

CENTRAL COAST

LEAGUES CLUB

Annual Report

2025 / 26



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BOARD OF DIRECTORS



Front Michael Dowling, Edward Johnson

Back Stephen Naven, Andrew Dickson, Michael Bell, Andrew Mackenzie, Kathleen Casey

OFFICE BEARERS

Chairman Eddie Johnson

Deputy Chairman Michael Bell

LIFE MEMBERS

R G Maher OBE †, J J McNerney †, R L Dibben †, N H Adams †, W A Cleary †, A E Davis †, J S Atkins †, S F Gregory OAM †, J T Harpur †, R G Mills †, J A Nagle †, I W Pannowitz †, D B Picton †, R J Allen OAM †, L J Maher OAM, G G Needham †, P A Reynolds †, B R Cook †, R P Clark, G A Clark, T O Andrews, E Johnson, M Bell.

MANAGEMENT

Chief Executive Officer Bevan Paul

Chief Operating Officer Anthony Ryan

Chief Financial Officer Stuart Pauly

Gaming Manager Rebecca Clayton

Executive Assistant to the CEO Chloe Hale

Executive Manager, Health Club Khan Davie

† Deceased

NOTICE OF ANNUAL GENERAL MEETING 2026

NOTICE IS GIVEN that the fifty fourth Annual General Meeting of Central Coast Leagues Club Limited ACN 001 036 068 (Club) will be held at:

Location: Central Coast Leagues Club, Dane Drive, Gosford NSW 2250
Date: Wednesday 18th November 2026
Time: 7.00pm

AGENDA

1. Opening.
2. Attendance and quorum.
3. Apologies.
4. To confirm the Minutes of the previous Annual General Meeting.
5. To receive and consider the Financial Report, the Directors' Report and the Auditor's Report for the year ended 30 June 2026.
6. To consider and, if thought fit, to pass Ordinary Resolution 1 regarding Directors' honoraria.
7. To consider and, if thought fit, to pass Ordinary Resolution 2 regarding Directors' benefits.
8. To notify members of each expression of interest in an amalgamation and unsolicited merger offer that the Club has received from another club within the prior 12 months (if any).
9. Election of the Board of Directors. See explanatory note at end of notice.
10. Any other business of which notice has been duly given.

NOTICE OF ANNUAL GENERAL MEETING 2026 *(continued)*

AGENDA ITEM 6: ORDINARY RESOLUTION 1

That pursuant to the Registered Clubs Act 1976 (NSW):

1. The members hereby approve and agree to the payment of an honorarium at the rate of \$1,185.19 per month, payable monthly in arrears and pro-rated on a daily basis for any broken period of less than a calendar month at the start or end of their term, to each Director of the Club in respect of each Director's service on the Board until the next Annual General Meeting. The Chairperson is to receive an additional \$592.60 per month. .
2. The members acknowledge that the benefits in paragraph 1 above are not available to members generally but only for those who are Directors of the Club.

Explanatory Notes – Ordinary Resolution 1

1. Under the Registered Clubs Act 1976 (NSW) (Registered Clubs Act), Directors and other members may receive benefits which are not equally available to all Full Members of the Club, if approval is given by the members under that Act by a resolution passed at a general meeting.
2. The amount proposed for the approval of members is the same as the amount approved for the Directors and Chairperson by the members at the 2025 AGM.
3. It is at the discretion of an individual Director as to whether they accept the honorarium.
4. In addition, a compulsory superannuation contribution may be payable.
5. If Ordinary Resolution 1 is passed, the members approve the payment of the honorarium by the Club until the next Annual General Meeting.

AGENDA ITEM 7: ORDINARY RESOLUTION 2

That pursuant to the *Registered Clubs Act 1976* (NSW):

