



Terrigal Surf Life Saving Club

2025.26

Annual Report



2025 Surf Life Saving Central Coast 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 2025.26

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



Notice Terrigal Surf Life Saving Club AGM 2026

Notice is hereby given that the 2026 Annual General Meeting of Terrigal Surf Life Saving Club Incorporated will be held on at Terrigal Surf Life Saving Club in Terrigal on Sunday 16th August commencing at 10am.

AGENDA

1. Apologies
2. Adoption of Minutes of the 2025 Annual General Meeting
3. Welcome address by 2024-2025 President, Richard Green
4. Adoption of the 2025/2026 Financial Statement
5. Notices of Motion (nominee bios will be provided in due course)*
 - a. Motion to accept nominations for Life Membership – Lionel Fargher
 - b. Motion to accept nominations for Life Membership – Toni Jones
 - c. Motion to accept nominations for Life Membership – Paul Lemmon
6. Election of TSLSC Board of Directors for the 2026-27 season (Positions Descriptions available on SLSA Member Portal)**
 - a. President (nominee Scott Roberts)
 - b. Director of Lifesaving (nominee Rodney Boag)
 - c. Director of Competition (nominee Linda Redfern)
 - d. Director of Junior Activities (nominee Mark McNair)
 - e. Director of Sponsorship (nominees Paul Quick/Wendy Walsh) – vote postponed
7. Confirmation of Honorary Positions for the 2026-27 season**
 - a. Registrar (Nominee Beris Meldrum)
 - b. Boat Captain (vacant)
 - c. Board & Ski Captain (vacant)
 - d. IRB Captain (Nominee Niko Milanovic)
 - e. IRB Competition Captain (Nominee Tim Pittolo)
 - f. Life Saving Competition Captain (Nominee Harold Kay)
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 9th August 2026 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 2025/2026 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 2025/2026 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.

Dwayne Robertson, Director of Administration

BOARD POSITIONS

President	Richard Green
Director of Administration	Dwayne Robertson
Director of Competition	Linda Redfern
Director of Education & Training	Cheryl Wallace
Director of Finance	Beris Meldrum
Director of Lifesaving	Tim Pittolo
Director of Member Services	Stuart Bennett
Director of Sponsorship	Ben Hibberd
Director of Junior Activities	Scott Roberts

ADDITIONAL VOLUNTEER AND SUB COMMITTEE POSITIONS

Member Services

Registrar	Beris Meldrum
Complaints Manager	Julie Redfern
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
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 – vacant
Assistant Board & Ski Coaches – Adam Montgomery, Paul Lemmon
Boat Captain – Frankie Webber
Pool Rescue Coach – Linda Redfern, Richard Green
Lifesaving Competition Captain – Harold Kay
Lifesaving Competition Coach – Cathy Cole
IRB Competition Captain and Coach – Tim Pittolo/Omar Al-Khayat

Junior Activities

JAC	Scott Roberts
Deputy	Mark Cameron, Craig Young
Recorder	Adam Montgomery
Carnival Entries	Mark Cameron
Gear Steward	Cameron Louis
Beach Coach	Sara Winchester
Junior Ocean/Pool Coaches	David Rippon, Ava Cameron, Molly Laing, Catherine Kearney, Kaelan Montgomery, Linda Redfern, Samantha Husk



2025.26 CLUB MEMBERSHIP SUMMARY

	2025.26		2024.25		2023.24		2022.23		2021.22	
Members	M	F	M	F	M	F	M	F	M	F
Active	149	70	138	179	140	68	137	74	146	95
Active Reserve	1		0	0	1	0	1	1	1	1
Cadet	10	13	11	7	13	7	13	18	9	16
Other	177	169	180	145	168	112	201	177	180	161
Junior	141	184	116	158	126	132	168	165	175	163
Total	478	436	445	489	448	319	520	435	511	436

TSLSC MEMBERS 2025.26

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	Bruce Moy	David Smith	

Long Service Members

Bronte Bagala	Debi Barnes	John Bellato	Brady Casey
Amelia Cole	Eamon Corless	Rosario Costa	John Deacon
Michael Di Betta	Robert Edwards	Lionel Fargher	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	Justin O'Donoghue	Anthony Offord	John Pasco
Timothy Pittolo	Julie Redfern	John Robb	Dwayne Robertson
Timothy Schofield	Hamish Shearer	Kristina Skvorc	Cheryl Small
Alix Smith	Allison 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

Omar Al-Khayat	Ben Anderson	Terry Antonio	Nicholas Armstrong
Des Asbury	Collin Baker	Jack Baker	Nicole Baker
Carol Barker	David Baxter	Kate Besley	Rodney Boag
Eliana Bootes	Glenn Bowles	Stacey Bremner	Adam Brierley
Adam Broughton	Felicity Brown	Ben Bynon	Mark Cameron
Sean Casey	Alisha Cech	Jeffrey Charge	Kate Cheyne
Phil Clegg	Joshua Cole	Chayse Coleman	Peter Connelly
Rachel Connelly	Gemma Cooper-Remington	Hayden Cowan	Matthew Cox
Sam Cummins	Jacob Curcio	Anna Davis	Corey Davis
Andrew Davison	Kai Davison	Julian Dent	Andrew Donaldson

Brendan Done	Lilly Egan	Mick Egan	Laura Fazzolari
Niki Frampton	Bryn Gaha	Dean Gillard	Maurice Good
Kyle Graham	Tim Graham	Robert Grassi	Jett Green
Kye Green	Nicholas Green	Richard Green	Samone Green
Emma Griffiths	Evan Griffiths	Matthew Griffiths	Bradley Halicek
James Hall	Daniel Harding	Jacy Harding	Jacinda Harrison
Rebecca Haynes	Finlay Healey	Jill Heaton	Nigel Heaton
Cecelia Herbert	Ben Hibberd	Michael Hickey OAM	Noelene Hickey
Greg Hobson	Damien Holliday	Kye Holliday	Leona Holliday
Richard Ivens	Annalise Jones	Graham Jones	Toni Jones
Lauren Joyce	Matilda Kaeser	Peter Laing	Damian Larkin
Tyrone Lesser	Cameron Louis	Joshua Lowe	Wayde Lowe
Saxon Lumsden	Lindsay Lyon	Jason Mak	Scott Martin
Bianca May	Danny May	Charli McDonald	Martin McInnes
Mark McNair	Craig Meldrum	Matt Metcalfe	Denise Meuldijk
Niko Milanovic	Wayne Miller	Josh Moorhouse	Ric Morrey
Tony Morris	Gabrielle Nagy	Jordan Notara	Nicole Petley
Simon Petley	Charlie Phillips	Michael Pickering	Colin Pink
Michael Podziewski	Keaton Pollington	Zoe Pope	Laurie Portier
Nathan Pring	Jack Quick	Troy Racklyeft	Jayden Redfern
Linda Redfern	David Rippon	Kate Roberts	Scott Roberts
Cash Robertson	Simone Robertson	Tori Robertson	Daniel Robinson
Sandra Rogers	Alexander Ryan	Michael Ryan	Olivia Ryan
Todd Saunders	Matthew Scott	Rebecca Scott	Elizabeth Shearer
Kate Shevchenko	Anthony Siciliano	Don Smith	Nathan Smith
James Snelling	Claire Stack	Derek Stack	Kim Stamper
Joshua Stephens	Dean Stojanovic	Callum Sutton	Rebecca Symonds
Tim Symonds	Alicia Van Arkel	Eddie Vogel	Gregory Walker
Cheryl Wallace	Ashton Walters	Braith Walters	Franklin Webber
Andrew Wells	Lucy Wicks	Jason Wilcock	Scott Williams
Stephen Williams	Michael Wilson	Craig Young	Jason Yule
Callum Hobson			

Reserve Active Members

Chris Mensforth

Award Members

Lisa Coleman

Richards O'Brien

Craig Pollington

Peter Reddel



Active 15-18 Members

Barnaby Agombar	Cameron Boag	Ava Cameron	Olivia Edwards
Julian Glew	Kianna Goy	Zahra Green	Herbie Griffiths
Brielle Gurnhill	Skye Hackshall	Angus Halicek	Noah Harrison
Mason Holliday	Tasman Holliday	Samantha Husk	Joseph Jarvis
Oliver Kaeser	Harold Kay	Catherine Kearney	Molly Laing
Noah Lockwood	Oscar Louis	Xavier May	Seamus Meares
Lilly Milanovic	Ella Montgomery	Kaelan Montgomery	Jesper Palmqvist
Eden Pearson	Matthew Peterson	Chloe Petley	Ameilia Preston
Charlotte Quick	Molly Radic	Kaiden Regattieri	Tahj Regattieri
Jemma Roberts	Caitlin Scott	Catherine Simpson	Samuel Terry
Jai Thomas	Siera Vuradin	Evie Wade	Riley Wait

Cadet 13-15 Members

Kai Burch	Kiara Cowan	Zahary Haynes	Heidi Jarvis
Eli Laing	Cayley Lesser	Hayley Locke	Adelaide Louis
Jett May	Spencer Metcalfe	Teagan O'Callaghan	Micah Pope
Mia Preston	Archie Quick	Eva Rowe	Mitchell Stretton
Konan TaylorTalipeau	Isabelle Terry		

Junior Activities Members - Alphabetical by Surname

William Abed	Ruby Donaldson	Madden Lightfoot	Aurora Pont
Miles Abrahams	Harper Done	Ariana Lincoln	Edee Prehn
Isabelle Ahearn	Braxton Dowell	Maliha Lincoln	Adeline Priestly
Kensi Allan	Madison Downes	Joclyn Locke	Rebecca Pring
Zander Allan	Finn Doyle	Ashin Lockwood	Ethan Quick
Olivia Allso	Saskia Drabarek	Olivia Lockwood	River Radocay
Farrah Anderson	Chloe Duncan	Emma Louis	Sadie Rose Ragusa
Paxton Anderson	Charlton Dworjanya	Evelyn Lowe	Emil Ramazany
Theo Anderson	Audrey Edmonds	Vivienne Lowe	William Rawling
Lennox Asquith	Jude Edmonds	Koa Mackenzie	Zoe Rawling
Flora Austin	Lucy Edwards	Wiremu Mackenzie	Anton Richardson
Jude Ayyoub	Ava Felix	Leila Mak	Hugo Richardson
India Baker	Molly Ferguson	Sidney Mak	Levi Richardson
Finley Barker	Felipe Ferreira	Mason Malloy	Luca Richardson
Stowe Le Bas	Gisele Ferreira	Billie Manning	Essie Rickard
Poppy Bates	Halle Field	Ellery Mansfield	Ileana Rickard
Emily Bellew	Zahli Fitzgerald	Finley Manson	Sophia Rigoni
Joshua Bellew	Nyla Fletcher	Maisie Manson	Xavier Ritchie
Elkie Best	Harrison Floyd	Archie Marler	Marlow Robb
Arin Bhalla	Oscar Floyd	Joshua Joseph Maroun	Maxwell Robb
Aryana Bhalla	Guy Foley	Winter Masia	Owen Roberts
Clae Biggins	Brodie Fraser	Mackenzie Mason	Elka Robertson
Hartly Biggins	Jairo Furtado	Rylan Maule	Halle Robertson
Nahla Biggins	Jorge Furtado	Charlie Mayangi	Vidhaan Rohilla
Sunny Biggins	Harriet Gallen	Sterling McCann	Franki Russell
Charlotte Bladon	Jack Giuliani	Grace McCartney	Harvey Saunders
Amelia Blewden	Sienna Giuliani	James McKee	Jude Saunders
Bella Bowker	Emily Glasgow	John McKee	Lawson Saunders

