

naroomagolfclub

FINANCIAL REPORT FOR THE YEAR ENDED 30th APRIL 2025

NAROOMA GOLF CLUB LTD
ABN 42 001 008 797
A Company Limited by Guarantee

BOARD OF DIRECTORS 2024/25

OFFICE BEARERS

Position	Name	Appointed	Resigned
President	Geoff Lanham	18th Aug 2023	
Vice President	Chris Fader	21st Nov 2021	18th Aug 2024
	John Murray	18th Aug 2024	
Captain	Andy Thompson	21st Nov 2021	18th Aug 2024
	Peter Kearney	18th Aug 2024	
Treasurer	Phil Haynes	21st Aug 2022	
Directors	John Willett	21st Nov 2021	18th Aug 2024
	Clive Williamson	18th Aug 2023	
	Mark Bartrop	18th Aug 2024	

CLUB PATRON

Ralph Imberger

CURRENT LIFE MEMBERS

Bob Bennett	John Burbidge	Ken Gaffney
Ralph Imberger	Pam Leonard	Neil Towers
Leone Whelan		

BUSINESS DETAILS

Registered Office and Principal Place of Business	1 Ballingalla Street Narooma, NSW 2546
Auditors	Kothes Chartered Accountants 106 Auckland Street Bega, NSW 2550
Bankers	ANZ Batemans Bay, NSW

BOARD COMMITTEES 2024/25

FINANCE & AUDIT COMMITTEE

P. Haynes	G. Lanham
C. Williamson	J. Murray
General Manager	Admin Officer

COURSE COMMITTEE

M. Bartrop	G. Lanham
General Manager	Course Superintendent
Golf Professional	

MATCH COMMITTEE

P. Kearney	P. Jones
R. Imberger	A. Thompson
S. Richards	R. Fletcher
B. Pateman	J. Shevlin
General Manager	Course Superintendent
Golf Professional	

THE PRESIDENT IS AN EX-OFFICIO MEMBER OF ALL SUB-COMMITTEES

PRESIDENT REPORT

Dear Members,

It is my duty to present the Annual Report for the Narooma Golf Club for the fiscal year 2024/2025. Once again, the Club has returned a healthy profit with increases in all departments. Our EBITDA for this year is up on the previous year by 2% and this bodes well for our future trading.

This year our major project was the completion of the irrigation of the remaining back nine holes of the course that included the replacement of two pumps in the main dam and a filtration system. This recent work was more expensive than the previous work due to increased product costs, however, we now have a modern remote operated irrigation system that should last for years.

To complement the irrigation system, we were given permission to remove the build-up of silt in our dams, and I take this opportunity to thank one of our members, Rod Streeter, who utilised his heavy machinery to remove approximately 400 tonnes of silt from the small dam at the back of the 13th tee box. We intended to continue with the de-silting process in all our dams, but unfortunately the heavens opened and filled the dams. (Don't you just love our sunburnt country with drought and flooding rains!) Nothing went to waste as the silt was used in part for the construction of the new tee boxes on the 2nd and 15th holes.

A further project undertaken was the extension of our practice putting green, and although it is not currently in use, it is not far off. This was no small project by any means, as approximately 140 tonnes of sand and soil mix was used in its construction. I would like to thank our Course Superintendent, Scott Harris, and his team for their efforts and hard work in these projects and the ongoing maintenance and improvements to our course. We are still the number 1 rated public access course voted by the public in NSW/ACT and that rating continues to attract a vast number of players.

Although the Club returned a healthy profit for the year, we still carry a debt from the installation of the irrigation system, however, we continued to pay money off the principal; a practice that the Board has agreed to continue. Machinery that needed replacing throughout the year was purchased through cash flow. We have an ongoing replacement program for our course machinery, and although costs continue to rise, we replace items from cash-flow when they reach their use-by date. Our fleet of golf carts are due for replacement in September 2025 at a cost almost double what we paid 4 years ago. Demand meant that the fleet will be increased from 40 to 46 carts.

A big thank you must go to our caterers, the Porterhouse Group, for their professionalism, excellent food and service. This has no doubt been a driving force in the increase of diners and visitors to the Club, and the increase in revenue in other departments.

Another big thank you to our dedicated and tireless volunteers who assist around the course and in the clubhouse.

Thank you to our CEO, Dominic Connaughton, his staff, and contractors who make the Narooma Golf Club a memorable place to visit, relax, dine, and play golf on a course that I believe is second to none.

NAROOMA GOLF CLUB LTD

(ABN 42 001 008 797)

I would like to thank our Board of Directors for their time, effort and assistance throughout the year. We are truly fortunate to have a Board that is united, hardworking and who hold a common vision for the future of the Club in general. I also wish to take this opportunity to also thank our Treasurer, Phil Haynes, who is stepping down after 11 years on the Board. Phil came onto the Board in 2014 as the then Junior Vice President, however, because of his banking and economic background, soon took on the role as Treasurer. He has performed a wonderful and professional job as a dedicated and hardworking member of the Board and his presence and expertise will be greatly missed.

Finally, I would like to thank the membership of the Club for their continued patronage of the Course and Club.

Geoff Lanham President

TREASURER REPORT

Dear Members.

The final stage of irrigation was completed during the financial year, the benefits of which are for all to see in terms of the presentation, ranking and standard of our course. This has been the single biggest investment in my term as Treasurer and one which I am most proud. It would be remiss of me not to mention our previous Course Supervisor, Brendan Warby who helped drive this initiative. The investment has led to an increase in social rounds played, as demonstrated by our recent results, with social green fees rising by 11.5% in 2025 following a 20% increase in 2024. The income generated from social green fees is imperative to the ongoing financial viability of our club. We must continue to appreciate and respect how important social green fee play is with only 507 golf members and just 312 full golf members. This compares with Catalina who has 1,103 golf members, 519 full golf members, and Mollymook who has 1,477 golf members and 603 full golf members. Although our membership numbers have certain financial limitations, we remain ranked as the number one golf course in New South Wales and the Australian Capital Territory as voted by the public. We are also honoured to be recognized as the 15th best public access course across Australia.