1. The members hereby approve and agree to the reasonable expenditure by the Club of up to \$80,000 until the next Annual General Meeting in respect of each Director of the Club (including the Chairperson) for the following:
 - a. The reasonable cost of clothing for the use of Directors in representing the Club;
 - b. The reasonable cost of attendance at trade shows, industry conferences and meetings, conferences and training in relation to their role and responsibilities as a Director;
 - c. The reasonable cost of meals and beverages before, during and at the conclusion of Board and committee meetings;
 - d. Reasonable out-of-pocket expenses incurred by Directors when carrying out their duties in relation to the Club including (without limitation) the reasonable costs of the entertainment of special guests of the Club and participation in Club promotional activities (whether at the Club's premises or elsewhere), and attending study tours of other clubs and similar venues to inspect those venues and their operations, provided that all such out-of-pocket expenses are approved by the Board;
 - e. The reasonable cost of attending, at Club premises or elsewhere, as representatives of the Club such sporting, community, charity, special functions or occasions as the Board from time to time authorises and determines to be reasonably incurred in the course of their respective duties in relation to the Club;
 - f. The reasonable cost of providing functions to recognise service and support to the Club or to promote the Club or otherwise further the objectives of the Club;
 - g. The reasonable cost of attendance at national and international gaming, entertainment, leisure and recreation venues, provided that the attendance of Directors at such venues will, in the opinion of the Board, produce significant benefits to the planning and development of the Club, and provided also that the expenditure is assessed and approved in advance by the Board as being reasonable; and
 - h. Preferential bookings or reservations for Club functions.
2. The members acknowledge that the benefits in paragraph 1 above are not available to members generally but only for those who are Directors of the Club and those persons who are directly involved in the above activities.

Explanatory Notes – Ordinary Resolution 2

1. Under the *Registered Clubs Act 1976* (NSW) (**Registered Clubs Act**), Directors and other members may receive benefits which are not equally available to all Full Members of the Club, if approval is given by the members under that Act.

NOTICE OF ANNUAL GENERAL MEETING 2026 *(continued)*

2. Directors' out-of-pocket expenses reasonably incurred in the course of carrying out their duties, are able to be authorised by the Board under section 10(6)(d) of the Registered Clubs Act. However, in the interests of transparency, the proposed resolution makes disclosure of some of the types of expenses likely to be incurred.
3. If Ordinary Resolution 2 is passed, the members approve reasonable expenditure by the Club until the next Annual General Meeting, in relation to duties performed by the Club's Directors. This expenditure is considered as reasonable and necessary for the Directors to be active in performing their duties and pursuing the Club's long-term viability.

GENERAL NOTES FOR MEMBERS

1. To be passed, each Ordinary Resolution must receive votes in its favour from a simple majority of those members who, being eligible to do so, vote on the Ordinary Resolution.
2. Life Members, financial Club members and financial Special members are entitled to vote on each Ordinary Resolution.
3. Members who are employees of the Club are not entitled to vote and proxy voting is prohibited under the Registered Clubs Act.
4. Members will be given a reasonable opportunity to speak and ask questions about each resolution at the Annual General Meeting.
5. A copy of the current Constitution is available to members on request from the Club's office.
6. The Club's Annual Report (including the Financial Report) for the year ended 30 June 2026 can be accessed on the 'Member Reports' page at www.cclc.com.au.
7. Members are requested to address questions on matters to be considered at the Annual General Meeting to the Chief Executive Officer in writing at least 14 days before the Annual General Meeting, so that they can be addressed and drawn to the attention of the meeting as appropriate.
8. In accordance with recent changes to the Corporations Act, this notice is being sent electronically to those members for whom the Club holds an electronic address or means of communication. However, a member may elect the method by which they wish to receive a notice from the Club. A paper copy of this notice can be posted to a member provided they make the request at least 30 days prior to the date the Club is required by the Corporation Act to send this notice to members. A member may also make a standing request to receive hard copies of notices of general meeting.

AGENDA ITEM 9: ELECTION OF DIRECTORS

To elect three Ordinary Directors, in accordance with the Constitution (if elections are required) and to announce the results and declare that person elected to take office from the conclusion of the meeting.

The retiring directors Andrew Dickson and Stephen Naven are eligible to stand for election for three-year terms of office, with Kath Casey being eligible to stand for election for two-year terms of office.

BY ORDER OF THE BOARD

BEVAN PAUL

Company Secretary & Chief Executive Officer

GOSFORD

8 October 2026



CHIEF EXECUTIVE OFFICER'S REPORT

Dear Members,

This, my third Annual Report, marks two full years at the helm of Central Coast Leagues Club. Several of the foundations for our current performance were established during 2024/25, and this report outlines how that progress continued during 2025/26.

After stabilising the business following a period of extensive investment and change, the Club was able to refinance its debt with the Commonwealth Bank, improve operational reporting and cost control, and establish a leaner and more accountable management structure.