Jack Bowker	Lacy Gribble	Jack McKinnon	Kacper Sawczak
Daxton Boyd	Miley Gribble	Olivia McKinnon	Arianne Schaefer
Imogen Bremner	Madison Griffith	Harrison McNair	Amelia Shanahan-Prendergast
Logan Bremner	Emily Griffiths	Archer McPhee	Elizabeth Shanahan-Prendergast
Georgia Brigham	Austin Groves	Summer McPhee	Sophie Shanahan-Prendergast
Ivy Brigham	Brooks Groves	Isla Meldrum	Veronica Sharma
Joshua Brigham	Darcie Hall	Sienna Metcalfe	Piper Sharman
Thora Broodkoorn	Elsie Hall	Sullivan Metcalfe	Evelyn Simpson
Tyler Brook	Oliver Harpley	Maeve Michael	Elias Siv Thea Siv
William Brook	Violet Harpley	Christian Di Michiel	Emily Smith
Hendrix Brown	Bridgette Haynes	Eden Milanovic	Florence Smith
Macy Brown	Willow Hemmings	Dyce Milner	Louis Smith
Millie Bruton	Myka Herbert	Leo Milosavljevic	Alvah Sollar
Vance Budakoski	Willow Cannan Hofbauer	Mila Milosavljevic	Mollie Southon
Beau Burrell	Isaac Hoffman	Annabelle Monaghan	Alberts Sprodzens
Charlotte Burrell	Koda Howick	Phoenix Montgomery	Emma Sprodzens
Otis Burton	Jonah Hunter	Isla Moore	Amelia Starr
Macey Cameron	Georgia Isbester	Marion Moran	Charlotte Stead
Taylor Cameron	Edward Jagelman	Amelia Morris	Millie Stone
Illiana Candiloro	Oliver Johnson	Eli Morris	Agi Strolin
Isla Cantlay	Billie Jones	Lucia Morris	Phoebe Swab
Sky Carron-Page	Eva Jones	Scarlett Morris	Ava Symonds
Xavier Carron-Page	Harper Jones	Tess Morris	Josh Symonds
Julian Cashman	Leo Jones	Pip Morrow	Finn Taylor
Keira Cashman	Sophie Jones	Alba Mulroney	Gustaw Telicki
Romeo Cassar	Oakley Jowett	Darcie Mulroney	Jerzy Telicki
Abigail Cenere	Maan Kathuria	Luka Mungovan	Obie Thompson
Maeve Chambers	Myra Kathuria	Kate Nagy	Sofia Darby
Kai Chia	Oliver Kemsley	Phoenix Nelson	Torreblanca
Luke Clack	Rory Kilbuan	Taitum Nelson	Hamish Tripolone
Charlotte Clements	Harper King	Alannah Newson	Amelia Tucholski
Valentina Condon	Koby King	James Nolan	Arabella Tucholski
Zaydee Coulter	Reece King	Elsie Notara	Elijah Turnbull
Skye Cowan	Jock Kinkade	Nyah O'Regan	Aveley Turner
Summer Cowan	Miley Kinkade	Indi O'Reilly	Snowden
Albie Cox	Nyxie Knapp	Kai Outram	Underwood
Henry Cox	Lincoln L'Estrange	Lennie Packer	Alice Walker
Lucas Cox	Portia L'Estrange	Aaliyah Page	Macey Walker
Jaxon Cummings	Ivy Lam	Addison Page	Benji Wall
Portia Louise Cummings	Daisy Lane	James Park	Maddox Webb
Rose Dalton	Jensen Leahy	Sophie Park	Mia Webb
Sophie Davies	Ethan Lee	Brayden Paterson	Kavahli Whittaker
Lachlan Davis	Piper Lees	Mackenzie Paterson	Charlotte Williams
William Davis	Elsie Lemmon	Max Percy	Samuel Williams
			Sam Wilson
			Nelis Van Wyk

Freja Dent	Hugo Lemmon	Sami Pethers	Schalk Van Wyk
Maja Dent	Ryan Lenehan	Arran Pilkington	Mary Yatsenko
Oscar Dent	Alexandrine Lesperance	Thomas Pilkington	Annika Young
Adelaide Devereux	Alvy Lesperance	Lily Piper	Olivia Young
Tate Dickinson	Calum Lesser	Madeleine Podziewska	Isla Zammit

Nipper Parent Members

Kylie Abed	Lindsey Abrahams	Matthew Ahearn	Danielle Allan
Nicole Alley	Sharon Allwood	Nora Anderson	David Asquith
Chris Barker	Tamsin Bate	Michale Bates	Matthew Bellew
Derek Best	Ryan Biggins	Liz Bladon	Elly Blewden
Jane Bolitho	David Bowker	Simone Boyd	Estelle Bradley
Scott Bremner	Daniel Brook	Scott Brown	Elissa Bruton
Alexander Burrell	Amber Cameron	Catherine Candiloro	Joel Cangy
Cassie-Anne Capper	Adam Carron	Chris Cashman	Tegan Cassar
Amy Castles	Phillip Cenere	Mitchell Clack	Morgan Clements
Jonathon Condon	Liam Cox	Renee Crockett	Joshua Cummings
Meabh Dalton	Warren Dalton	Chloe Davis	Elizabeth Davis
Elyse Devereux	Jonathan Di Michiel	Monique Dokic	Tara Downes
Eoin Doyle	Tegan Drabarek	Gareth Duncan	David Dworjanyan
Janelle Edmonds	Parita Felix	Lauren Ferreira	Briony Field
John Fitzgerald	Kinga Fletcher	Tony Floyd	Luisa Fraser
Karla Furtado	Sylvia Gallen	Ilona Garnatkina	Alana Gillies
Grant Giuliani	Elissa Gribble	Nicole Griffith	Shuri Griffiths
Steven Groves	Luke Hatty	Vishaka Henrietta	Dina Hikmat
Aaron Hoffman	Jade Howick	Alex Hunter	Tom Isbester
Daniel Jagelman	Alex Johnson	Dylan Jones	Matthew Jones
Nicholas Jones	Sarah Kemsley	Liesl Kilbuan	Daniela King
Kelly King	Alexandra Kinkade	Thomas Kinkade	Amanda Lane
Michael Leahy	Robbie Lee	Chris Lees	Campbell Lemmon
Marni Lemmon	Zac L'Estrange	Sian Lincoln	Andre Locke
Monika Lockwood	Immy Lord	Jessica Lowe	Emma Lucas
Jade Macauley	Kelly Mackin	Grazna Maga	Robert Malloy
Michelle Malledal Sollar	Lucienne Manning	Erin Mansfield	Alexander Manson
Andrew Maroun	Ashleigh Masia	John Mason	Jewel Maule
Laura Maule	Katherine Maxwell	Anna Mayangi	Tennille McAdie
Rory McCann	David McCartney	James McKee	Jody McKinnon
Joseph McKinnon	Angela McPhee	Leanne Milanovic	Tanya Miljoen
Alexander Milosavljevic	Linda Monaghan	Michelle Morris	Michelle Morrow
Damien Morse	Mukesh Mukesh	Shanelle Mulroney	Candice Mungovan
Natasha Nelson	Michael Newson	Nicole Nolan	Talia O'Regan
Mitchell O'Reilly	Joel Outram	Tim Packer	Daemon Page
Gareth Pepper	Nathan Percy	Amy Pethers	Brent Pilkington
Claire Pillans	Sophie Piper	Elana Pont	Steve Pope
Jennifer Prater	Lesa Prendergast	Hannah Priestly	Danielle Quick
Michael Radocay	Fabien Ragusa	Samantha Rawling	Daniel Richardson
Kira Richardson	Scott Richardson	Robert Rickard	Thu Thuy Rigoni
Alex Ritchie	Claire Robertson	Mykaela Robertson	Paul Robertson

Yvonne Russell	Shane Saunders	Bradley Sawczak	Tara Senam
Ruth Shanahan-Prendergast	Dimple Sharma	Scott Sharman	Sarah Shepherd
Jane Shin	Anna Simpson	Pratima Singh	Chloe Siv
Hosanna Siv	Dylan Smith	Ben Southon	Raivis Sprodzens
Lisa Standish	Simon Starr	Laura Stone	Emily Strolin
Michael Swab	Jakub Telicki	Erica Tieu	Laura Torreblanca
Jay Tripolone	Adam Tucholski	Angela Turnbull	John Underwood
Russell Underwood	Sibella Van Wyk	Byron Walker	Eve Walker
Kate Wall	Samantha Weaver	Sara Winchester	Megan Young
Anna Zhikhareva			

Associate Members

Elizabeth Davis	Jodie Gates	Wendy Harris	David Hughes
Sandra Husk	Trevor Husk	Michael Kendal	James Mabbutt
Donna McDonald	John McDonald	Ray Moore	David Newell
Jennifer Schofield	Daniel Simpson	Tahir Turk	Wendy Walsh

Community Members

Janelle Baty	Kim Baxter	David Booth	Anna Borisovski
Karen Burke	Heather Burrett	Debbie Campbell	Carmen Cooper
Susan Deacon	George Drudge	Jon Fogarty	Ann Gazal
Peter Gill	Peter Harris	Karen Hilbert	Roseann Knuth
Athena Koelmeyer	Shane Koelmeyer	David McAlpine	Christine Murphy
Tony Mylan	David Parkin	Harriet Ratcliffe	Karen Robertson
Janet Robinson	Mick Rolfe	Tim Sargeant	Leanne Stam
Peter Taylor	Chris Ward	Catherine Wright	

Vale Peter Wiley OAM

It is with great sadness that our club acknowledges the passing of our longest serving and Life Member, Peter Muir Wyllie OAM, who has passed away peacefully in October 2025 at 99 years old.