We have completed the irrigation system for our eighteen holes. Additionally, we have upgraded several kitchen items, renovated the auditorium (including the construction of a holding kitchen), acquired a new tees unit, surrounds mower, and pro-force blower. Purchased new stools for the gaming area, four new gaming machines, tabletops for the outdoor area and acquired a second-hand courtesy bus. Total expenditure of just over \$1 million.

Our debt levels remain very manageable. We had forecast to draw down up to a maximum of \$1.5 million with stage 2 of the irrigation, our long-term debt peaked at just \$1.4 million. At the end of the financial year our long-term debt level was \$1.395 million with \$250,000 in our offset account (net debt \$1.145 million). Loan repayments continue at \$35,000 per month.

The demanding task of running a successful golf club in a regional town with a small population continues, exacerbated by the competitive environment with two pubs and a

NAROOMA GOLF CLUB LTD

(ABN 42 001 008 797)

bowling club. This combined with an ever-increasing cost base makes the task at hand even more challenging. Thankfully, we have a strong board, experienced management and excellent staff across the business who continue to meet these challenges. It is not just about managing costs; it is about making our club a better experience for both members and guests, whether it's on the course, at the bar, at reception, in the pro-shop, in the brasserie, improving facilities when we can or volunteering in any given capacity.

It is the commitment of everyone mentioned that I can proudly report the highest cash profit in my 11 years as Treasurer and my final year as Treasurer. The club will report cash earnings of approximately \$970,000 in 2025, making us one of the most profitable golf clubs on the south coast.

I am incredibly grateful for the opportunity to have served as your Treasurer and have thoroughly enjoyed working with the different boards over my time. I would particularly like to thank all of those who have served on the Finance and Audit Committee over the past 11 years, your contribution has helped place the club into a sound financial position.

Lastly, I would like to thank Dominic Connaughton and Colin Holmes for their ongoing commitment to the success of this great club, together with all the wonderful staff who continue to make these results possible. Also, a big thankyou to all those wonderful volunteers as well, who's contribution is immeasurable.

Phil Haynes Treasurer

GENERAL MANAGER REPORT

Dear Members,

It is my pleasure to present the Annual Report and Financial Statements for Narooma Golf Club for the financial year ending 30 April 2025. I am pleased to report that the Club has delivered a profit of \$162,636 for the 2024/25 financial year, reflecting our continued efforts in financial and operational management.

Financial and Operational Highlights

Despite a challenging economic landscape, the club achieved several notable outcomes over the past year:

- **Total Revenue** reached \$5,289,858 an increase of \$496,599 or 9.4% compared to the previous year.
- Bar sales increased by 12.5%
- Golf income increased by 8.5%
- Gaming income increased by 9.0%

- Bank Loan Balance as of 30 April 2025 was \$1,145,089 (Includes offset account of \$250k)
- **Capital Expenditure** on buildings, course improvements, clubhouse facilities, plant and equipment totalled \$1,429,618
- Repairs and Maintenance costs amounted to \$259,044
- Depreciation expense for the year was \$742,631
- **EBITDA** (Earnings Before Interest, Tax, Depreciation and Amortisation) 18.56%. up 2%
- **ClubGrants and Community Contributions**, including room hire, totalled \$28,500
- Member Benefits and Services provided throughout the year totalled \$296,371 including Sky Channel, Foxtel, loyalty points, entertainment, promotional activities, raffles, bingo, and beverage discounts.



• **Bistro sales (Managed by our contract caterer)** increased by an impressive 33% on the previous year which has significantly contributed to the strong growth experienced in all revenue departments.

Challenges and Economic Environment

Over the past 12 months we have faced a range of economic challenges shaped by both domestic and global conditions which included increases in inflation, rising interest rates, energy prices, insurance premiums, staff shortages, and purchasing of club and course equipment which has increased by 10%. Unexpected rainfall impacted both club operations and member engagement. The transition to a new food catering partner also presented short-term operational hurdles.

Reduced discretionary spending has also impacted our operations in the last 12 months as many patrons have curtailed non-essential spending leading to fewer outings and reduced per visit spend.

NAROOMA GOLF CLUB LTD

(ABN 42 001 008 797)

Regulatory and compliance pressures in food safety, alcohol service, gaming compliance, cybersecurity, face recognition, gaming cards and data privacy requirements will only increase in the future and require more administrative resources.

Acknowledgements

To Our Golfers and Champions

Congratulations to our pennant teams and all competition winners, especially our Club Champions across all men's and women's grades. Your passion and achievements continue to bring pride to Narooma Golf Club.

To Our Volunteers

We are deeply grateful to our dedicated volunteers, whose tireless contributions make a visible and lasting impact on our course and club community. Your time, energy, and care are sincerely appreciated.

To the Club Board

I extend my sincere thanks to our Board of Directors, led by Chairman Geoff Lanham, for their vision, sound governance and support. The strong and constructive partnership between the Board and Management has been a cornerstone of the Club's sustained success. I would particularly like to acknowledge Geoff for his exemplary leadership and collaborative approach, which have greatly contributed to our achievements. I also extend my gratitude to our Treasurer, Phil Haynes, whose financial expertise and commitment have been invaluable to the organisation over many years. Phil will be stepping down from the board this year and we wish Phil the very best for the future.

To Our Staff

To our exceptional team across all departments — your dedication, professionalism, and positivity have underpinned our success. Your efforts have not gone unnoticed and are truly valued by the board and management.

Your dedication, professionalism, and positivity have been fundamental to our continued success. The board and management deeply value and appreciate your contributions.

I would like to extend special recognition to Dean Drysdale, Scott Harris, Belinda Lenihan and Tracey Benbow for their exceptional commitment and hard work throughout the year. Your contributions have been instrumental and are sincerely appreciated.

Thank you all for your continued excellence.

To Our Golf Professional

A special thank you to Colin Holmes, our passionate, dedicated and reliable golf professional, and his team. Their welcoming presence and ongoing support greatly enhance our members' and visitors' experience.