During 2025/26, the Club traded well while responding to increased local competition. The operating environment became more challenging as competitors increased their investment in facilities and promotions, and the Club's performance should be considered in that context.

One of the most important operational changes during the year was the reorganisation of our catering production team. The Club moved away from its previous non-traditional production model and introduced a new structure based around four full-time kitchen managers.

The purpose of this change was to establish clear day-to-day responsibility within each kitchen, improve consistency and provide stronger leadership in food quality, presentation, service and cost control. This was an innovative structure for the Club, and I am extremely pleased with how it has worked.

Positive feedback from patrons, staff and the kitchen managers themselves has exceeded expectations.

The reactivation of the eastern side of the Club has provided members with additional café and quick-service dining choices, particularly during busy and later trading periods. Together with Wildwood Restaurant, Seed & Vine, The Kasbah and the Piano Bar, this area provides the Club with a broader range of products and experiences with which to respond to the expanding local hospitality market.

The resilience of the Club throughout this period has been built on our fantastic staff, led on the floor by our team of Customer Service Managers. They have managed significant changes across the business while maintaining a welcoming, safe and professional environment for members and guests. Their leadership, together with the commitment and flexibility of our wider team, has allowed the Club to adapt quickly while continuing to provide a consistently high standard of service.

Customer feedback has remained an important measure of our progress. Staff are encouraged to engage with patrons, seek feedback and respond to concerns. This has helped management identify opportunities for improvement and contributed to a stronger customer service culture throughout the Club.

The Club's internal clubs remain an important part of our identity and membership. The Club continues to engage closely with these groups and with the various community organisations it supports.

After two full years, Central Coast Leagues Club is a more stable, disciplined and responsive business. The Club has stronger financial and operational controls, improved customer engagement, a resilient workforce and a clearer understanding of the products and experiences our members value.

Looking ahead, the local environment will remain competitive and dynamic as development of the Gosford CBD continues. Central Coast Leagues Club has demonstrated that it can adapt to changing market conditions. We have a stronger operating platform and a broader range of reasons for members and guests to visit. While there is more work ahead, the Club is well placed to compete and continue improving.

I thank our staff for their outstanding commitment throughout the year. The changes made across the business have required flexibility, energy and a willingness to work differently. I particularly acknowledge our Customer Service Managers and management team for their leadership and delivery, and the Board of Directors for its guidance and support.

Most importantly, I thank our members for their continued loyalty and support of Central Coast Leagues Club.

Chief Executive Officer

Bevan Paul



In addition to supporting internal clubs, the CCLC has donated circa \$350,000 to various community organisations and charities in the Club's area.

I would like to thank my fellow Directors for their input, support, and camaraderie throughout the year. In particular, I would like to acknowledge the guidance and friendship provided by Deputy Chairman, Michael Bell. His contribution is greatly appreciated.

I also acknowledge the support given by Chloe Hale, to myself, the Board and the Club. Thank you on behalf of us all.

I look forward to the Club continuing to be the place of choice for people to gather, socialise and have a great time with their friends and family.

Eddie Johnson

Chairman

CHAIRMAN'S REPORT

2025/2026 has been another challenging year for the Club, with the difficult economic times that the country is experiencing.

CEO Bevan Paul has done a remarkable job steering the club over the last 12 months. Despite the obstacles that we have encountered, the clubs EBITDA grew substantially over the year. Management are continually monitoring the clubs position and reacting proactively to grow the business.

Bevan has been extremely well-supported by the Chief Financial Officer - Stuart Pauly; Operations Manager - Anthony Ryan; Gaming Manager - Rebecca Clayton; Assistant to the CEO - Chloe Hale, HR Coordinator - Zali Seisun and Health Club Manager - Khan Davie; In addition, Customer Service Managers John Mahony, Maisie Punt, Alex Craig, Harrison Lil and Emily Murray have done, and continue to do, an outstanding job managing the business each and every day.

The Internal Clubs continue to be a major focus of the organisation. These clubs cater for the many interests of our members and the community. Ballroom Dancing, Barbershop Chorus, Billiards, Bridge and Ball Games, Camera, Chess, Darts, Heritage Drivers, Indoor Bowls, Jazz League, Senior Snooker, Social Golf, Pool and Snooker, ensure that CCLC is the place people love to meet.





SUPPORTING THE COMMUNITY

CLUB GRANTS 2025/2026

Central Coast Leagues Club is pleased to be a significant contributor to the quality of life in the Central Coast community and strives to meet and exceed our obligations under the ClubGRANTS Funding Scheme.