Peter was the only living recipient of the SLSC 80-year Long Service Medal, having joined Terrigal SLSC in his teens in 1943.

Peter's life story was interweaved with our club's history from his WWII service, Lifeguarding at Terrigal (a 'Beach Inspector') in the 1950's, membership and leadership of many teams in differing competition areas of the club, involvement in Jetboats at the Haven (or 'Fisherman's Beach' as he knew it), his role as the local Terrigal Chemist and his devotion to the Terrigal-Wamberal RSL Sub branch that lead to the Terrigal Anzac Day March and Dawn Service.



Peter was the living link to our club's past and a constant presence for us all and he will be profoundly missed. The club sends its compassion to his wife, Ruth and all Peter's family and friends.

Terrigal SLSC Honour Blazers

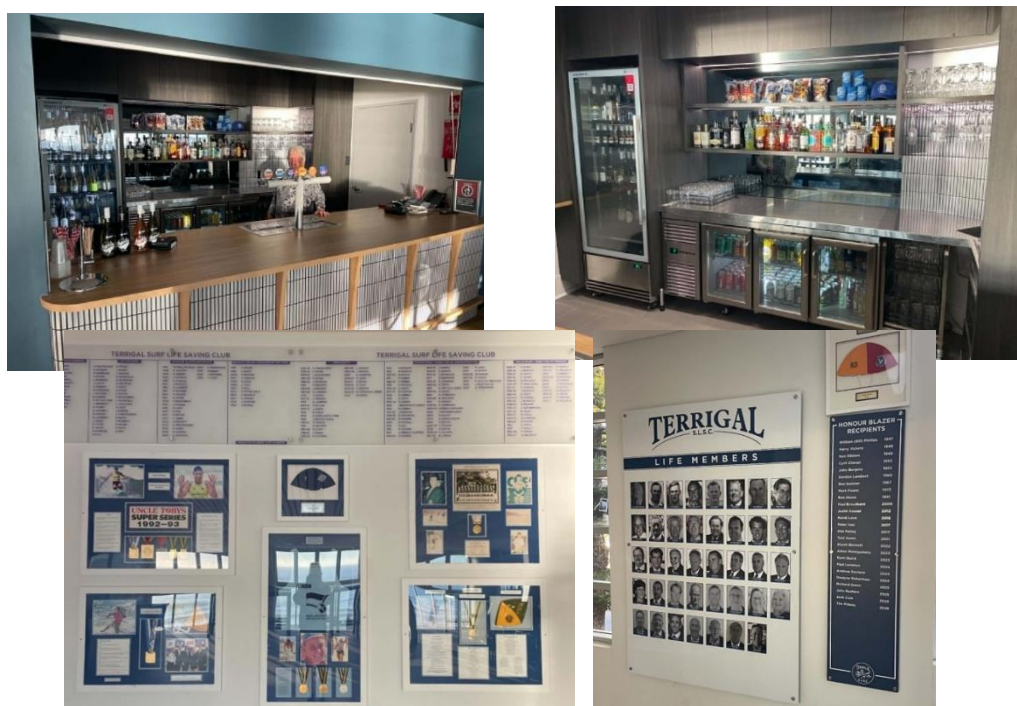
William (Bill) Phillips	1947
Harry Vickery	1948
Ron Dibben	1949
Cyril Charge	1952
John Burgess	1953
Gordon Lambert	1960
Ron Sumner	1967
Mark Power	1973
Ron Stone	1991
Paul Broadbent	2009
Justin Kaesar	2012
Mardi Love	2016
Peter Ives	2017
Kim Petley	2017
Toni Jones	2021
Stuart Bennett	2022
Adam Montgomery	2023
Ryan Quick	2023
Paul Lemmon	2024
Andrew Adavison	2024
Dwayne Robertson	2024
Richard Green	2025
Julie Redfern AM	2025
Joshua Cole	2025
Tim Pittolo	2026

SLSA Lifesaving Gold Medalions

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

Renovations of Clubhouse Bar and TSLSC Honour Boards

This year, considerable work was completed to improve the clubhouse. This included refurbishment of the office area in the tower and the bar. Thank you to Tim Graham and his team for delivering this. Club images and honour boards were also revitalised to created a professional but surf club vibe inside the renovated space.



PRESIDENT'S REPORT

As another season draws to a close, I reflect with satisfaction on what Terrigal Surf Life Saving Club has achieved over the past year. Our Club continues to grow because of the commitment of our volunteers. Every patrol, training session, competition, community event and committee meeting relies on members who generously give their time, and I thank every one of you. We concluded the 2024/25 season by again being named Central Coast Surf Life Saving Club of the Year, an honour that reflects the efforts of our entire Club. During 2026, we also signed a new lease with Central Coast Council, and I thank Council for its ongoing support.

Keeping our community safe remains our highest priority. Throughout the season, more than 152,000 people visited Terrigal Beach, with almost 19,000 swimmers entering the water. Our volunteer lifesavers completed more than 8,000 patrol hours, undertook over 1,700 preventative actions, provided 271 first aid treatments and carried out 15 rescues. Most importantly, there were zero drowning deaths during volunteer patrol hours. I thank Tim Pittolo, who concludes his term as Director of Lifesaving at this AGM after accepting the role of Director of Education with Surf Life Saving Central Coast.

Training and member development remained a major focus. The Club now has 290 Bronze Medallion holders, 152 IRB Crew members, 101 IRB Drivers, 101 members qualified in Advanced Resuscitation Techniques, seven Rescue Water Craft operators and 10 qualified UAV pilots. Thank you to Cheryl Wallance and the Education team for their commitment to training and maintaining these high standards, and to our call-out team for their ongoing readiness to respond when required. During the year, members received 15 Surf Life Saving Australia Patrol Service Awards and seven National Medals. Congratulations also to Paul Lemmon on being awarded the Medal of the Order of Australia (OAM). I also thank Stuart Bennett for his work as Director of Member Services and for recognising the achievements of our members.

The Club remains in a strong financial position. Through the careful management by our Board and the Director of Finance, Beris Meldrum, we continue to maintain more than \$300,000 in reserves while investing in our facilities and services. We welcomed Marnie Lemmon as our new Functions and Administration Manager, providing valuable support for the function centre and day-to-day operations. Following last year's clubhouse redevelopment, we completed our history wall celebrating more than 100 years of Terrigal Surf Life Saving Club, upgraded the administration offices and commenced renovation of the bar in July 2026. Thank you to Director of Administration Dwayne Robertson for securing \$24,567 in the form of a NSW Office of Sport grant that is helping make the bar refurbishment possible.

Last year we introduced numbered competition caps for every Terrigal member to have won an Australian Surf Life Saving gold medal. With 118 caps presented and a permanent honour board installed, this initiative recognises the achievements of our competitors while preserving an important part of our Club's history. This list is at the back of the Annual Report and should be updated annually moving forward. Community events continued to make an important contribution to both the Club and the wider community. The Ocean Swim and Cancer Council Daffodil Dip attracted more than 700 participants, raised around \$30,000 for the Club and helped secure additional funding through a Central Coast Council grant. We also welcomed SwimFest (World Ocean Swim Series) to Terrigal for the first time, hosted Quicksand, which again raised more than \$5,000, and continued our partnership with the Terrigal Wamberal RSL to host the ANZAC Day Dawn Service.

Our athletes again competed across board and ski, surf boats, IRB and Pool Rescue disciplines, while our Nipper program continued to flourish under the leadership of Directors of Competition and Junior Activities, Linda Redfern and Scott Robertson. Thank you to our new sponsors, Central Coast Motor Group, for providing a branded vehicle to transport surf craft and equipment, and Sanitarium for supporting us with around \$20,000 towards the purchase of a new board and ski trailer. I also thank Ben Hibberd for his work in developing and maintaining our sponsorship program.

Finally, I thank our Board of Directors, committee members, patrol captains, trainers, assessors, officials, coaches, age managers and the many volunteers who contribute throughout the year. I also acknowledge Amber Cameron for her work with BluesNews and our social media, and Julie Redfern for her ongoing work as Complaints Manager and the significant administrative support she provides to the Club. Congratulations to Bruce Moy and Dave Smith on being awarded Life Membership at the 2025 AGM, and to Tim Pittolo on receiving a TSLSC Honour Blazer at the 2026 Presentation.

Thank you for another successful season. I have now served 8 years on the Board and it has been an amazing journey and I have loved serving the club to the best of my ability as Director of Junior Activities, Director of Competition and President. Terrigal Surf Life Saving Club continues to build on a strong foundation of volunteer service, community support and member commitment.

Richard Green
(Terrigal SLSC President)



LIFESAVING REPORT

As the season draws to a close and we have time to reflect on what we achieved during it I would like to thank all those who stepped up and helped when asked and many did it without been asked to do so.

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.

Again, this season saw its challenges with the additional patrolling day added at the end of the season, 2 ocean swims and the worse case of lack of beach we have seen in several years. Our patrols stepped up given these challenges and delivered a safe place for the public to swim and enjoy our coastline.

In addition, we had our first season with our 2 brand new UAVs which added to our patrolling capabilities and with additional pilots these will get more use as the seasons progress a big thanks to Colin Baker and Sean Casey for their work in getting these and the pilots ready for the season and keeping them airworthy. In the coming seasons we will be progressing to having this available to more patrol by getting more candidates through the training course.

A special thanks needs to go to Nico Milanovic, Peter Connolley and Nolene Hickey for their works 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.

As this is my last annual report for Terrigal I would like to thank all those who have supported me during my term as the Director of Lifesaving and wish my successor all the best in the role.