To Our Catering Partner

We warmly welcomed the Porterhouse Group this year as our new catering provider. Their service, collaboration, and consistently high-quality food have been outstanding. Thank you for your contribution to enhancing the Club's offering.

NAROOMA GOLF CLUB LTD

(ABN 42 001 008 797)

To Our Members

Thank you for your continued loyalty and support throughout another successful year. We look forward to welcoming you on the course and in the clubhouse as we continue to grow and strengthen Narooma Golf Club together.

Dominic Connaughton ACCM General Manager

CLUB CAPTAIN REPORT

As I present my first annual report as Club Captain, I'm pleased to reflect on a successful year, relatively unscathed and full of pride in what we've accomplished together. While some content has been shared in previous Captain's updates, it remains relevant and worth acknowledging again.

Firstly, I'm proud to confirm that Narooma Golf Club remains the number one public access course voted by the public in NSW and ACT, and we are ranked 15th nationally. This outstanding recognition reflects the collective efforts of all involved in the operation, promotion, and presentation of our great club. Sincere thanks to everyone who has played a part.

A special mention must go to my Match Committee, our dedicated course volunteers, especially Colin, his team, Dominic and the Board, whose continued commitment and passion make all the difference.

It was also heartening to see the strong response from members who represented our club in pennant competition. We successfully fielded teams in all three grades. Division 2 and our Seniors, both made it to the finals, a fantastic effort, despite narrowly missing out on the flag. My thanks and congratulations to the respective team captains: Scott Harris, George Christo, and Paul Lefel.

Congratulations to all our Club Champions, both men and women. This year, we trialed a new format for the Men's Championship, holding it over a single weekend, while the Women's Championship was contested over three days, culminating on the same weekend. The aim was to boost participation, and feedback has been positive. With some fine-tuning, I believe this format will go from strength to strength.

Looking ahead, I'm confident our club will continue to grow and thrive, thanks to your ongoing support, pride, and involvement.

Warm regards,

Peter Kearney Club Captain

LADY CAPTAIN REPORT

Hello fellow members,

Another year has passed, and it is time to reflect again on the year that was.

December 2024 saw a record 144 women participate in our Narooma Women's Seahorse Classic. Karen Bashford from Mollymook emerged as this year's Champion. Twenty-five clubs were represented at the event, proving yet again the popularity of Narooma as a golfing destination. A tight run shotgun start ensured that the after golf/social part of the weekend was hugely popular, with many favourable comments made about our course and club.

We introduced a new and very exciting event to Narooma's golfing calendar in May this year. Tee-2-Table; a 2-day, 3-woman, Ambrose event including a gala dinner on the Saturday night. 84 women entered and enjoyed a magnificent weekend of golf, fun, friendship, great food, music and dancing. Shirl Weber, Joyce Hotchkis and Jennie Smith from Queanbeyan were named this year's champions, but really everyone who participated came away winners and promised to be back next year and to bring their friends. This event promises to become a major event on the local women's golf calendar, and we are enormously indebted to Julie Melville, among many others, who nurtured this event for 12 months to bring it to fruition.

Our 2025 Women's Club Championships were contested in May this year and once again, Sylvia Donohoe is our Club Champion with Janice Eardley the Division 2 winner. Nett winners were Trace Mitchell and Fiona Gaston in their respective divisions, with Bec Smart prevailing in the Silver Salver. All popular and well-deserved winners.

Other significant events to take place so far this year have included the Singles Matchplay, this year won by Tanya Desmond from Sally Draper. Congratulations to all.

The district pennants season this year again saw Narooma entering 2 teams in the competition. Play is still ongoing at the time of writing, but it is with a lot of pride that I say Narooma pennant players *always* step up and try their hardest and always display great sportsmanship and friendliness.

The (severely diminished) women's committee continues to work hard to provide a vibrant and enjoyable programme for our women members. However, we are all tired and need new faces to step up and revitalise your committee. Please think seriously about what you may be able to contribute, and what might happen if we aren't able to form a workable committee for next year. All of us are very approachable if you want to have a chat about what is involved.

Once again, I am indebted to the invaluable assistance everyone always gives, and to our fabulous committee: Heather McMillan (President), Jen Sproule (Treasurer), Jan Boxsell, Nicole Harris and Julie Melville. Special mention also to Dierdre Landells who kindly looks after all our welfare.

The golf course continues to impress. The amazing work done by Scott Harris and his team to keep the course in pristine condition each week while at the same time making ongoing

improvements is nothing short of exceptional. We are all very grateful for their efforts. The favourable comments we always receive from our visitors are a tribute to their work.

The BUGZ group of gardeners continue doing their great work keeping all our gardens in great condition. Their hard work is also very much appreciated.

Many thanks also to Colin Holmes and his staff. The help of Colin, Hal, Jackson and Rob, and the now retired Stewie, who all bend over backwards to support our daily competitions and our annual tournaments is very much appreciated.

Dominic and Julie and all the admin staff, together with Dean and all the bar and the fantastic bistro teams, always make coming to the club most enjoyable. Many thanks to you all.

Jan Shevlin Narooma Women's Captain

Directors' report 30 April 2025

The directors present their report on Narooma Golf Club Limited for the financial year ended 30 April 2025.