Over the duration of the financial year, Central Coast Leagues Club provided \$164,660.20 to Category 1 recipients and \$121,436.54 to Category 2 recipients to help support Central Coast charities, welfare groups, disability support organisations, emergency services, sporting associations and teams, special interest groups and many others.

As part of our commitment to the community, the Club also provides complimentary meeting and conference rooms to many such as community groups to assist in reducing administration costs.

A snapshot of groups supported are:

Autism Spectrum Australia (Aspect)

The Humour Foundation

Clown Doctors Australia

Cerebral Palsy Alliance

The Survivor Hub

Miracle Babies Foundation

Little Wings

We Care Connect

The Top Blokes Foundation



TESTIMONIALS

AUTISM SPECTRUM AUSTRALIA (ASPECT)

Aspect Central Coast School, part of Autism Spectrum Australia (Aspect), provides specialised autism-specific education and support to students on the autism spectrum across the Central Coast

The generous support from Central Coast Leagues Club enabled our school to significantly enhance access to STEM and digital learning opportunities for students on the autism spectrum. Through the purchase of additional Chromebook devices, students have been able to engage more effectively in interactive learning experiences that promote communication, collaboration, critical thinking, and problem-solving skills. The funding has strengthened our ability to deliver inclusive, technology-supported education and has helped create more engaging and accessible learning environments for our students. The ClubGRANTS funding was used to purchase 13 Chromebook devices to support the delivery of STEM learning programs across Aspect Central Coast School. These devices provide students with access to a range of STEM applications and digital learning platforms that support communication, engagement, teamwork, and differentiated learning experiences tailored to the needs of Autistic learners.

“We are incredibly grateful to Central Coast Leagues Club for supporting STEM learning at Aspect Central Coast School. The funding has enabled us to provide students on the autism spectrum with greater access to technology that supports learning, communication, collaboration and problem-solving. These resources are helping our students build the skills and confidence they need to thrive both at school and in the future. Thank you for investing in opportunities that make a meaningful difference for our students and their families.”

TESTIMONIALS (continued)

THE SURVIVOR HUB

The Survivor Hub is a survivor-led charity providing free, trauma-informed peer support groups for adult survivors of sexual violence. CCLC grant funding has helped us continue delivering our Gosford MeetUps and provide a consistent, safe and supportive space for survivors on the Central Coast.

The funding has reduced the financial pressure of running the program and enabled us to provide paid facilitator support, helping us maintain the quality, safety and sustainability of the MeetUps while keeping them free for participants. The funding was used to support the delivery of the Gosford MeetUps, including facilitator costs, participant resources and refreshments, administration and coordination, and other costs associated with providing safe, trauma-informed peer support groups for survivors in the local community.



DIRECTORS' REPORT

The Directors of Central Coast Leagues Club Limited and its controlled entity submit herewith the annual financial report for the financial year ended 30 June 2026. In order to comply with the provision of the Corporations Act 2001, the directors' report is as follows:

DIRECTORS

The names and particulars of the Directors in office during the financial year are:

Michael Bell

Company CEO and Senior Branch Manager. Member for 37 years. Director since 2010. Life Member Central Coast Leagues Club. Graduate Australian Institute of Company Directors and Fellow Chartered Institute for Securities & Investment.

Responsibilities:

Board Meetings (11): Attended 11

Special Board Meeting (0): Attended 0

Various Sub Committee Meetings (5): Attended 5

Andrew Dickson

Managing Director / Architect. Member for 14 years. Director since 2017.

Responsibilities:

Board Meetings (11): Attended 10

Special Board Meeting (0): Attended 0

Various Sub Committee Meetings (2): Attended 2

Michael Dowling

Retired. Member for 14 years. Director since 2017. Graduate Australian Institute of Company Directors. Former Director Coles Myer Limited's Retail Trust.

Responsibilities:

Board Meetings (11): Attended 11

Special Board Meeting (0): Attended 0

Various Sub Committee Meetings (6): Attended 6

Edward Johnson

Retired. Member for 49 years. Director since 2005. Life Member Gosford/Kariong RLFC. Life Member Central Coast Leagues Club. President Men of League Central Coast Committee. Past President Central Coast Division Junior Rugby League. Patron of Central Coast Rugby League.

