6	Compressors	2
First Aid		Snow Cone Machine	1	Gas cylinders (bar)	5
Oxyviva	1	10m Foam Cans	7	Phone system handsets	4
Beds	2	15m Foam Cans	3	Base for camera system	1
Manikins	10	10m Rubber Cans	6	Base for FOB system	1
Spine Board	3			Fire extinguishers	
First Aid Kit	4	IRB Equipment		Fire hose reels	2
Shock/Shark Kit	1	IRB's	4	Ladders	5
Oxygen Cylinder 3800lt	1	IRB motors	11	Defib Cabinets	2
Oxygen Cylinder 490lt	9	IRB motor prop guards	7	Lectern	1
Radio Chargers (6 bank)	2	IRB Trailer	2		
Oxysock	3	IRB Training Signs	2		
Ice Machine	1	IRB Fuel Storage Can	7		
Defibrillator	4	IRB paddles	4	Office Equipment	
Patient slide	1	IRB Bladders	3	Computer desk	1
Bariatric Manikin	1	Hand Pump	3	Photocopier/fax/printer	1
OP Airway	1	IRB helmets	6	Computer	1
First Aid Tent	1	Compressor	1	Laptops	2
		Life Jackets	26	Filing cabinets	2
Competition Gear		Fuel Cabinet	2	Safe	1
Competition Boards	10	Wash bags & bin	3	Kitchen equipment	
Single Racing Ski	6	Motor trolley	2	Urn	2
Double Racing Ski	3	Gym Equipment		Refrigerators/ Freezers	2
Ski Trailer	2	Ergometer	4	Microwave	1
Ski Paddles	2	Machines/ Equipment	6	Turbo Oven	1
Wash stools	8	Free weights		Zip Heater	1
Rolling stools	2	Bar equipment		Gas BBQ	1
Swimming Buoys	17	Ice making machine	1	Gas Oven/ Cooktop	1
Foam bricks		Dishwasher	1	Commercial Dishwasher	1
Surf Boats		Refrigerator	2	Trolleys	2
Boats	4	POS Cash Register	2	Water cooler	1
Trailers	4	Safe	1		



Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Financial Report
For The Year Ended 30 April 2025

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Financial Report
For The Year Ended 30 April 2025

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Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Executive Committee Report

Your executive committee members submit the financial report of the association for the financial year ended 30 April 2025.

Executive Committee Members

The names of executive committee members as at the date of this report are:

Richard Green	President
Cheryl Wallace	Director of Education
Tim Pittolo	Director of Lifesaving
Danielle Quick	Director of Member Services
Ben Hibberd	Director of Sponsorship
Ryan Quick	Director of Competition (resigned)
Scott Roberts	Director of Junior Activities
Beris Meldrum	Director of Finance
Julie Redfern	Director of Administration

Principal Activities

The principal activities of the association during the financial year were the operation of a surf life saving club, by providing a safe beach and aquatic environment for the local community, and facilitating Surf Life Saving Courses run by Surf Life Saving Central Coast Inc.

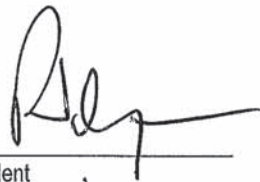
Significant Changes

No significant change in the nature of these activities of the Surf Club occurred during the current financial year.

Operating Result

The surplus from ordinary activities of the association for the financial after providing for income tax amounted to \$401,751 (2024: Surplus \$92,553).

Signed in accordance with a resolution of the Executive Members.



President

13/8/25
Dated: August 2025


Director of Finance

Independent Auditor's Declaration to the Members of Terrigal Surf Life Saving Club Incorporated

We hereby declare that to the best of our knowledge and belief during the year ended 30 April 2025, there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

FORTUNITY ASSURANCE



Adrian Thompson

Partner

155 The Entrance Road

ERINA NSW

Dated: 13 August 2025

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Statement of Profit or Loss & Other Comprehensive Income
For The Year Ended 30 April 2025