Tim Pittolo
(Director of lifesaving)



Patrol Statistics

Rescues	2025.26	2024.25	2023.24	2022.2023	2021.22
No Gear	0	2	1	18	6
Rescue Tube	0	1	2	13	9
Rescue Board	7	2	2	17	11
IRB	9	4	17	8	4
Other	0	0	0	6	0
Total Rescues	16	9	22	62	30

Preventative Actions	2025.26	2024.25	2023.24	2022.23	2021.22
Preventions	2488	7149	2417	1341	1618
Searches	1	2	0	16	3
Shark Alarm	3	0	0	3	0

First Aid	2025.26	2024.25	2023.24	2022.23	2021.22
Fractures/Dislocations	2	2	2	3	3
Major Wounds	1	1	1	1	2
Minor Cuts & Abrasions	30	22	31	67	21
Minor Marine Stings	36	234	168	222	1531
Other	4	11	10	33	8
Spinal	2	1	0	1	3
Resuscitation	0	0	0	1	0

Total beach attendance: 109,472
 Total swimmers: 21,146
 Total Patrolling Hours: 8,044



100% Patrol Attendance

Adam Brierley	Alish Cech	Allison Smith	Andrew Davison
Angus Halicek	Beris Meldrum	Bradley Halicek	Bruce Moy
Cathy Cole OAM	Colin Baker	Colin Pink	David Smith
Derek Stack	Dwayne Robertson	Eddie Vogugel	Glenn Bowles
Greg Hobson	Harold Kay	Jacinda Harrison	Jeff Harrison
Jill Heaton	Joshua Cole	Justin Kaeser	Kate Shevchenko
Kim Petley	Laurie Portier	Mark McNair	Matilda Kaeser
Matthew Scott	Michael Hickey	Michael Pickering	Michael Wilson
Nicole Baker	Nigel Heaton	Niko Milanovic	Oliver Kaeser
Olivia Ryan	Omar Al-Khayat	Rodney Boag	Stuart Bennett
Toni Jones	Xavier May		

Member Patrol Hours at Terrigal SLSC

Omar Al-Khayat	53.25	Ben Anderson	5.5	Terence Antonio	44.5	Nicholas Armstrong	19.83
Des Asbury	8	Bronte Bagala	9.5	Collin Baker	59.5	Jack Baker	35.25
Nicole Baker	49.25	Debi Barnes	29.25	Stuart Bennett	58.96	Cameron Boag	27.75
Rodney Boag	50	Glenn Bowles	53.5	Stacey Bremner	5.25	Adam Brierley	54.25
Adam Broughton	37.5	Ben Bynon	41.75	Ava Cameron	26	Mark Cameron	49.25
Taylor Cameron	27.5	Sean Casey	38.75	Alish Cech	58.75	Jeffrey Charge	45
Kate Cheyne	8.5	Kai Chia	45	Philip Clegg	36.5	Amelia Cole	16.5
Cathy Cole OAM	93.58	Joshua Cole	88.25	Chayse Coleman	48.5	Lisa Coleman	43
Peter Connelly	59.08	Rachel Connelly	18.5	Gemma Cooper-Remington	0	Eamon Corless	25.25
Rosario Costa	9	Hayden Cowan	25.75	Kiara Cowan	48	Sam Cummins	26.75
Jacob Curcio	34	Anna Davis	3	Andrew Davison	51.25	Kai Davison	13.75
John Deacon	8	Julian Dent	5.25	Andrew Donaldson	43	Ruby Donaldson	43
Lucy Edwards	31.25	Olivia Edwards	13.75	Lilly Egan	31.75	Mick Egan	49.25
Gregory Elfick	3.75	Lionel Fargher	33.5	Laura Fazzolari	31.75	Niki Frampton	42.5
Bryn Gaha	2.5	Michael Gill	15.75	Julian Glew	6.75	Maurice Good	44
Kianna Goy	4	Kyle Graham	22	Tim Graham	20.75	Robert Grassi	39.75
Jett Green	22	Kye Green	26.25	Nicholas Green	17.5	Richard Green	50.25
Samone Green	44	Zahra Green	34.25	Lacy Gribble	8.5	Emma Griffiths	24.08
Evan Griffiths	31.5	Emma Gunasinghe	12.25	Lauren Gunasinghe	30.75	Marc	0
Angus Halicek	61.58	Bradley Halicek	58.08	Skye Hackshall	5	James Hall	13.75
Jacinda Harrison	53.50	Jeffrey Harrison	62.5	Noah Harrison	53.5	Bridgette Haynes	41.25
Rebecca Haynes	62.5	Zachary Haynes	32.75	Finlay Healey	35.75	Jill Heaton	49.25
Nigel Heaton	49.25	Ben Hibberd	18.5	Noelene Hickey	17	Michael Hickey OAM	59
Greg Hobson	48.75	Damien Holliday	36	Kye Holliday	4.25	Leona Holliday	22.25
Mason Holliday	9.5	Tasman Holliday	4.25	Samantha Husk	48.5	Heidi Jarvis	25.5
Joseph Jarvis	21.25	Annalise Jones	41.25	Graham Jones	22.25	Toni Jones	101.5
Justin Kaeser	52.75	Matilda Kaeser	53.5	Oliver Kaeser	49.25	Harold Kay	79.08
Catherine Kearney	9	Kaye Kelly	0	Eli Laing	15.5	Molly Laing	9
Peter Laing	3	Damian Larkin	14.75	James Legge	11.25	Ryan Lenehan	38
Cayley Lesser	57.83	Tyron Lesser	56.58	Hayley Locke	108.2	Daniel Lockwood	3
Noah Lockwood	11.5	Olivia Lockwood	31.5	Adelaide Louis	28.5	Cameron Louis	26
Mardi Love	8	Joshua Lowe	24.25	Wayde Lowe	7.5	Lindsay Lyon	20.75
Jason Mak	2	Scott Martin	17	Bianca May	19	Danny May	49.5
Jett May	53.5	Xavier May	49.25	Grace McCartney	26	Charli McDonald	0
Martin McInnes	4.5	Beau McKeon	0	Mark McNair	52.5	Seamus Meares	3
Beris Meldrum	132.3	Spencer Metcalfe	10.5	Lily Milanovic	18	Niko Milanovic	85
Wayne Miller	44.25	Adam Montgomery	8.5	Ella Montgomery	18	Kaelan Montgomery	21.5
Phoenix Montgomery	11.5	Josh Moorhouse	14.83	Craig Moran	12.75	Ric Morrey	48
Bruce Moy	65	Richard Northey	8	Richard O'Brien	36	Teagan O'Callaghan	40.75
Justin O'Donoghue	14.75	Peter O'Malley	44	Catherine Palmqvist	33.5	Jesper Palmqvist	28.75
James Park	31.25	Eden Pearson	2.5	Matthew Peterson	39.75	Chloe Petley	32
Kim Petley	98.81	Nicole Petley	32.09	Simon Petley	36.75	Charlie Phillips	0
Michael Pickering	50.25	Colin Pink	55.83	Timothy Pittolo	45	Michael Podziewski	39.5
Craig Pollington	44.5	Keaton Pollington	4.25	Micah Pope	49.25	Laurie Portier	49.75
Mark Power	43.83	Amelia Preston	28.33	Mia Preston	26.33	Nathan Pring	9.5
Archie Quick	48.75	Charlotte Quick	48.75	Ethan Quick	39.5	Jack Quick	34
Paul Quick	9.5	Ryan Quick	5.5	Troy Racklyeft	27	Molly Radic	13.5
Zoe Rawling	18	Peter Reddel	8.5	Jayden Redfern	12.5	Julie Redfern AM	30

Linda Redfern	43.75	Kaiden Regattieri	5.5	Tahj Regattieri	2.5	John Robb	4
Jemma Roberts	49.25	Owen Roberts	40.75	Scott Roberts	44.75	Cash Robertson	49.25
Dwayne Robertson	57.75	Simone Robertson	35.5	Tori Robertson	37	Daniel Robinson	26
Sandra Rogers	4.25	Eva Rowe	27.75	Alexander Ryan	16.5	Michael Ryan	45
Olivia Ryan	47	Todd Saunders	58.25	Caitlin Scott	13.75	Matthew Scott	52
Rebecca Scott	27.75	Elizabeth Shearer	5	Hamish Shearer	63.5	Kate Shevchenko	58.5
Anthony Siciliano	46	Catherine Simpson	30.25	Kristina Skvorc	5	Cheryl Small	0
Alix Smith	12.75	Allison Smith	96.08	David Smith	64.25	Don Smith	49.25
Grace Smith	8	Keelan Smith	0	Scott Smith	3	James Snelling	9
Kellie Snelling	0	Claire Stack	8.5	Derek Stack	63.75	Kim Stamper	21.75
Joshua Stephens	47.5	Roger Stimson	9.5	Dean Stojanovic	31.75	Millie Stone	24.75
Mitchell Stretton	27.5	Herbert Stringer	26.67	Callum Sutton	5	Rebecca Symonds	39.25
Tim Symonds	44.5	Gregory Taylor	0	Konan Taylor Talipeau	27	Isabelle Terry	38.5
Samuel Terry	5.25	Jai Thomas	22.75	Elijah Turnbull	43	Alicia VanArkel	9.83
Eddie Vogel	45.5	Siera Vuradin	4.25	Evie Wade	15.58	Gregory Walker	60
Cheryl Wallace	51.75	Ashton Walters	2.5	Braith Walters	5.25	Franklin Webber	17.75
Andrew Wells	39.5	Jason Wilcock	27	Scott Williams	38	Stephen Williams	19
Michael Wilson	93.5	Sam Wilson	75				



MEMBER SERVICES REPORT

While the renovation of our club was completed last year, the bar area still needed to be refurbished. The renovation of the bar has now been completed and is being enjoyed by the club members. We thank everyone for their patience while these renovations have been in progress. 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 - both the patrolling members and those who support them - 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, the junior water coaching team and parent helpers who make the program possible each week. We also thank the members who give up their time to officiate at carnivals where the Nippers get to practice the skills they will need when patrolling Terrigal Beach.

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, ANZAC Day Services, and support for the Rainbow Beaches initiative.

Over the Christmas period we ran two sessions where club members put forward suggestions on how the club could improve the experience of members. A number of these suggestions have already been put in place and others will be implemented over the coming season. In particular, the BluesNews is now being published again on a regular basis. We would like to thank Amber Cameron for her work on this and on supporting our Social Media presence. We look forward to another safe, active, and rewarding season ahead. Our annual awards have been a major success this year with club, Branch and NSW summarised below.