Information on directors

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

Geoffrey LANHAM		
Qualifications	Retired. Australian Federal Police and Australian Customs Service.	
Date of Appointment	25 August 2013	
Position	Chairperson	
Committees	Finance & Audit Committee	
Phil HAYNES		
Qualifications	Various senior positions with ANZ Bank 1995-2013.	
Date of Appointment	24 August 2014	
Position	Treasurer	
Committees	Chairman of Finance & Audit Committee	
Mark BARTROP		
Qualifications	Retired Club General Manager	
Date of Appointment	18 August 2024	
Position	Director	
Committees	Chairman of Course Committee	
Peter KEARNEY		
Qualifications	Semi-retired Fire Manager	
Date of Appointment	29 April 2019	
Position	Club Captain	
John MURRAY		
Qualifications	Real Estate Agent	
Date of Appointment	18 August 2024	
Position	Director	
Clive WILLIAMSON		
Qualifications	Retired Certified Practising Accountant, Internal Auditor, Management Accountant.	
Date of Appointment	24 January 2018	
Position	Director	
Christina FADER		
Date of Resignation	18 August 2024	
Andrew THOMPSON		
Date of Resignation	18 August 2024	
John WILLETT		
Date of Resignation	18 August 2024	

Directors' report 30 April 2025

Information on directors (continued)

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

Principal activities

The principal activity of Narooma Golf Club Limited during the financial year was provision of golfing facilities and as a Registered Club.

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

Short term objectives

The Company's short term objectives are to provide and maintain a championship golf course, conduct and promote the game of golf and offer first grade facilities while maintaining the clubs standing in the top 100 courses in Australia.

- Increasing the level of membership and visitation of the Club
- Maintaining its overall viability in terms of liquidity, credit control, legislative and regulatory compliance
- Reduce debt to a manageable level and financial controls
- To continue to proactively target the reduction of the organisations water and energy consumption and waste reduction

Long term objectives

The Company's long term objectives include:

- Asset replacement and strategic capital investment
- Increased member services through diversification of facilities and services
- The Club conducts annual strategic planning sessions. The strategic planning conducted by the Board of Directors review items such as; Club Vision, SWOT analysis, political, environmental, social and technological issues, competitor and target market analysis.

Strategy for achieving the objectives

The progress of each strategic objective is reported on a monthly basis by the General Manager to the Board of Directors.

How principal activities assisted in achieving the objectives

The principal activities assisted the Company in achieving its objectives by continuing to provide a championship golf course, to offer first grade facilities with exceptional service and to be the best golf club on the South Coast.

Directors' report 30 April 2025

Performance measures

The Club has adopted many benchmarks and KPI reporting mechanisms to monitor the performance of the business. The performance of the Club is measured through:

- 1. EBITDA
- 2. Cost of goods and gross profit margins
- 3. Wages
- 4. Membership
- 5. Visitors
- 6. Energy consumption
- 7. Member Suggestions
- 8. Member, visitor and staff focus groups.

Additionally, the Club has developed a strategic plan, comprehensive marketing plan, key performance measures and goals for key management personnel to deliver the objectives of the Club, along with the current undertaking of a Site Master Plan and a Golf Course Improvement Plan.

Members guarantee

Narooma Golf Club Limited is a company limited by guarantee. In the event of, and for the purpose of winding up of the company, the amount capable of being called up from each member and any person who ceased to be a member in the year prior to the winding up, is limited to \$1 subject to the provisions of the company's constitution. At 30 April 2025, the collective liability of members was \$2,503 (2024: \$2,109).

Significant changes in state of affairs

There have been no significant changes in the state of affairs of the Company during the year.

Events after the reporting date

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Company, the results of those operations or the state of affairs of the Company in future financial years.

Directors' report 30 April 2025

Meetings of directors

During the financial year, 12 meetings of directors were held. Attendances by each director during the year were as follows:

	Number eligible to	
	attend	Number attended
Geoffrey LANHAM	12	12
Mark BARTROP	8	7
Phil HAYNES	12	11
Peter KEARNEY	12	10
John MURRAY	8	8
Clive WILLIAMSON	12	8
Christina FADER	4	3
Andrew THOMPSON	4	2
John WILLETT	4	4

Auditor's Independence Declaration

The lead auditor's independence declaration in accordance with section 307C of the *Corporations Act 2001*, for the year ended 30 April 2025 has been received and can be found on the following page of the financial report.

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

Geoffrey LANHAM

Director

Dated: 23 June 2025

Phil HAYNES Director



Auditor's Independence Declaration to the Directors of Narooma Golf Club Limited

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

- (i) no contraventions of the auditor independence requirements as set out in the under Section 307C of the Corporations Act 2001 in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

KOTHES ACCOUNTING GROUP

SIMON BYRNE

Partner

Registered Company Auditor (#153624)

NAROOMA

23 June 2025



Statement of income and retained earnings

For the year ended 30 April 2025

	Note	2025	2024
		\$	\$
Revenue	5	5,289,858	4,793,259
Finance income - interest received		2,180	5,592
Lease income	10	20,000	30,000
Other income - gain on disposal of property, plant & equipment		-	8,000
Other income - insurance receipts		-	16,600
Cost of sales - bar purchases		(529, 174)	(458,598)
Employee benefit expenses		(1,785,881)	(1,693,998)
Depreciation and amortisation		(742,631)	(721,093)
Finance expenses	6	(100,138)	(64,318)
Loss on disposal of assets		(418)	-
Accounting and audit fees		(25,612)	(25,575)
Advertising		(30,989)	(21,351)
Affiliation fees		(22,588)	(21,060)
Bank and EFTPOS fees		(33,141)	(25,581)
Bingo expenses		(19,247)	(18,490)
Course expenses		(145,329)	(137,619)
Donations		(12,629)	(18,260)
Entertainment expenses		(46,253)	(56,909)
Functions expenses		(166,371)	(192,320)
Golf competition expenses		(172,607)	(156,263)
Insurance		(115,400)	(106,472)
Light, fuel and gas		(104,981)	(100,367)
Poker machine monitoring		(30,020)	(28,628)
Poker machine tax		(116,530)	(86,624)
Printing, postage and stationery		(16,221)	(16,500)
Professional golfer's retainer and commission		(190,502)	(178,714)
Promotions expenses		(142,352)	(116,546)
Raffle Expenses		(48,988)	(45,444)
Rates and water charges		(60,113)	(44,660)
Rent		(36,532)	(35,131)
Repairs and maintenance		(259,044)	(239, 150)
Subscriptions, licences and fees		(17,365)	(15,637)
TAB & Keno expenses		(22,166)	(22,788)
Other expenses		(156, 180)	(138,285)
Surplus before income tax		162,636	67,070
Income tax	3.b	-	-
Result for the year		162,636	67,070

^{**} Prior year comparatives have been adjusted to current year account allocations.