	Note	2025 \$	2024 \$
Revenue			
Sales Revenue*	2	921,694	613,939
Expenses			
Audit, accounting & bookkeeping		10,468	20,528
Building & property expenses		65,924	74,789
Capitation levy & insurances		30,432	28,605
Depreciation & amortisation		82,259	67,850
Employee benefits expenses		31,750	36,377
Equipment purchases		17,314	10,114
Fundraising expenses		12,297	11,949
Lifesaving expenses		3,161	8,864
Materials & consumables used		60,283	73,344
Membership servicing, development & recognition		40,127	35,790
Office/administration expense		43,693	40,935
Rent of premises – Central Coast Council		11,474	11,394
Surf sport expenses		79,871	67,955
Training & education		1,245	2,054
Other expenses		29,645	30,838
		519,943	521,386
Surplus for the year		401,751	92,553
Other Comprehensive Income		-	-
Total Comprehensive Income		401,751	92,553

*Inclusive in revenue in the 2025 year was the receipt of a capital grant of \$350,000. This funding was expended in the course of the completion of the Club renovation works at cost of \$1,154,830 to the Club. Refer to the cash flow statement on page 8 and Note 9 for more details. The Club Surplus before the inclusion of the grants would have been \$51,751 for the year ended 30 April 2025.

The accompanying notes form part of these financial statements

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Statement of Financial Position
For Year Ended 30 April 2025

	Note	2025 \$	2024 \$
Current Assets			
Cash & Cash Equivalents	4	108,273	792,398
Trade & Other Receivables	5	22,901	21,473
Inventories	6	14,301	16,462
Other Assets	7	16,128	15,588
Total Current Assets		161,603	845,921
Non-Current Assets			
Financial asset - life members fund	8	-	78,446
Financial asset - Macquarie Wrap Portfolio	8	266,975	180,772
Property, Plant & Equipment	9	1,396,203	308,670
Total Non-current Assets		1,663,178	567,888
Total Assets		1,824,781	1,413,809
Current Liabilities			
Trade & Other Payables	10	32,794	26,073
Other Liabilities	11	4,000	1,500
Total Current Liabilities		36,794	27,573
Total Liabilities		36,794	27,573
Net Assets		1,787,987	1,386,236
Members Funds			
Retained Earnings		1,386,236	1,293,683
(Deficit) / Surplus		401,751	92,553
Total Members Funds		1,787,987	1,386,236

The accompanying notes form part of these financial statements.

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Statement of Changes in Members' Funds
For the Financial Year ended 30 April 2025

	Retained Earnings \$	Total \$
Balance 30 April 2023	1,293,683	1,293,683
Surplus for the year	92,553	92,553
Balance 30 April 2024	1,386,236	1,386,236
Surplus for the year	401,751	401,751
Balance 30 April 2025	1,787,987	1,787,987

The accompanying notes form part of these financial statements.

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Statement of Cash Flows
For the year ended 30 April 2025

	Note	2025 \$	2024 \$
Cash flows from Operating Activities			
Receipts from customers		545,714	536,856
Receipts from government		350,000	-
Interest received		19,139	26,221
Payments to suppliers and employees		(421,429)	(419,106)
Net cash provided by operating activities	12	493,424	143,971
Cash Flows from Investing Activities			
Payments for building improvements and plant & equipment		(1,154,830)	(150,955)
Payments for equipment		(14,962)	(43,083)
Net Realised / (Invested) Investments		(7,757)	(29,572)
Net cash used in investing activities		(1,177,549)	(223,610)
Net (decrease) / increase in cash held		(684,125)	(79,639)
Cash as at the beginning of the financial period		792,398	872,037
Cash as at the end of the financial period	4	108,273	792,398

The accompanying notes form part of these financial statements.

Terrigal Surf Life Saving Club Incorporated

ABN 87 253 066 398

Notes To The Financial Statements For The Financial Year Ended 30 April 2025

1. Summary of Significant Accounting Policies

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the *Associations Incorporation Act 2009*, the *Australian Charities and Not-for-profits Commission Act 2012*, the *Charitable Fundraising Act 1991* and associated regulations. The committee has determined that the association is not a reporting entity.

Terrigal Surf Life Saving Club Incorporated is an association registered under the *Associations Incorporations Act 2009* and domiciled in New South Wales.