Stuart Bennett
(Director of Member Services)

Surf Life Saving Central Coast and NSW Awards of Excellence

SLSCC Club of the Year – Terrigal SLSC – Second place
SLSCC and SLSNSW Master's Athlete of the Year – Paul Lemmon

Major TSLSC Awards 2025.26

Club Person of the Year – Noelene Hickey
Youth Club person of the year – Cayley Lesser & Hayley Locke
Volunteer of the Year – Toni Jones
Youth Volunteer of the Year – Kiara Cowan

TSLSC Lifesaving Awards 2025.26

Lifesaver of the Year – David Smith
Youth Lifesaver of the Year – Harold Kay
Patrol Captain of the Year – Annie Jones
Patrol of the Year – Patrol 9

Surf Sports and Competition Awards 2025.26

Youth Athlete of the Year – Kaelan Montgomery
Athlete of the Year – Skye Hackshall
Masters Athlete of the Year – Paul Lemmon
Boatie of the Year – Sara (Rosario) Costa
Lifesaving Athlete of the Year – Samantha Husk
Board & Ski Athlete of the Year – Kye Green
Coach of the Year – Cathy Cole



Official of the Year – Wendy Walsh Sports team of the Year
 Surf Team of the year – Master's Pool Relay Team (Daniel Lockwood, Paul Lemmon, Karl Woodward, Rob Edwards, Daniel Harding)

Education and Administration Awards 2025.26

Community Education Program of the Year – Terrigal Ocean Swim Committee
 Services Team of the Year – Junior Water Coaching Team – Ava Cameron, Samantha Husk, Catherine Kearney, Molly Laing, Kaelan Montgomery
 Innovation of the Year – NAWTS Three Club Bronze/SRC Course
 Administrator of the Year – Cheryl Wallace
 Trainer of the Year – Andrew Davison
 Assessor of the Year – Allison Smith
 Facilitator of the Year – Timothy Pittolo

TSLSC Honor Blazer for 2025.26

Timothy Pittolo

National Medals

Catherine Wilson Kaye Kelly Michael Ryan Mark Power

National Patrol Service – 5 years

Nicholas Hayden Cowan Maurice Good Scott Martin Wayne Miller
 Armstrong
 Alexander Ryan Cheryl Wallace

National Patrol Service – 10 years

Rachel Connelly Niki Frampton Damien Nicole Petley Linda Redfern
 Holliday
 Julie Redfern Eamon Corless Don Smith James Snelling Andrew Wells

National Patrol Service – 15 years

Emma Gunasinghe Andrew Wells

National Patrol Service – 20 years

Peter Connelly Tim Graham Bruce Moy Derek Stack Dwayne Robertson

Training Officer's Certificate

Mark McNair

10 Years Training

Allison Smith Toni Jones Beris Meldrum Tim Pittolo Bruce Moy

5 Years Facilitating

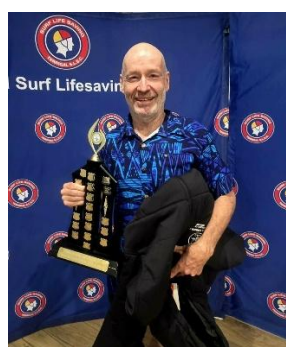
Toni Jones Beris Meldrum Tim Pittolo Allison Smith

10 Years Facilitating

Beris Meldrum

10 Years Assessing

Toni Jones Allison Smith



EDUCATION REPORT

The 2025/2026 season benefited from the completion of the club house renovations. Over 60 new awards were achieved, and +85% of requalification's were completed by club members.

The Education Team continues to provide many volunteer hours for the benefit of members. The team are Alison Smith, Toni Jones, Andrew Davison, Lionel Fargher, Tim Pittolo, Joshua Cole, Harold Kaye, Chayse Coleman, Alisha Cech and Niko Milanovic. Mark McNair also successfully completed the Training Officers Course (TOC).

This season's primary initiative was the trial collaboration between North Avoca, Wamberal and Terrigal. Our nickname is the NAWTs. The collaboration involves the three clubs delivering the dry sessions together on one full day. Then each club offers their own wet sessions at their beach with differing time slots. This provides a streamlined program with training options for participants to choose a wet session that works best for them. NAWTS conducted SRC, Bronze, SRC to Bronze transition and Advanced Resuscitation Techniques (ART) with excellent feedback from participants.

The Assessing App was utilised throughout the season and will be rolled out next season for the IRB courses as well.

I would like to thank all the Education team for their contribution to the seasons program, to their continued support of the Terrigal Surf Club members and their expertise and enthusiasm.

NEW AWARDS

Bronze Medallion

Stacey Bremner	James Bringham	Nick Brookkroom
Kai Burch	Brielle Gurnhill	Rebecca Haynes
Lauren Joyce	Oliver Kaeser	Eli Laing
Cayley Lesser	Hayley Locke	Xavier May
Martin McInnes	Seamus Meares	Ella Montgomery
Michael Podziewski	Mia Preston	Charlotte Quick
Kaiden Regattieri	Sandra Rogers	Catherine Simpson
Kim Stamper	Scott Williams	Craig Young
Jason Yule		

SRC

Cara Bringham	Felicity brown	Taylor Cameron
Zachary Haynes	Ryan Lenahan	Olivia Lockwood
Joshua Lowe	Beau McKeon	Amelia Morris
Tony Morris	James Park	Owen Roberts
Sam Wilson		

First Aid

Stacey Bremner	James Bringham	Brielle Gurnhill
Rebecca Haynes	Lauren Joyce	Hayley Locke
Cayley Lesser	Xavier May	Ella Montgomery
Ric Morrey	Michael Podziewski	Charlotte Quick
Kaiden Regattieri	Sandra Rogers	Catherine Simpson
Mell Smith	Kim Stamper	Scott Williams
Craig Young	Jason Yule	

ART

Stacey Bremner	Laura Fazzolari	Noelene Hickey
Cayley Lesser	Hayley Locke	Cameron Louis
Lindsay Lyon	Seamus Meares	Jesper Palmqvist
Chloe Petley	Michael Podziewski	Craig Pollington
Amelia Preston	Mia Preston	Jemma Roberts

Daniel Robinson
Scott Williams

Kristina Skvorc
Craig Young

Kim Stamper

IRB Crew

Ben Anderson
Joseph Jarvis
Cayley Lesser
Xavier May
Jesper Palmqvist
Michael Podziewski
Tim Symonds
Greg Walker

Nicholas Armstrong
Matilda Kaeser
Wayde Lowe
Seamus Meares
Mia Preston
Kaiden Regattieri
Samuel Terry
Scott Williams

Rebecca Haynes
Oliver Kaeser
Bianca May
Josh Moorhouse
Amelia Preston
Jemma Roberts
Evie Wade
Craig Young

IRB Driver

Cameron Boag
Lily Milanovic
Tahj Regattieri

Zahra Green
Ric Morrey
Eddie Vogel

Tyrone Lesser
Jesper Palmqvist

Silver Medallion Aquatic Rescue

Michael Podziewski Amelia Preston

Silver Medallion Patrol Captain

Colin Pink

SUMMARY OF TERRIGAL SLSC SLSC AWARD

Totals	New	Proficiency	Total
ART	20	45	65
Bronze	25	229	254
IRB Crew	24	85	109
First Aid	20		
SMAR	2	11	13
IRB Drivers	8	61	69
SM PC/BM	1		
SRC	13	26	39
RWC	0		
UAV/Drone	0		6
Flood			

Cheryl Wallace

(Director of Education)



COMPETITION REPORT

The 2025–2026 competition season was another highly successful year for Terrigal Surf Life Saving Club. I would like to extend a massive thank you to all of our coaches, competitors, officials, volunteers and parents for their tireless efforts throughout the season. There are countless people working behind the scenes to ensure 'Team Terrigal' continues to thrive.

Our athletes competed at Branch, State and Australian Championships across Board & Ski, Beach, Lifesaving, Pool Rescue, Board Riding, Surf Boats and IRB Racing. Terrigal continues to offer opportunities for members of all ages and abilities to participate in every discipline of surf sports.

BOARD RIDING

Unfortunately, several Board Riding events were cancelled due to conditions throughout the season. Despite this, Terrigal was proudly represented at the Australian Championships by:

- Eli Laing – 17th
- Molly Laing – 15th
- Skye Hackshall – 9th

Congratulations to all three athletes on their achievements.

Lifesaving & Traditional Events

Our Lifesaving and Traditional Events competitors enjoyed another successful year, with strong participation in First Aid, Champion Lifesaver, Patrol Competition, Rescue & Resuscitation (R&R), and March Past.

This discipline is led by Cathy and Cole, whose dedication, together with an outstanding team of volunteers, continues to produce exceptional results.

At Branch Championships the team achieved:

- 3 Gold Medals in Champion Lifesaver
- 2 Gold Medals in Under 15 and Under 19 First Aid
- Gold in the Under 19 Female Sprint
- 3 Gold, 2 Silver and 1 Bronze Medal across various beach events
- Gold Medal in the Under 23 March Past

A very deserving congratulations to **Cathy Cole**, who was recognised as **Coach of the Year** for her outstanding commitment, leadership and passion.



POOL RESCUE

The Pool Rescue Team continued to excel, achieving outstanding results at Branch, State and Australian Championships. Their impressive performances in the Men's Relay events earned them the title of Team of the Year.

At the State Championships, held at Cranbrook School, the team collected an impressive 24 medals before travelling to Adelaide for the Australian Championships, where they finished 2nd Overall in the Masters Pointscore.

Special congratulations to Zahra Green, Riley Wait and Richard Green (Coach), who were selected in the NSW Pool Rescue Team coming away with second place.

Overall, the team returned home with an incredible medal haul of:

- 22 Gold
- 7 Silver
- 8 Bronze



BOARD & SKI

Representative teams

- Central Coast Interbranch Team- Darcie Hall, Phoenix Montgomery, Taylor Cameron, Richard Green (Team manager) and Samone Green (Chaperone) Central Coast team finishing second.
- Central Coast/Hunter Super Surf Teams League Coach - Hayden Smith
- NSW Pathways Team (team finished first) – Taylor Cameron
- NSW Senior and Junior Blues Super Surf Teams League Team Manager - Richard Green
- NSW Surf Interstate Team (team finished first) and Pathways Team Manager (team finished first) - Richard Green
- Australian Battle of the Tasman Team- Richard Green (Team Manager) Team finishing First



The Board & Ski Team enjoyed another busy season, competing in the Manly World Ocean Series as well as Branch, State and Australian Championships. Kaelan Montgomery competed against Open athletes throughout the season due to no U19s. Despite the challenge, he qualified for the Ski Final and performed exceptionally well against Australia's best competitors.

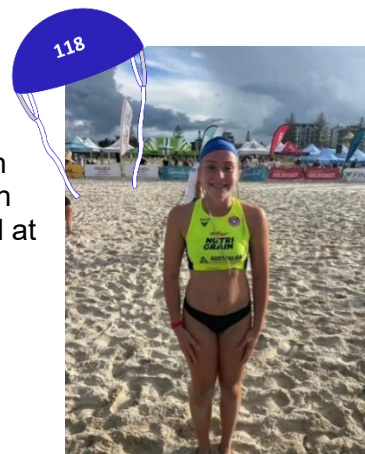
The team finished 2nd Overall at Branch Championships, with Terrigal's blue caps visible throughout the beach as athletes collected an impressive number of medals. At State Championships the team finished 19th Overall, highlighted by the Open Female Ski Relay winning Gold, along with several podium finishes across male and female events. A smaller team travelled to the Australian Championships this year due to work commitments for several senior athletes. Despite the reduced numbers, the team performed strongly.