Retained earnings		
Result for the year	162,636	67,070
Opening balance	4,044,725	3,977,655
Retained earnings at the end of the year	4,207,361	4,044,725

Statement of financial position As at 30 April 2025

	Note	2025	2024
		\$	\$
Assets			_
Current assets			
Cash and cash equivalents	8	182,954	211,414
Trade and other receivables		11,034	14,230
Inventories - stock on hand		46,469	43,784
Other assets - prepayments		54,810	54,882
Total current assets		295,267	324,310
Non-current assets			
Property, plant and equipment	9	6,119,240	5,421,580
Right-of-use assets	10	245,235	251,399
Total non-current assets		6,364,475	5,672,979
Total assets		6,659,742	5,997,289
Liabilities			
Current liabilities			
Lease liabilities	10	8,876	8,118
Trade and other payables	11	462,979	443,395
Borrowings	12	4,762	102,639
Other liabilities	13	154,894	142,278
Employee benefits	14	296,434	315,750
Provision for gaming machine jackpots		57,844	53,241
Total current liabilities		985,789	1,065,421
Non-current liabilities			
Lease liabilities	10	236,359	243,281
Trade and other payables	11	83,144	60,324
Borrowings	12	1,147,089	583,538
Total non-current liabilities		1,466,592	887,143
Total liabilities		2,452,381	1,952,564
Net assets		4,207,361	4,044,725
Equity			
Retained earnings		4,207,361	4,044,725

Statement of cash flows For the year ended 30 April 2025

	2025	2024
	\$	\$
Cash flows from operating activities:		
Receipts from customers and members	5,826,903	5,266,893
Payments to suppliers and employees	(4,782,370)	(4,669,257)
Interest received	2,180	5,592
Interest paid	(100,138)	(64,318)
Net cash flows from/(used in) operating activities	946,575	538,910
Cash flows from investing activities:		
Proceeds from sale of plant and equipment	5,000	8,000
Purchase of property, plant and equipment	(1,429,618)	(627,432)
Net cash provided by/(used in) investing activities	(1,424,618)	(619,432)
Cash flows from financing activities:		
Proceeds from bank loans	800,000	300,000
Repayment of bank loans	(230,420)	(299,985)
Repayment of lease liabilities	(16,091)	(15,712)
Repayment of equipment loans	(103,906)	(107,908)
Net cash provided by/(used in) financing activities	449,583	(123,605)
Net increase/(decrease) in cash and cash equivalents	(28,460)	(204,127)
Cash and cash equivalents at beginning of year	211,414	415,541
Cash and cash equivalents at end of financial year	182,954	211,414

Notes to the financial statements For the year ended 30 April 2025

1. Introduction

The financial report covers Narooma Golf Club Limited as an individual entity. Narooma Golf Club Limited is a for-profit proprietary Company, incorporated and domiciled in Australia. Narooma Golf Club Limited was incorporated on 6 June 1972 (# 001 008 797) under the NSW Companies Act, 1961, NSW. It is registered with the Australian Business Register - Australian Business Number 42 001 008 797 and is registered for Goods & Services Tax purposes. The registered office and principal place of business is 1 Ballingalla Street, Narooma, NSW, 2546.

The functional and presentation currency of Narooma Golf Club Limited is Australian dollars.

The financial report was authorised for issue by the Directors on 23 June 2025.

Comparatives are consistent with prior years, unless otherwise stated.

2. Basis of preparation

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards - Simplified Disclosures and the *Corporations Act* 2001.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Material accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

3. Material accounting policy information

a. Revenue

i. Revenue from contracts with customers

The core principle of AASB 15 is that revenue is recognised on a basis that reflects the transfer of promised goods or services to customers at an amount that reflects the consideration the Company expects to receive in exchange for those goods or services.

Generally, the timing of the payment for sale of goods and rendering of services corresponds closely to the timing of satisfaction of the performance obligations, however where there is a difference, it will result in the recognition of a receivable, contract asset or contract liability.

None of the revenue streams of the Company have any significant financing terms as there is less than 12 months between receipt of funds and satisfaction of performance obligations.

Notes to the financial statements For the year ended 30 April 2025

3. Material accounting policy information (continued)

a. Revenue (continued)

ii. Specific revenue streams

The revenue recognition policies for the principal revenue streams of the Company are:

1) Sales and services revenue

Sale revenue includes bar sales, poker machine income, catering income, greens income, keno income and TAB income. All of the services and goods for these revenue items are provided to customers at the time of the sale and income is accounted for at that time. If deposits are held for any of these revenue items a liability is booked until the service or goods have been provided to the customer and then as income.

2) Membership income

Membership income is received in advance for the period of membership paid for. A liability is booked for membership income received in advance with the income spread over the membership period paid for.

iii. Other income

Other income is recognised on an accruals basis when the Company is entitled to it.

b. Income tax

The Company is a Not-For-Profit entity with a main objective of providing quality golfing facilities in Narooma NSW. The Board has reviewed its income tax status and have assessed the Company to be exempt from income tax under section 50-45 of the Income Tax Assessment Act, 1997 (Cth). Consequently, no provision for taxation has been made in the financial statements.

c. Property, plant and equipment

Each class of property, plant and equipment is carried at cost or fair value less, where applicable, any accumulated depreciation and impairment.

i. Depreciation

Property, plant and equipment, excluding freehold land, is depreciated on a reducing balance basis over the asset's useful life to the Company, commencing when the asset is ready for use.

Leased assets and leasehold improvements are amortised over the shorter of either the unexpired period of the lease or their estimated useful life.