The financial report is prepared on an accruals basis and is based on historic costs and does not take into account changing money values or, except where stated specifically, current valuations of non-current assets.

These are special purpose financial statements that have been prepared for the purpose of complying with the *Australian Charities and Not-for-profits Commissions Act 2012* and associated regulations. The Executive Committee have determined that the accounting policies adopted are appropriate to meet the needs of the members of the Terrigal Surf Life Saving Club Inc.

These financial statements have been prepared in accordance with the recognition and measurement requirements specified by the Australian Accounting Standards and Interpretations issued by the AASB and the disclosure requirements of AASB 101 'Presentation of Financial Statements'; AASB 107 'Statement of Cash Flows'; AASB 108 'Accounting Policies, Changes in Accounting Estimates and Errors'; AASB 1048 'Interpretations of Standards'; AASB 1054 'Australian Additional Disclosures' as appropriate for not-for-profit oriented entities.

Accounting Policies

Revenue

Revenue is recognised when it is probable that the economic benefit will flow to the company and the revenue can be reliably measured.

Sale of goods

Sale of goods revenue is recognised at the point of sale, which is when the customer takes receipt of the goods, the risks and rewards are transferred to the customer and there is a valid sales contract. Amounts disclosed as revenue are net of sales returns and discounts.

Functions and Events

Revenue from functions and events are recognised once the event is held in the Club facilities and has meet its obligations to provide a venue for the expressed purpose agreed with the parties.

Membership fees

Revenue from membership fees is recognised at time of receipt.

Grants and donations

Grant & donation income is recognised as revenue when received unless they are designated for a specific purpose, where they are carried forward as prepaid income on the balance sheet.

Interest

Interest revenue is recognised using the effective interest rate method, which for floating rate financial assets is the rate inherent in the instrument.

All revenue is stated net of the amount of goods and services tax (GST).

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

1. Summary of Significant Accounting Policies (Cont...)

Inventories

Inventories are measured at the lower of cost and net realisable value

Buildings

Buildings are measured on the cost basis and are therefore carried at cost less accumulated depreciation and any accumulated impairment losses. In the event that the carrying amount of buildings is greater than its estimated recoverable amount the decrease in value is shown in the profit and loss statement as a revaluation decrease

Plant and Equipment / Surf Patrol Equipment

Plant and equipment are measured on the cost basis and are therefore carried at cost less accumulated depreciation and any accumulated impairment losses. In the event the carrying amount of plant and equipment is greater than its estimated recoverable amount and impairment losses are recognised in the profit or loss as revaluation decreases if the impairment losses relate to the revalued asset. A formal assessment of recoverable amount is made when impairment indicators are present.

Depreciation

The depreciable amount of all fixed assets, including buildings and capitalised lease assets is depreciated on a straight line or diminishing-value 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.

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

Class of Fixed Asset	Depreciation Rate
Building improvements	5%
Plant and Equipment	5% – 66%
Surf Patrol & Sports Equipment	20%

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at end of each reporting period.

Gains and losses on disposals are determined by comparing proceeds with carrying amount. These gains or losses are recognised in profit or loss in the period which they arise. When revalued assets are sold, amounts included in the revaluation reserve relating to that asset are transferred to retained earnings.

Cash and Cash Equivalents

Cash and cash equivalents 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. Bank overdrafts are shown within short-term borrowings in current liabilities on the statement of financial position.

Goods and Services Tax

Revenues, expenses and assets recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office (ATO).

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the ATO is included in other receivables or payables in the statement of financial position.

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

1. Summary of Significant Accounting Policies (Cont...)

Income Tax

As the company is a charitable institution in the terms of subsection 50-5 of the Income Tax Assessment Act 1997, as amended, it is exempt from paying income tax.

Trade and Other Payables

Trade and other payables represent the liabilities for goods and services received by the company during the reporting period that remain unpaid at the end of the reporting period. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

Comparative Figures

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

Critical Accounting Estimates and Judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that may have a financial impact on the entity and that are believed to be reasonable under the circumstances.