Highlights included Kaelan Montgomery and Julian finishing 9th in the Under 19 Double Ski. Also, Kaelan qualifying for the U19 Ski Final in challenging conditions against the country's best.

Taylor Cameron (Cap #118) – Australian Champion

One of our beach competitors, Taylor Cameron, had a remarkable season, establishing herself as one of the leading young beach flags competitors in the country. Taylor won gold in the U14 Female Beach Beach Flags at the Central Coast Branch Championships before going on to secure a bronze medal at the Surf Life Saving NSW State Championships.

Capping off an outstanding season, she **won gold** at the Australian Surf Life Saving Championships, a tremendous achievement that reflects her dedication, determination and countless hours of training. Congratulations Taylor!



Masters

Our Masters Team had another fantastic season, beginning with an outstanding 2nd Overall at Branch Championships. It was wonderful to welcome back Paul Broadbent, alongside Danny Walsh, Reggie, Tony Offord and John Ballato. Most Masters competitors returned home with individual or team medals.

At State Championships, the Masters proudly finished 9th Overall, with Terrigal competitors represented across most disciplines. The Australian Masters Championships began with:

- Paul Lemmon – Gold (2km Ocean Swim)
- Brady Casey – Silver
- Dan Lockwood – Bronze

Across the two-day carnival, the team proudly collected; 4 Gold, 3 Silver and 3 Bronze medals. The team also faced very challenging surf conditions on the second day, with only three female events able to proceed.

Congratulations to Paul Lemmon, who was awarded Master's Athlete of the Year at SLSCC and SLSNSW Awards of Excellence. Paul was also honoured with an OAM in 2026.



IRB RACING

The IRB Team made a welcome return to competition after a two-season break. This year's team featured an exciting combination of experienced members and newcomers, creating a strong foundation for the future. Thank you to Tim Pittolo for managing the team this year.

During the Premiership Series, our Men's 35+ crew secured a Bronze Medal. At the State Championships, results were mixed, with several crews progressing deep into competition while others gained valuable experience.

Our younger competitors found the Australian Championships challenging, which was expected given it was their first season of racing. Meanwhile, our Masters crews performed strongly, with several progressing through to the semi-finals. The return of the IRB Team has been extremely positive, and the future looks bright as participation continues to grow.



SURF BOATS

Our Surf Boat section had an outstanding season, finishing with three crews competing: The Trojans (Open Men), Quicks and Boagans. At Branch Championships, both Quicks and Boagans secured Gold Medals and enjoyed a very successful carnival. At the Australian Championships, Quicks and Trojans represented Terrigal in extremely challenging surf conditions and raced exceptionally well.

A special mention goes to Rodney Boag, Jason Yule, Greg Walker and Bradley Evans, who will all return to race in the Boagans crew next season. It was also fantastic to welcome back familiar faces including Matt, Scott, Sara Coast and Justine Kaesar, along with Justin O'Donoghue, who returned to the "big stick" to assist with coaching and sweeping.

The Surf Boat section is supported by an incredible team of volunteers. A special thank you to Lyn Walters (Officiating and Live Heats), Kim Petley (Officiating), and Paul Quick, who wears many hats as an official, coach, competitor and sweep. Thanks also to Justin O'Donoghue, Grant Skinner, and Paul Quick for their coaching and sweeping throughout the season.

The Surf Boat section continues its strong partnership with the RSL by participating in the ANZAC Dawn Service each year and also assisted with the setup of the Terrigal IRB Carnival.



Introduction of TSLSC Australian Champion Numbered Caps

During the 2025/26 season, Terrigal Surf Life Saving Club introduced a new initiative to recognise members who achieved the highest honour in surf sports by becoming Australian Champions. Thank you Clayton Schofield, Julie Redfern Joel Green and Richard Green and others who worked tirelessly over many years to prepare and verify the historical list.

Under the program, each Australian Champion is presented with a numbered Terrigal Australian Champions Cap, creating a lasting record of those who have reached the pinnacle of competition within our sport. The first was Gordon Lambert winning the open ski in 1955! Each cap represents an athlete's place in the club's history and success at national level.

The names and cap numbers are now recognised on an Honour Board in the clubhouse and in the Annual Report (pages 32-34 of this Annual Report). By honouring our Australian Champions in this way, we are preserving an important part of the club's heritage while inspiring future generations to pursue their own sporting goals.



Looking Ahead

As another successful season comes to a close, I would like to sincerely thank every athlete, coach, official, volunteer, parent and supporter who contributes to making Team Terrigal such a successful and welcoming club.

Your commitment, passion and countless volunteer hours ensure TSLSC continues to be one of the strongest and most respected competition clubs in the country. We look forward to building on this year's success and wish everyone the very best for the 2026–2027 season.

Go Team Terrigal!

Linda Redfern
(Director of Competition)

JUNIOR ACTIVITIES REPORT

The 2025 - 2026 Nippers season was another successful year of competition, club events and surf education for our junior members.

I was assisted this season by the nipper executive team, Mark Cameron, Craig Young, Amber Cameron, Mark McNair and Kate Roberts. Organising the junior activity program takes a significant contribution of time and effort, and without you, the season would not have been possible. I extend my sincere gratitude to this team, the age managers group, and to all the volunteers that made the season possible.

I also 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: Taylor Cameron & Owen Roberts

Junior Club Vice Captain: Ryan Lenehan

This season the Junior Activities team organised and hosted a 2-day carnival over the weekend of the 1st and 2nd of November. 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. Thank you to our officials and water safety, especially Beris Meldrum, Stuart Bennett, Wendy Walsh, Crag Pollington and Cam Louis whose efforts again this season, officiating for many or all the season carnivals meant our junior members could compete. Additionally, we were supported by 10 new nipper parents who successfully completed their officiating accreditation – with the luxury this season being able to use the newly renovated club house for the entire season.

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. Our junior water coaches (Ava, Sammy, Kaelan, Molly & Catherine), head coach Ryan Quick, together with their senior competition team, facilitated 2 in season Sunday sessions where the nippers were transitioned through skills stations, to practice and learn from this skilled group of members.

Our surf lifesaving, rescue and resuscitation, first aid and march past competition was continued this season with the enduring support of Cathy Cole and a group of U15s in their first year out of nippers. Thank you to Cathy, Harold, Caylee, Hayley, Adelaide and Kiara.

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, your involvement makes much of the nipper program able to operate, thank you.

Fund raising this season was again spearheaded by the efforts of the BBQ operation. John and Russel Underwood, with consistent help from Eve Walker and Kim Petley, kept us well fed and contributed funds allowing for state uniforms and our awards evening. The other notable annual events included the colour run, twilight nippers and Christmas disco.

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.

There are some final contributions I wish to acknowledge. Rebecca Attwood who rebuilt the point score and team selection tool from the ground up – a resource the club will utilise for seasons ahead. Mark McNair, for the introduction of a new format education day which brought fun and life-saving learning together for the kids. Amber Cameron for handling the significant load of nipper communications, the quality and consistency of information delivered this season was exceptional. To Kate Roberts, for behind-the-scenes administration support, including merchandise, uniforms and awards organisation. And once again this season, to Mark Cameron for the late nights and early mornings spent entering the competitors into carnivals and working out teams.

While likely gaining a mention within competition, I wish to congratulate Taylor Cameron, for her outstanding Australian Championship gold medal performance in the Beach Flags. Your attitude and

Finally, a huge thank you goes out to our junior nipper members. With my 2 kids, Jemma and Owen, now finished their nipper programs, I hope to see all my extended nipper families again next season.

Representative selection

SLSCC Interbranch Team - Taylor Cameron, Darcie Hall, Phoenix Montgomery

NSW Pathways Team - Taylor Cameron

SLSCC Junior Lifesavers of the Year - Spencer Metcalfe Hayley Locke

Major Award Winners

U8's – U10's Competitor of the Year -Braxton Dowell

U11's-U12's Competitor of the Year - Max Robb

U13's-U14's Competitor of the Year - Taylor Cameron

Junior Clubperson of the Year - Owen Roberts

Rookie of the Year - Kai Chia



Age Group Award Winners

Age Group	Age Champion	Beach Encouragement	Water Encouragement	Most Improved	Spirit of Terrigal
U8B	Marlow Robb	Brayden Paterson	Luca Richardson	Thomas Pilkington	William Abed
U8G	Elka Robertson	Emily Bellew	Lennie Packer	Sienna Giuliani	Ellery Mansfield
U9B	Braxton Dowell	Louis Smith	Hamish Tripolone/ Bailey Chia	Guy Foley	Isaac Hoffman
U9G	Agi Strolin	Mila Milosavljevic	Maddie Griffiths	Elsie Hall	-
U10B	Logan Bremner	Joshua Brigham	Julian Cashman	-	Logan Bremner
U10G	Halle Robertson	Arabella Tucholski	Charlotte Burrell	Clae Biggins	Charlotte Williams
U11B	Max Robb	Willow Cannan Hofbauer	Madden Lightfoot	Emily Smith	Evelyn Lowe
U11G	Macy Walker	-	Theo Anderson	Leo Jones	-
U12B	Alvy Lesperance	Hugo Lemmon	Felipe Ferreira	Anton Richardson	Oliver Harpley
U12G	Darcie Hall	Sienna Metcalfe	Piper Lees	Eden Milanovic	Georgia Brigham
U13B	Paxton Anderson	Elijah Patrick Turnbull	Koby King	Kai Chia	-
U13G	Piper Sharman	-	Bridgette Haynes	Teagan Ocallaghan	Millie Stone
U14B	Ryan Lenehan	-	-	James Park	Owen Roberts
U14G	Taylor Cameron	-	-	-	-

Scott Roberts

(Director of Junior Activities)

SPONSORSHIP REPORT

The 2025/26 season has once again highlighted the importance of community partnership, and we are incredibly grateful for the support of our valued sponsors. Their generosity and commitment play a vital role in helping Terrigal Surf Life Saving Club deliver lifesaving services, develop our members, and maintain the high standards expected by our community.

Through sponsor support, the club has been able to invest in essential lifesaving, training and competition equipment, ensuring our members are well-prepared to respond when needed and continue developing their skills both on and off the beach.

Our sponsors are far more than financial contributors. They are trusted partners who share our commitment to creating a safer beach environment and supporting the growth of surf lifesaving within our community. Their belief in our mission enables us to continue providing services that make a meaningful difference to thousands of beachgoers each year.