Notes to the financial statements For the year ended 30 April 2025

3. Material accounting policy information (continued)

c. Property, plant and equipment (continued)

i. Depreciation (continued)

The estimated useful lives used for each class of depreciable asset are shown below:

Fixed asset class	Useful life
Buildings	40 years
Plant and Equipment	3 to 15 years

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

When an asset is disposed, the gain or loss is calculated by comparing proceeds received with its carrying amount and is taken to profit or loss.

d. Leases

At inception of a contract, the Company assesses whether a lease exists.

i. Lessee accounting

The non-lease components included in the lease agreement have been separated and are recognised as an expense as incurred.

At the lease commencement, the Company recognises a right-of-use asset and associated lease liability for the lease term. The lease term includes extension periods where the Company believes it is reasonably certain that the option will be exercised.

The right-of-use asset is measured using the cost model where cost on initial recognition comprises of the lease liability, initial direct costs, prepaid lease payments, estimated cost of removal and restoration less any lease incentives received.

1) Exceptions to lease accounting

The Company has elected to apply the exceptions to lease accounting for both short-term leases (i.e. leases with a term of less than or equal to 12 months) and leases of low-value assets. The Company recognises the payments associated with these leases as an expense on a straight-line basis over the lease term.

e. Employee benefits

Provision is made for the Company's liability for employee benefits, those benefits that are expected to be wholly settled within one year have been measured at the amounts expected to be paid when the liability is settled, plus related on-costs.

Notes to the financial statements For the year ended 30 April 2025

3. Material accounting policy information (continued)

f. Financial instruments

Financial instruments are recognised initially on the date that the Company becomes party to the contractual provisions of the instrument. On initial recognition, all financial instruments are measured at fair value plus transaction costs (except for instruments measured at fair value through profit or loss where transaction costs are expensed as incurred).

i. Financial assets

All recognised financial assets are subsequently measured in their entirety at either amortised cost or fair value, depending on the classification of the financial assets.

1) Classification

On initial recognition, the Company classifies its financial assets as measured at amortised cost Financial assets are not reclassified subsequent to their initial recognition unless the Company changes its business model for managing financial assets.

2) Amortised cost

The Company's financial assets measured at amortised cost comprise trade and other receivables and cash and cash equivalents in the statement of financial position. Subsequent to initial recognition, these assets are carried at amortised cost using the effective interest rate method less provision for impairment. Interest income is recognised in profit or loss.

ii, Financial liabilities

The Company measures all financial liabilities initially at fair value less transaction costs, subsequently financial liabilities are measured at amortised cost using the effective interest rate method. The financial liabilities of the Company comprise trade payables, bank and other loans and lease liabilities.

g. Going concern

At 30 April 2025, the company was in a net current liability position of \$690,523 (2024: net current liability \$741,111). Notwithstanding this, the financial report has been prepared on the going concern basis. This basis has been adopted as the Company due to the following:

- Included in current liabilities is long service leave of \$142,488 (2024: \$157,261), a significant portion of which is not expected to be called upon in the next 12 months.
- The company has \$154,894 (2024: \$142,278) in current liabilities relating to income and membership subscriptions received in advance which by nature are not expected to be called upon
- The company has \$355,405 (2024: \$224,985) of undrawn borrowing facilities available at 30 April 2025.

Notes to the financial statements For the year ended 30 April 2025

4. Critical accounting estimates and judgements

The directors make estimates and judgements during the preparation of these financial statements regarding assumptions about current and future events affecting transactions and balances. The significant estimates and judgements made have been described below.

a. Key estimates - provisions

As described in the accounting policies, provisions are measured at management's best estimate of the expenditure required to settle the obligation at the end of the reporting period. These estimates are made taking into account a range of possible outcomes and will vary as further information is obtained.

5. Revenue and other income

	2025	2024	
	\$	\$	
Revenue from contracts with customers		_	
Bar sales	1,349,350	1,154,128	
Bar rebates received	94,954	1,286	
Catering income	210,190	266,342	
Poker machine income	1,305,085	1,188,343	
TAB & KENO commission	41,140	34,117	
Course trading income	1,231,410	1,133,297	
Golf competition trading income	417,644	375,649	
Member subscriptions	486,560	466,650	
Affiliation Fee Income	22,823	23,877	
Advertising Income	18,089	12,019	
Commissions received	17,637	12,851	
Raffle, bingo and entertainment income	58,177	70,210	
Other income	36,799	54,490	
	5,289,858	4,793,259	

Notes to the financial statements

For the year ended 30 April 2025

6. Finance expenses

Finance expenses	2025	2024
Interest expense - bank overdraft and loans	87,372	51,173
Interest expense on lease liability	12,766	13,145
	100,138	64,318

7. Auditor's remuneration

	2025	2024
Remuneration of the auditor of the Company, Kothes Accounting		
Group, for:		
Auditing the financial statements	23,780	23,300
Preparation of fringe benefits tax return	525	495
Total	24,305	23,795

8. Cash and cash equivalents

a. Cash and cash equivalent details

	2025	2024
Cash at bank and in hand	182,954	211,414

b. Reconciliation of cash

Cash at the end of the financial year as shown in the statement of cash flows is reconciled to items in the statement of financial position as follows:

Cash and cash equivalents	182,954	211,414
casi and casi equivalents	102,001	,

Notes to the financial statements For the year ended 30 April 2025

9. Property, plant and equipment

a. Property, plant and equipment details

Summary	2025	2024	
	\$	\$	
Freehold land			
At cost - Non-Core Property - Glasshouse Rocks Road	155,150	155,150	
Buildings			
At cost - Core Property - Club buildings and site	5,779,381	5,720,124	
Accumulated depreciation	(3,639,476)	(3,449,314)	
Total Buildings	2,139,905	2,270,810	
Plant and equipment			
At cost	2,945,386	2,746,961	
Accumulated depreciation	(2,260,514)	(2,180,177)	
Total Plant and equipment	684,872	566,784	
Motor vehicles			
At cost	115,739	83,920	
Accumulated depreciation	(58,816)	(42,653)	
Total Motor vehicles	56,923	41,267	
Greens and course			
At cost	2,789,922	2,010,435	
Accumulated depreciation	(847,809)	(774,263)	
Total Greens and course	1,942,113	1,236,172	
Course plant and equipment			
At cost	2,116,503	1,948,037	
Accumulated depreciation	(1,380,531)	(1,219,210)	
Total Course plant and equipment	735,972	728,827	
Gaming machines			
At cost	1,702,061	1,790,537	
Accumulated depreciation	(1,297,756)	(1,367,967)	
Total Gaming machines	404,305	422,570	
Total property, plant and equipment	6,119,240	5,421,580	