	2025	2024
	\$	\$
2. Revenue		
<i>Sales Revenue</i>		
Sale of Goods	96,707	132,352
Rendering of services, functions & catering	16,997	37,875
Total sales revenue	<u>113,704</u>	<u>170,227</u>
<i>Not-for-profit revenue</i>		
Membership fees	78,383	73,084
Surf Carnival Entry Fees	57,606	58,925
Sponsorship	59,551	57,818
Grants and donations	90,136	72,159
Office of Sports Grant	350,000	-
Rental income – café	88,379	112,939
Fundraising	28,765	28,291
Sundry revenue	2,623	3,675
Total not-for-profit revenue	<u>755,443</u>	<u>406,891</u>
<i>Other income</i>		
Interest received	19,139	26,221
Gain on sale of equipment	1,790	550
Distribution from Macquarie Wrap Investment	19,459	4,797
Other Income	12,159	5,253
Total not-for-profit revenue	<u>52,547</u>	<u>36,821</u>
Total revenue	<u>921,694</u>	<u>613,939</u>

Terrigal Surf Life Saving Club Incorporated
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Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

3. Expenses

Surplus includes the following specific expenses:

Audit fees	5,500	5,200
Audit of grant acquittal	1,400	-
Accounting assistance	275	-
Contra sponsorship	(2,500)	(2,500)
	<u>4,675</u>	<u>2,700</u>

4. Cash & Cash Equivalents

Cash at Bank	1,096	185,029
Cash on Hand	107,177	1,096
Term Deposit	-	606,273
	<u>108,273</u>	<u>792,398</u>

5. Trade & Other Receivables

Trade Receivables	46,331	40,503
Less: Provision for Bad debts	(23,430)	(19,030)
	<u>22,901</u>	<u>21,473</u>

6. Inventories

Stock on Hand - Bar	14,301	13,914
Stock on Hand – Clothing and merchandise	-	2,548
	<u>14,301</u>	<u>16,462</u>

7. Other Assets

Prepayments	16,128	15,588
	<u>16,128</u>	<u>15,588</u>

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

	2025 \$	2024 \$
8. Financial asset – Movements life member's fund		
<i>Life Members Fund</i>		
Opening Balance at 1 May	78,446	76,708
Interest Income Received	4,135	1,738
Donation Received	-	-
Balance transferred to Macquarie	(59,672)	-
Balance transferred to purchase furniture & fittings	(22,909)	-
Closing Balance at 30 April	-	78,446

The Life Members Fund consisted of short-term bank deposits. These funds were held for restricted purposes during previous financial years, however during the 2024 / 2025 financial year \$22,909 in funds were approved for use in funding the renovations of the Club for the purchase of furniture & fittings which were approved by the life members.

Financial assets - Movements in Macquarie Wrap Portfolio

<i>Macquarie Wrap Portfolio</i>		
Opening Balance at 1 May	180,772	152,938
Income reinvestment	14,412	29,280
Gain / (Loss) on sale of investment	1,310	(1,190)
Advisor / Management Fees	(3,048)	(2,736)
Net (to) / from cash	61,370	(2,773)
Increase in market value	12,159	5,253
Closing Balance at 30 April – Club Investment	206,907	180,772
Closing Balance at 30 April – Life Member Funds	60,068	-
Closing Balance at 30 April – Macquarie Wrap Portfolio	266,975	180,772

During the year, the Club consolidated its investments into one Macquarie Wrap Portfolio, which included the transfer of life members funds during the year.

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

	2025 \$	2024 \$
9. Property, Plant and Equipment		
Building improvements – at Cost	1,480,148	370,825
Less accumulated depreciation	(193,088)	(166,709)
	<u>1,287,060</u>	<u>204,116</u>
Building – Storage Centre – at Cost	4,961	4,961
Less accumulated depreciation	(4,961)	(4,961)
	<u>-</u>	<u>-</u>
Surf Equipment – at Cost	362,222	347,260
Less accumulated depreciation	(336,364)	(315,144)
	<u>25,858</u>	<u>32,116</u>
Office Equipment – at Cost	6,152	6,152
Less accumulated depreciation	(4,596)	(3,671)
	<u>1,556</u>	<u>2,481</u>
Plant and Equipment – at Cost	341,869	296,362
Less accumulated depreciation	(260,140)	(226,405)
	<u>81,729</u>	<u>69,957</u>
Total Property, Plant and Equipment	<u>1,396,203</u>	<u>308,670</u>