Whether during patrol operations, training activities, community programs or competition events, the impact of our sponsors' support is evident across every facet of the club. Their contribution helps ensure we have the resources, equipment and opportunities needed to fulfil our role effectively.

On behalf of Terrigal Surf Life Saving Club, I extend my sincere thanks to all our sponsors for their ongoing partnership, generosity and confidence in our organisation. We greatly value their support and look forward to continuing these important relationships throughout the coming season.

I encourage all members and supporters of Terrigal SLSC to support the businesses and organisations that support us. Together, we are building a stronger club, a safer coastline and a more connected community.

Ben Hibberd
(Director of Sponsorship)



ADMINISTRATION REPORT

I would like to begin by acknowledging the outstanding achievements of my predecessor, Julie Redfern. The outcomes achieved during Julie's tenure were nothing short of exceptional, culminating in TSLSC being named SLSCC (twice), SLSNSW and Australian Surf Life Saving Club of the Year during her tenure. Her contribution to the club's current position cannot be overstated, and I sincerely thank her for her dedication and leadership.

Over the past year, the club has continued to make significant progress in improving its infrastructure. Major projects have included the renovation of the First Aid Room, office and board racks, as well as upgrades to the bar area to bring it into line with the standard of the rest of the clubhouse. These improvements have been achieved while maintaining the club's sound financial position and appropriate cash reserves.

Looking ahead, the club will continue to face challenges in meeting growing operational and compliance requirements while remaining a volunteer-based organisation. I extend my deepest gratitude to all members who generously give their time, skills and commitment to ensure the club continues to function and thrive. In an increasingly complex environment, characterised by competition for volunteer participation and retention, tighter economic conditions and increasing regulatory obligations, TSLSC has maintained an extraordinary record. For over 100 years, the club has achieved its core mission with zero mission failure, recording no drowning deaths between the flags.

The club has also continued its strong commitment to social responsibility and community engagement. Throughout the year, TSLSC has proudly supported initiatives including the ANZAC Day Service, the Clontarf Foundation, Youth Patrol, the Quicksand Run, the Cancer Council NSW, Blue and Pink Patrols, and many other community programs. These partnerships reflect the club's ongoing commitment to making a positive contribution both on and beyond the beach.

As we look to the future, we can be proud of what has been achieved while recognising that continued success will depend on the dedication and passion of the volunteers that have defined TSLSC for generations. I thank everyone who has contributed to another successful year and look forward to building on these achievements in the years ahead.

Dwayne Robertson
(Director of administration)



AUSTRALIAN CHAMPION NUMBERED CAPS

Cap#	Name	Event	Year
1	Gordon Lambert	Open Single Ski	1955
2	Ron Sumner	Open Single Ski	1962
3	Veronica Lee	Open Ladies Sprint	1991
4	Amanda White	Under 16 Female Surf Race	1999
5	Clayton Matthews	Under 16 Men's flags	1999
6	Sarah Hull	Under 18 Women's Surf Race	2000
7	Lisa Quick	Under 16 Female Board Rescue	2000
8	Alicia Collins	Under 16 Female Board Rescue	2000
9	Sally Turner	Under 19 Female Board Rescue	2001
10	Amanda Hey	Open Female Taplin	2004
11	Paul Lemmon	35-39 years Surf Race	2004
12	Julie Hirst	50-54 years female surf board	2004
13	Ben Miller	Under 17 Male Board Rescue	2005
14	Timothy Packer	Under 17 Male Board Rescue	2005
15	Timothy Schofield	Under 15 Male Tube Race	2005
16	Donnica Clarke	Under 15 Female Beach Sprint	2005
17	Paul Stone	30-34 years Board Race	2005
18	Brendan Schofield	Under 19 Men's Surf Board Race	2006
19	Jacob Marks	Under 15 Male Board Relay	2006
20	Adam House	Under 15 Male Board Relay	2006
21	Edward Gourley	Under 15 Male Cameron	2007
22	Nicholas Powell	Under 15 Male Cameron	2007
23	Matthew Eltham	Under 15 Male Cameron	2007
24	Luke Eltham	Under 15 Male Cameron	2007
25	Paul Broadbent	110years Male Board Relay	2007
26	Richard Northey	110years Male Board Relay	2007
27	Rachelle King	Under 15 Female Surf Board Race	2008
28	Joanna Baxter	Open Female Board Rescue	2008
29	Guy Schofield	Under 17 Male Board Rescue	2008
30	Jack Moyes	Under 17 Male Board Relay	2009
31	Lauren Hall	Under 19 Female Board Relay	2010
32	Amy Nurthen	Under 19 Female Board Relay	2010
33	Saxon Lumsden	Under 19 Male Surf Board Riding	2011
34	Karlee Nurthen	Under 15 Ironwoman	2011
35	Robert McIntyre	Under 19 Double Ski	2011
36	Jessica Davis	Open Female Board Rescue	2011
37	Alicia Bain	Open Female Board Rescue	2011
38	Keelan Bridge	13-16 200m medley relay	2011
39	Jack Waddell	13-16 200m medley relay	2011
40	Daniel Smith	13-16 200m medley relay	2011
41	Jackson Perkins	13-16 200m medley relay	2011
42	Lauren Stone	U19 Board rescue	2012
43	Alessandra Gasparotto	Under 15 Board Rescue	2012
44	Zoe Hall	Under 15 Board Rescue	2012
45	Clayton Schofield	40 & over Male Line Throw	2012

46	Terry Eltham	130 years Taplin Relay	2012
47	Claudia Rodwell	Under 15 Board Race	2013
48	Luke Hall	30-34 years 2km Beach Run	2013
49	Thomas Simpson	15-18 200m Obstacles	2013
50	Megan King	4 x 25m Manikin Relay	2013
51	Elyssia Gasparotto	4 x 25m Manikin Relay	2013
52	Thomas Cansick	Under 17 Male Board Relay	2014
53	Corey Fletcher	Under 17 Male Board Relay	2014
54	Zak Van Dartel	Under 17 Male Board Relay	2014
55	Jessica Collins	Open Female Rescue Tube Rescue	2014
56	Erin Robertson	Open Female Rescue Tube Rescue	2014
57	Michelle Schofield	Open Female Rescue Tube Rescue	2014
58	James Purcell	40-49 short board surf board riding	2014
59	Bailey Johns	U17 Male 4 x 6m Line Throw Relay	2014
60	Kate Richards	U14 Female 4 x 5m Line Throw Relay	2014
61	Lucy Hayes	U14 Female 4 x 5m Line Throw Relay	2014
62	Debi Barnes	45-49yrs Female 50m Manikin Carry	2014
63	Don Boland	200+yrs 4 x 25 Manikin Relay	2014
64	Glenn Bowles	200+yrs 4 x 25 Manikin Relay	2014
65	Kendal Fitzgibbons	Open Female 4 x 50m Medley Relay	2014
66	Cassie Moyes	Open Female Belt Race	2015
67	Nathan Smith	Open Female Belt Race	2015
68	Keaton Pollington	11-12yrs Line Throw Relay	2015
69	Sam Cummins	11-12yrs Line Throw Relay	2015
70	Charlise Wheeler	12yrs Female 100m Obstacle Race	2016
71	Skye O'Mara	11-12yrs Female 2 x 50m Patient tow with fins	2016
72	Heather Campbell	11-12yrs F 4 x 25m Brick Relay	2016
73	Chloe Hoy	11-12yrs F 4 x 25m Brick Relay	2016
74	Daniel Harding	50-54 yrs Male 100m Manikin tow w fins	2016
75	Lionel Fargher	70+ 100m Obstacles	2016
76	Jack Baker	11-12 4 x 25 Brick relay	2017
77	Kye Green	11-12 4 x 25 Brick relay	2017
78	Nicholas Green	11-12 4 x 25 Brick relay	2017
79	Ryan Green	11-12 4 x 25 Brick relay	2017
80	Charli McDonald	11 female line throw	2017
81	Eliana Bootes	11-12 2 x50m patient tow	2017
82	Emelyn Wheeler	11-12 2 x 50m patient tow	2017
83	Linda Redfern	40-44 200 Obstacle race	2017
84	Sarah Doak	Masters 180 yrs min Female Surf Boat	2017
85	Helen Marks	Masters 180 yrs min Female Surf Boat	2017
86	Deborah Morris	Masters 180 yrs min Female Surf Boat	2017
87	Mike Peat	Masters 180 yrs min Female Surf Boat	2017
88	Kristina Skvorc	Masters 180 yrs min Female Surf Boat	2017
89	Bronte Cummins	U11-12 4 x 25 brick relay	2018
90	Violet Gates	U11-12 4 x 25 brick relay	2018
91	Peter Obern	30-99 4 x 50m obstacle relay	2018
92	James Marshall	U11-12 x 50m patient tow	2018

93	Thomas Rodham	U13 50m swim with fins	2018
94	Charlie Walker	U11-12 x 50m patient tow	2018
95	Jett Green	U12/U13 Male 100m patient tow with fins	2019
96	Alex Walker	U12/U13 Male 100m patient tow with fins	2019
97	Joel Piper	U13-14 Obstacles Race	2019
98	Hayden Smith	35-39 Male Surf Race	2019
99	Richard Green	200 Obstacle relay	2022
100	Robert Edwards	200 Obstacle relay	2022
101	Troy Racklyeft	200 Obstacle relay	2022
102	Hayden McGregor	U13 Male Surf Swim	2022
103	Zahra Green	U14 line throw	2023
104	Lily Milanovic	U14 line throw	2023
105	Skye Hackshall	U17F Board Rescue	2023
106	Elizabeth Shearer	U17F Board Rescue	2023
107	Michael DiBetta	150 Male Board Relay	2023
108	Chris Mensforth	30-34M Board Race	2023
109	Olivia Edwards	U17F Ski relay	2024
110	Sienna Sinclair	U17F Ski relay	2024
111	Peter Laing	55-59 Male Double Ski	2024
112	Daniel Lockwood	200 Obstacle relay	2025
113	Karl Woodward	200 Obstacle relay	2025
114	Robbie Wait	40-49 line throw	2025
115	Lisa Critoph	200 Obstacle relay	2025
116	Dianne Diebert	200 Obstacle relay	2025
117	Tiffany Molloy	200 Obstacle relay	2025
118	Taylor Cameron	U14 female Flags	2026
119	Bradley Halicek	200 Obstacle relay	2026
120	Maurice Good	Open Line Throw	2026

INVENTORY

Life Saving		Junior Gear		Club House	
Patrol shelter	2	Racing Boards fibreglass	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 (black square)	5
SAR Kit	1	BBQ	1	Tall chairs (black)	80
Signs		Water Coolers	5	Stackable Chairs (grey)	100
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	2
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	1
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	Commercial Dishwasher	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	Trolleys	2
Surf Boats		Refrigerator	2	Water cooler	1
Boats	4	POS Cash Register	2		
Trailers	4	Safe	1		

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Financial Report
For The Year Ended 30 April 2026

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Financial Report
For The Year Ended 30 April 2026

	Page Number
Executive Committee's Report	3
Auditor's Independence Declaration.....	4
Statement of Profit or Loss & Other Comprehensive Income.....	5
Statement of Financial Position	6
Statement of Changes in Members'	7
Statement of Cash Flows.....	8
Notes to the Financial Statements.....	9
Statement by Members of the Executive Committee.....	17
Independence Auditor's Report.....	18

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 2026.