Notes to the financial statements For the year ended 30 April 2025

9. Property, plant and equipment (continued)

a. Property, plant and equipment details (continued)

Movements in Carrying Amounts

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

Course plant								
2025	Land \$	Buildings \$	and equipment \$	Plant and equipment \$	Poker machines \$	Motor vehicles \$	Greens and Course \$	Total \$
Opening balance	155,150	2,270,810	728,827	566,784	422,570	41,267	1,236,172	5,421,580
Additions	-	59,258	175,465	226,215	157,373	31,819	779, 4 88	1,429,618
Disposals	-	-	(3,722)	-	(1,696)	-	-	(5,418)
Depreciation	-	(190,163)	(164,598)	(108, 127)	(173,942)	(16,163)	(73,547)	(726,540)
Closing balance	155,150	2,139,905	735,972	684,872	404,305	56,923	1,942,113	6,119,240

Non-current assets pledged as security

Refer to Note 12 for information on non-current assets pledged as security by the Company

Buildings

All buildings were valued for accounting purposes on 30 June 2019 by a Certified Practising Valuer. This valuation far exceeded the book value that is carried in the financial statements

Core Property as per the Registered Clubs Act

All buildings of the Company is considered Core Property as per the Registered Clubs Act

Land

Land at cost is situated at 31, Glasshouse Rocks Road, Narooma. This land has been valued by the NSW valuer General on 1 July 2019 with the valuation being above the carrying value of the land. The Director's believe that the present value of the land far exceeds the book value that is carried in the financial statements. The land associated with the clubhouse is leased from Crown Lands NSW under perpetual lease. As it is a perpetual lease no lease asset or liability has been booked as per AASB 16 Leases. The land associated with the golf course is leased from the Eurobodalla Shire Council. The lease expires on 30 June 2040. A lease asset and liability has been booked as per AASB 16 *Leases* for the 20 year lease.

Gaming Machine Entitlements

As at the end of the financial year the Club held entitlements to operate 44 Gaming Machines. As per prior years, no value has been booked in the financial statements for the market value of these entitlements.

Notes to the financial statements For the year ended 30 April 2025

10. Leases

a. Company as a lessee

The Company has leases over land.

i. Terms and conditions of leases

Two leases for land exist with one being a perpetual lease and one with a 20 year term expiring on 30 June 2040. No lease asset or liability has been booked for the perpetual lease as it is not deemed to be a lease under AASB 16 *Leases* as there is no fixed term.

ii. Right-of-use assets

2025	Land
	\$
Opening balance	251,399
Amortisation	(16,091)
Adjustment to right-of-use assets	9,927
Closing balance	245,235

iii. Lease liabilities

The maturity analysis of lease liabilities based on contractual undiscounted cash flows is shown in the table below:

	2025	2024
	\$	\$
< 1 year	29,149	28,858
1 - 5 years	116,595	115,431
> 5 years	291,488	317,436
Total undiscounted lease liabilities	437,232	461,725
Lease liabilities included in the statement of financial position		
Cuurrent	8,876	8,118
Non-current	236,359	243,281
Total Lease liabilities included in the statement of financial	245,235	251,399
position		

iv. Statement of income and retained earnings

The amounts recognised in the statement of income and retained earnings relating to leases where the Company is a lessee are shown below:

Interest expense on lease liability	12,766	13,145
Amortisation of right of use asset	16,091	15,712

Notes to the financial statements For the year ended 30 April 2025

10. Leases (continued)

b. Company as a lessor

i. Operating leases

The Company leases out its catering operations which includes the use of the Club's catering facilities. This lease has been classified as an operating lease for financial reporting purposes.

The amounts recognised in the statement of income and retained earnings relating to operating leases where the Company is a lessor are shown below:

	2025	2024
	\$	\$
Lease income	20,000	30,000

11. Trade and other payables

Current	2025	2024
	\$	\$
Trade payables	224,792	215,027
GST payable	21,114	17,969
Accrued expenses	100,336	84,403
Gaming machine liability	116,737	125,996
	462,979	443,395

Trade and other payables are unsecured, non-interest bearing and are normally settled within 30 days. The carrying value of trade and other payables is considered a reasonable approximation of fair value due to the short-term nature of the balances.

Non-current		
Gaming machine liability	83,144	60,324

Gaming machine liability

This liability is for purchases of gaming machines payable over a 3 year period. The liability is non-interest bearing. The assets associated with this liability are included in Fixed Assets in Note 9 to the financial statements. The book value amount of these assets is above the liability booked above. The security for this liability is the gaming machines purchased through this agreement.

Notes to the financial statements For the year ended 30 April 2025

12. Borrowings

Current	2025	2024
	\$	\$
Secured		
Equipment loans	4,762	102,639
Secured		
Bank loans	1,144,595	575,015
Equipment loans	2,494	8,523
	1,147,089	583,538
		_
Total borrowings	1,151,851	686,177

a. Financing facilities

The financing facilities available to the Club from the ANZ Bank totals \$1,500,000. This includes a bank overdraft facility of \$100,000 may be drawn at any time and is reviewed by the bank on an annual basis. The bank loan facility is in place until in 2029 and is interest only. An offset account for the loan is in place. The bank loans and total financing facilities are reviewed by the bank on at least an annual basis. As at the date of this report it is expected that the financing facilities available to the Company will not be reduced at that time.

b. Defaults and breaches

During the current and prior year, there were no defaults or breaches on any of the loans.

c. Security for Borrowings

The bank loans, equipment loans, and bank overdraft facilities with the ANZ Bank are secured by the following:

- 1. First registered Mortgage (special lease no. 1963/7) over Club premises at Ballingalla Street, Narooma.
- 2. First registered mortgage over the lease of the golf club car park and golf course.
- 3. First registered equitable mortgage over all the assets and undertakings.
- 4. First registered mortgage over property at Glasshouse Rocks Road, Narooma.
- 5. A contingent liability which exists is a secured bank guarantee for \$5,000 in favour of the TAB in respect of the Club's TAB facilities.