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

	2025 \$	2024 \$
10. Trade & Other Payables		
Trade Payables	21,210	22,223
Accrued Expenses	4,679	-
Goods and Service Tax Payable	6,791	2,343
Other Payables	114	1,507
	32,794	26,073
11. Other Liabilities		
Hall Hire – Deposits in Advance	4,000	1,500
12. Reconciliation of Cash Flows from Operating Activities		
Operating (deficit) / surplus from ordinary activities	401,751	92,553
Adjustments for:		
Gain on Disposal of Asset	-	-
Depreciation of Property, Plant & Equipment	82,259	67,850
Changes in net assets and liabilities:		
(Increase)/Decrease in Trade & Other Receivables	(1,428)	15,071
(Increase)/Decrease in Inventory	2,161	(5,143)
(Increase)/Decrease in Other Assets	(540)	(3,785)
Increase/(Decrease) in Trade & Other Payables	6,721	(19,075)
Increase/(Decrease) in Other Liabilities	2,500	(3,500)
Cash Flows from Operating Activities	493,424	143,971
13. Events after the Reporting Period		
The Committee are not aware of any significant events since the end of the reporting period.		

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

14. Contingent Liabilities and Contingent Assets

Café License

The license to operate the Café is in accordance with a signed agreement which permits the operator to operate a café from the Club's premises for a period of 3 years and 99 days from commencement being 25 September 2022 (license is due to expire on the 31 December 2025).

The license fee during the current financial year, included a rent-free period during the Club's renovation and upgrade. The license fee received for the year is \$88,379 plus GST and is inclusive of consumer price index increases applied annual on the 1 October.

Other than the Café license arrangements above, the Committee members are not aware of any significant contingent liabilities or contingent assets addressing the Association at reporting date.

15. Disclosures under the NSW Charitable Fundraising Act 1991

Fundraising appeals conducted by the Club during the year led to a number of donations. Net fundraising is applied to the operational expenses of the Club in its core lifesaving activities. Comparisons of certain monetary figures and percentages in accordance with the requirements of the *NSW Charitable Fundraising Act 1991* are set out below.

	2025	2024
	\$	\$
Aggregate gross income from bequests*	-	-
Aggregate gross income from fundraising	28,765	29,291
Aggregate gross income from donations	21,218	3,183
Less total direct cost of fundraising	(12,297)	(11,950)
	37,686	20,524

* Bequests are excluded from the *Charitable Fundraising Act 1991*

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2025

16. Related Party Disclosures

(a) Transactions with related parties

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other parties unless otherwise stated.

Types of Terms & Transaction	Class of Conditions	Related Party	2025 \$	2024 \$
Capital works & maintenance	Director – Related Entity	Directors	-	-

The committee members have not acquired any goods or services from the Club during the year and if they were to do so, any goods or services received would be on the same terms and conditions available to the Club's customers and members.

(b) Key Management Personnel

The total remuneration for all key management personnel for the year ended 30 April 2025 was \$3,307 (2024: \$4,715).

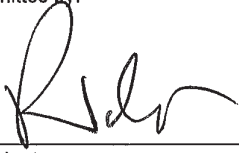
Terrigal Surf Life Saving Club Incorporated
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Statement by Members of the Executive Committee

In the opinion of the Executive Committee:

- (i) the incorporated association is not a reporting entity because there are no users dependent on general purpose financial statements. Accordingly, as described in note 1 to the financial statements, the attached special purpose financial statements have been prepared for the purposes of complying with the *Associations Incorporations Act 2009 (NSW)*, the *Australian Charities and Not-for-profits Commission Act 2012*, the *Charitable Fundraising Act 1991* and associated regulations;
- (ii) the attached financial statements and notes comply with the Australian Accounting Standards as described in note 1 to the financial statements;
- (iii) the attached financial statements and notes comply with the requirements of the *Australian Charities and Not-for-profits Commission Act 2012* and the *Charitable Fundraising Act 1991*;
- (iv) the attached financial statements and notes give a true and fair view of the incorporated association's financial position as at 30 April, 2025 and of its performance for the financial year ended on that date;
- (v) there are reasonable grounds to believe that the incorporated association will be able to pay its debts as and when they become due and payable;
- (vi) the financial statements give a true and fair view of all income and expenditure with respect to fundraising appeals; and
- (vii) the internal controls exercised by the incorporated association are appropriate and effective in accounting for all income received and applied by the incorporated association from all fundraising appeals.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:



President



13/8/25

Director of Finance

13/8/25.