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
Stuart Bennett	Director of Member Services (appointed)
Ben Hibberd	Director of Sponsorship
Scott Roberts	Director of Junior Activities
Beris Meldrum	Director of Finance
Dwayne Robertson	Director of Administration (appointed)
Linda Redfern	Director of Competition (appointed)
Julie Redfern	Director of Administration (resigned)
Danielle Quick	Director of Member Services (resigned)

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.

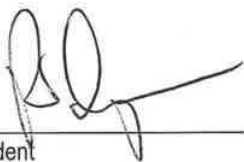
Significant Changes

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

Operating Result

The deficit from ordinary activities of the association for the financial after providing for income tax amounted to \$8,110 (2025: Surplus \$401,751).

Signed in accordance with a resolution of the Executive Members.



President



Director of Finance

Dated: 21 July 2026

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 2026, 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

167B The Entrance Road

ERINA NSW

Dated: 21 July 2026

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 2026

	Note	2026 \$	2025 \$
Revenue			
Sales Revenue*	2	673,862	921,694
Expenses			
Audit, accounting & bookkeeping		8,470	10,468
Building & property expenses		100,985	65,924
Capitation levy & insurances		32,196	30,432
Depreciation & amortisation		117,254	82,259
Employee benefits expenses		78,102	31,750
Equipment purchases		35,918	17,314
Fundraising expenses		23,782	12,297
Lifesaving expenses		9,594	3,161
Materials & consumables used		115,096	60,283
Membership servicing, development & recognition		40,698	40,127
Office/administration expense		52,941	43,693
Rent of premises – Central Coast Council		12,634	11,474
Surf sport expenses		49,777	79,871
Training & education		1,569	1,245
Other expenses		2,956	29,645
		681,972	519,943
(Deficit)/Surplus for the year		(8,110)	401,751
Other Comprehensive Income		-	-
Total Comprehensive Income		(8,110)	401,751

*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 2026

	Note	2026 \$	2025 \$
Current Assets			
Cash & Cash Equivalents	4	132,470	108,273
Trade & Other Receivables	5	51,458	22,901
Inventories	6	22,704	14,301
Other Assets	7	6,948	16,128
Total Current Assets		213,580	161,603
Non-Current Assets			
Financial asset - Macquarie Wrap Portfolio	8	355,986	266,975
Property, Plant & Equipment	9	1,315,946	1,396,203
Total Non-current Assets		1,671,932	1,663,178
Total Assets		1,885,512	1,824,781
Current Liabilities			
Trade & Other Payables	10	36,233	32,794
Other Liabilities	11	69,402	4,000
Total Current Liabilities		105,635	36,794
Total Liabilities		105,635	36,794
Net Assets		1,779,877	1,787,987
Members Funds			
Retained Earnings		1,787,987	1,386,236
(Deficit) / Surplus		(8,110)	401,751
Total Members Funds		1,779,877	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 Changes in Members' Funds
For the Financial Year ended 30 April 2026

	Retained Earnings \$	Total \$
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
Deficit for the year	(8,110)	(8,110)
Balance 30 April 2026	1,779,877	1,779,877

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 2026

	Note	2026 \$	2025 \$
Cash flows from Operating Activities			
Receipts from customers		713,656	545,714
Receipts from government		24,567	350,000
Interest received		162	19,139
Payments to suppliers and employees		(581,624)	(421,429)
Net cash provided by operating activities	12	132,194	493,424
Cash Flows from Investing Activities			
Payments for building improvements and plant & equipment		(36,997)	(1,154,830)
Payments for equipment		-	(14,962)
Net Realised / (Invested) Investments		(71,000)	(7,757)
Net cash used in investing activities		(107,997)	(1,177,549)
Net (decrease) / increase in cash held		24,197	(684,125)
Cash as at the beginning of the financial period		108,273	792,398
Cash as at the end of the financial period	4	132,470	108,273

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 2026

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 2026

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 2026

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.

	2026	2025
	\$	\$
2. Revenue		
<i>Sales Revenue</i>		
Sale of Goods	194,346	96,707
Rendering of services, functions & catering	62,588	16,997
Total sales revenue	<u>256,934</u>	<u>113,704</u>
<i>Not-for-profit revenue</i>		
Membership fees	98,379	78,383
Surf Carnival Entry Fees	30,891	57,606
Sponsorship	47,167	59,551
Grants and donations	39,178	90,136
Office of Sports Grant	-	350,000
Rental income – café	122,155	88,379
Fundraising	52,240	28,765
Sundry revenue	207	2,623
Total not-for-profit revenue	<u>390,217</u>	<u>755,443</u>
<i>Other income</i>		
Interest received	3,710	25,256
Gain on sale of equipment	5,300	1,790
Distribution from Macquarie Wrap Investment	12,906	13,342
Other Income	4,795	12,159
Total not-for-profit revenue	<u>26,711</u>	<u>52,547</u>
Total revenue	<u><u>673,862</u></u>	<u><u>921,694</u></u>

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2026

	2026 \$	2025 \$
3. Expenses		
Surplus includes the following specific expenses:		
Audit fees	5,750	5,500
Audit of grant acquittal	-	1,400
Accounting assistance superannuation	4,000	275
Contra sponsorship	(2,500)	(2,500)
	7,250	4,675
4. Cash & Cash Equivalents		
Cash at Bank	131,867	107,177
Cash on Hand	603	1,096
Term Deposit	-	-
	132,470	108,273
5. Trade & Other Receivables		
Trade Receivables	51,458	46,331
Less: Provision for Bad debts	-	(23,430)
	51,458	22,901
6. Inventories		
Stock on Hand - Bar	14,200	14,301
Stock on Hand – Clothing and merchandise	8,504	-
	22,704	14,301
7. Other Assets		
Prepayments	6,948	16,128

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2026

	2026 \$	2025 \$
8. Financial assets - Movements in Macquarie Wrap Portfolio		
<i>Macquarie Wrap Portfolio</i>		
Opening Balance at 1 May	266,975	180,772
Income reinvestment	16,454	14,412
Gain / (Loss) on sale of investment	-	1,310
Advisor / Management Fees	(3,238)	(3,048)
Net (to) / from cash	71,000	61,370
Increase in market value	4,795	12,159
Closing Balance at 30 April – Macquarie Wrap Portfolio	355,986	266,975
9. Property, Plant and Equipment		
Building improvements – at Cost	1,484,083	1,480,148
Less accumulated depreciation	(252,352)	(193,088)
	1,231,731	1,287,060
Building – Storage Centre – at Cost	4,961	4,961
Less accumulated depreciation	(4,961)	(4,961)
	-	-
Surf Equipment – at Cost	382,881	362,222
Less accumulated depreciation	(357,953)	(336,364)
	24,928	25,858

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2026

	2026 \$	2025 \$
9. Property, Plant and Equipment (Cont...)		
Office Equipment – at Cost	6,152	6,152
Less accumulated depreciation	(5,522)	(4,596)
	<u>630</u>	<u>1,556</u>
Plant and Equipment – at Cost	354,272	341,869
Less accumulated depreciation	(295,615)	(260,140)
	<u>58,657</u>	<u>81,729</u>
Total Property, Plant and Equipment	<u>1,315,946</u>	<u>1,396,203</u>
10. Trade & Other Payables		
Trade Payables	17,402	21,210
Accrued Expenses	6,895	4,679
Goods and Service Tax Payable	5,633	6,791
Other Payables	6,303	114
	<u>36,233</u>	<u>32,794</u>
11. Other Liabilities		
Hall Hire – Deposits in Advance	2,500	4,000
Deferred Income – Grants	24,567	-
Deferred Income – Donations	42,335	-
	<u>69,402</u>	<u>4,000</u>

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2026

	2026 \$	2025 \$
12. Reconciliation of Cash Flows from Operating Activities		
Operating (deficit) / surplus from ordinary activities	(8,110)	401,751
Adjustments for:		
Gain on Disposal of Asset		-
Depreciation of Property, Plant & Equipment	117,254	82,259
Net gain/loss on investments	(18,011)	-
Changes in net assets and liabilities:		
(Increase)/Decrease in Trade & Other Receivables	(28,557)	(1,428)
(Increase)/Decrease in Inventory	(8,403)	2,161
(Increase)/Decrease in Other Assets	9,180	(540)
Increase/(Decrease) in Trade & Other Payables	3,439	6,721
Increase/(Decrease) in Other Liabilities	65,402	2,500
Cash Flows from Operating Activities	132,194	493,424

13. Events after the Reporting Period

The Committee are not aware of any significant events since the end of the reporting period.

14. Contingent Liabilities and Contingent Assets

The Committee members are not aware of any significant contingent liabilities or contingent assets addressing the Association at reporting date.

Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

Notes To The Financial Statements
For The Financial Year Ended 30 April 2026

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.

	2026	2025
	\$	\$
Aggregate gross income from bequests*	-	-
Aggregate gross income from fundraising	52,240	28,765
Aggregate gross income from donations	4,963	21,218
Less total direct cost of fundraising	(23,782)	(12,297)
	33,421	37,686

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

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	2026 \$	2025 \$
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 2026 was \$4,913 (2025: \$3,307).

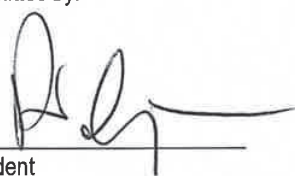
Terrigal Surf Life Saving Club Incorporated
ABN 87 253 066 398

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, 2026 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



Director of Finance

Dated: 21/7/26.

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 2026, 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 2026 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 \$22,704 of inventories as at 30 April 2026. 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 2026. 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 2026 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

167B The Entrance Road

ERINA NSW

Dated: 22 July 2026