Notes to the financial statements For the year ended 30 April 2025

13. Other liabilities

Current	2025	2024
	\$	\$
Members' subscriptions received in advance	85,140	81,529
Income received in advance	69,754	60,749
	154,894	142,278

14. Employee benefits

Current	2025	2024
Provision for long service leave	142,488	157,261
Provision for annual leave	153,946	158,489
	296,434	315,750

15. Key management personnel remuneration

The directors did not receive any remuneration from the company during the year other than reimbursement of out-of-pocket expenses that have been fully substantiated.

Other key management personnel transactions

The Company is run by the Board of Directors. All major business decisions are made by the Board. The day to day business of the Company is run by the employees of the Company. As all major business decisions are made by the Board, no key management personnel disclosures are deemed appropriate.

16. Members' guarantee

The Company is registered with the *Corporations Act 2001* and is a Company limited by guarantee. If the Company is wound up, the constitution states that each member is required to contribute a maximum of \$1 each towards meeting any outstanding obligations of the Company. At 30 April 2025 the number of members was 2,503 (2024: 2,109).

Notes to the financial statements For the year ended 30 April 2025

17. Contingencies

In the opinion of the Directors, the Company did not have any contingencies at 2025 (2024: None).

18. Related parties

a. The Company's main related parties are as follows:

Key management personnel - refer to Note 15.

Other related parties include close family members of key management personnel and entities that are controlled or significantly influenced by those key management personnel or their close family members.

b. Transactions with related parties

The directors did not receive any remuneration from the company during the year other than reimbursement of out of pocket expenses that have been fully substantiated. A relative of director Phil Haynes was employed by the company during the financial year under normal employment conditions. A business director John Murray is associated with sponsors the Club under a normal commercial arrangement.

19. Cash flow information

Reconciliation of net income to net cash provided by operating activities:

	2025	202 4 \$
	\$	
Result for the year	162,636	67,070
Add / (less) non-cash items:		
(Profit) / loss on sale of assets	418	(8,000)
Depreciation and amortisation	742,631	721,093
Changes in assets and liabilities:		
(increase) / decrease in receivables	3,196	(10,486)
(increase) / decrease in inventories	(2,685)	(5,438)
(increase) / decrease in other assets	72	(6,486)
increase / (decrease) in payables	42,404	(220,719)
increase / (decrease) in provisions	4,603	4,210
increase / (decrease) in employee benefits	(19,316)	32,953
increase / (decrease) in other liabilities	12,616	(35,287)
Cash flows from operations	946,575	538,910

Directors' declaration

In the directors opinion:

The financial statements and notes for the year ended 30 April 2025 are in accordance with the *Corporations Act 2001* and:

- comply with Australian Accounting Standards Simplified Disclosures; and
- give a true and fair view of the financial position as at 30 April 2025 and of the performance for the year ended on that date of the Company.

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

This declaration is made in accordance with a resolution of the Board of Directors.

Geoffrey LANHAM

Director

Dated: 23 June 2025

Phil HAYNES Director



Independent Audit Report to the members of Narooma Golf Club Limited

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of Narooma Golf Club Limited (the Company), which comprises the statement of financial position as at 30 April 2025, the statement of income and retained earnings and the statement of cash flows for the year then ended, notes to the financial statements and the directors' declaration.

In our opinion, the accompanying financial report of the Company is in accordance with the *Corporations Act 2001*, including:

- (i) giving a true and fair view of the Company's financial position as at 30 April 2025 and of its financial performance for the year ended; and
- (ii) complying with Australian Accounting Standards and the Corporations Regulations 2001.

Basis for Opinion

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 Company in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (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 opinion.

Other Information

The directors are responsible for the other information. The other information obtained at the date of this auditor's report is included in the annual report, (but does not include the financial report and 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 to be materially misstated. If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Directors for the Financial Report

The directors of the Company are responsible for the fair preparation of the financial report in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company'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 directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.



DIRECTORS
Simon Byrne
Fiona Dunham
Ben Marshman
Kevin Philistin
Gary Skelton
Deni Tomat

BEGA MERIMBULA EDEN BOMBALA BERMAGUI COOMA JINDABYNE T 02 6491 6491 admin@kothes.com.au 163 Auckland St, Bega NSW 2550 PO Box 21 Bega NSW 2550 www.kothes.com.au Kothes Accounting Group ABN 94 376 019 586



Independent Audit Report to the members of Narooma Golf Club Limited (Continued)

Auditor's Responsibilities 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 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: https://www.auasb.gov.au/auditors responsibilities/ar4.pdf. This description forms part of our auditor's report.

KOTHES ACCOUNTING GROUP

SIMON BYRNE

Partner

Registered Company Auditor (#153624)

NAROOMA

23 June 2025

NAROOMA GOLF CLUB PROUDLY DONATED CASH AND IN-KIND SERVICES TO OUR COMMUNITY OF OVER \$28,500 2024/25

ANZAC Day Committee Cancer Council Australia Eurobodalla Shire Council Liquor Accord Kidney Kar Rally (Kidney Health Australia) Marine Rescue Narooma Moruya Jockey Club Mountain Bike Narooma **Narooma Blue Water Dragons** Narooma Bridge Club Narooma CWA Narooma High School **Narooma Legacy** Narooma Lions AFL Club - Footy to Fight MND **Narooma Primary School** Narooma Rotary Club Narooma RSL Sub-Branch Narooma Surf Club **NSW Police Force Prostate Cancer Awareness South Coast United Marlins** View Club Narooma **VRA Rescue NSW (Narooma Branch)**