Dated:

**Independent Audit Report To The Members
Of Terrigal Surf Life Saving Club Incorporated**

Report on the Financial Report

Qualified Opinion

We have audited the accompanying financial report of Terrigal Surf Life Saving Club Incorporated (the Club), which comprises the statement of financial position as at 30 April 2025, statement of profit or loss & other comprehensive income, statement of changes in members' funds and statement of cash flows for the year then ended, notes comprising a summary of material accounting policies and other explanatory information, and the committee members' declaration.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the financial report of Terrigal Surf Life Saving Club Incorporated is in accordance with Associations Incorporations Act (NSW) 2007 ('the Act'), including::

- (a) giving a true and fair view of the Club's financial position as at 30 April 2025 and of its performance for the year ended on that date; and
- (b) complying with Australian Accounting Standards - Reduced Disclosure Requirements and the *Australian Charities and Not-for-profits Commission Regulation 2013*.
- (c) the *Charitable Fundraising Act 1991*, including
 - (i) the financial report shows a true and fair view of the financial result of fundraising appeals for the year to which they relate; and
 - (ii) the financial report and associated records have been properly kept during the year in accordance with this Act and the regulations; and
 - (i) money received as a result of fundraising appeals conducted during the year has been properly accounted for and applied in accordance with this Act and the regulations; and
 - (ii) Terrigal Surf Life Saving Club Incorporated is solvent, as it is able to pay its debts as and when they fall due.

Basis for Qualified Opinion

The financial statements of the Terrigal Surf Life Saving Club Incorporated include \$14,301 of inventories as at 30 April 2025. Fortunity Assurance did not observe the counting of physical inventories at the beginning or the end of the year, however, have assessed valuation of inventory. Due to the nature of the Club inventory, we are unable to satisfy ourselves by alternative means the inventory quantities recognised as at 30 April 2025. As a result, we were unable to determine if any adjustment with respect to the existence of inventory recorded is necessary and related impact on the income statement.

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Club in accordance with the auditor independence requirements and ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Independent Audit Report To The Members
Of Terrigal Surf Life Saving Club Incorporated**

Emphasis of Matter

The financial report of Terrigal Surf Life Saving Club Incorporated is a special purpose financial report that has been prepared in accordance with the accounting policies described in Note 1 to the financial report.

Other Information

The Committee Members are responsible for the other information. The other information comprises the information included in the Club's annual report for the year ended 30 April 2025 but does not include the financial report or our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears materially misstated.

If, based on the work performed, we conclude that there is a material misstatement of this other information, we are required to report on this fact. We have nothing to report in this regard.

Committee Members' Responsibility for the Financial Report

The Committee Members of the Club are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Australian Charities and Not-for-profits Commission Act 2012* and for such internal control as the committee members determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report the Committee Members are responsible for assessing the Club's ability to continue as a going concern, disclosing, as applicable matters related to going concern and using the going concern basis of accounting unless the Committee Members either intends to liquidate or to cease operations, or has no realistic alternative but to do so.

The Committee Members are responsible for overseeing the Club's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from Fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

**Independent Audit Report To The Members
Of Terrigal Surf Life Saving Club Incorporated**

Auditor's Responsibility for the Audit of the Financial Report (continued)

- Obtain an understanding of internal controls relevant to the audit in order to design the audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Club's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the committee.
- Conclude on the appropriateness of the Club's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Club's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions or conditions may cause the entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any deficiencies in internal control that we identify during our audit.

FORTUNITY ASSURANCE



Adrian Thompson

Partner

155 The Entrance Road

ERINA NSW

Dated: 13 August 2025