Responsibilities:

Board Meetings (11): Attended 9

Special Board Meeting (0): Attended 0

Various Sub Committee Meetings (8): Attended 4

Andrew Mackenzie

Lawyer. Member for 13 years. Director since 2018.

Responsibilities:

Board Meetings (11): Attended 10

Special Board Meeting (0): Attended 0

Various Sub Committee Meetings (7): Attended 2

Stephen Naven

Chief Financial Officer. Member for 8 years. Director since 2019.

Responsibilities:

Board Meetings (11): Attended 11

Special Board Meeting (0): Attended 0

Various Sub Committee Meetings (2): Attended 2

DIRECTORS' REPORT (continued)

Kathleen Casey

Venue Manager. Member for 3 years. Appointed Director 22 June 2023.

Responsibilities:

Board Meetings (11): Attended 10

Special Board Meeting (0): Attended 0

Various Sub Committee Meetings (8): Attended 6

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

SUB COMMITTEES

Audit, Risk and Finance Committee: M Dowling (Chair), S Naven, M Bell.

Coast Fitness HQ: E Johnson (Chair), S Naven.

Grants and Internal Clubs: M Bell (Chair), E Johnson, K Casey.

Judiciary Committee: A Mackenzie (Stepped down from Chair effective November 2025), M Dowling (Appointed Chair effective November 2025), E Johnson, K Casey, M Bell (Backup member effective November 2025), A Dickson (Backup member effective November 2025), S Naven (Backup member effective November 2025).

Remuneration and Succession Planning: M Dowling (Chair), M Bell, E Johnson, A Mackenzie (Stepped down from committee effective November 2025).

PRINCIPAL ACTIVITIES

The principal activities of the consolidated entity were the operation of a licensed club, provision of facilities for sport and recreation and the rental of property. There was no change in the principal activities during the financial year.

REVIEW OF OPERATIONS

The performance of the Club during FY2025-26 was shrouded in a backdrop of a macro economic environment surrounded by uncertainty.

The FY2025-26 year saw the performance of the Club impacted by the following macroeconomic factors.

- The first half of FY2025-26 saw consumers grow in confidence with interest rate cuts in May & August 2025 coupled with inflation remaining in or around the RBA target range meaning consumers had access to more discretionary disposable income.
- The second half of FY2025-26 however was a different story, from a backdrop of an interest rate declining regime to an interest rate rising once. This was sparked by inflation trending outside the RBA target range only to be fuelled by the United States/Israel conflict with Iran. This saw a spike in inflation and the RBA reacted with increases in the Cash Rate by 25 basis points in both February, March with a further 25 basis points in May. This placed considerable pressure on consumer access to discretionary disposable income.
- The Global conflict in Iran has put pressure on world economies with significant uncertainty surrounding the long-term impact on the Australian economy, specifically inflation and the cost of living and interest rates.

Despite the above the Club traded well while responding to increased local competition. The operating environment became more challenging as competitors increased their investment in facilities and promotions and the Club's performance should be considered in that context.

DIRECTORS' REPORT (continued)

FY2025-26 saw several operational improvements and additions including the following.

- The reorganisation of our catering production team. The Club moved away from its previous nontraditional production model and introduced a new structure based around four full-time kitchen managers. The purpose of this change was to establish clear day-to-day responsibility within each kitchen, improve consistency and provide stronger leadership around food quality, presentation, service and cost control.
- The reactivation of the Eastern side of the Club which provides members with additional café and quick-service dining choices, particularly during busy and later trading periods. Together with Wildwood Restaurant, Seed & Vine, The Kasbah and the Piano Bar, it provides the Club with a broader range of products and experiences with which to respond to the expanding local hospitality market.
- The impact of the above increasing patronage and contributing to the flow of foot traffic past the Gaming area.

As a result, The Club has seen an improvement in trading conditions and returned to generating positive EBITDA for all four quarters of the 2025/2026 financial year.

REVIEW OF OPERATIONS

Coast Fitness HQ's facility has seen a significant increase in visitation, leading to an increase in revenue of \$160,588 or 10.8% over the past 12 months, a direct result of the Club's ongoing commitment to improve the existing facilities and upgrade the gym equipment.

As of 30 June 2026, the Club has a market loan facility limit of \$25,415,000 (Note 14) which is fully drawn at balance date (2025: \$25,830,000).

During the year the Club extended the maturity of this facility with CBA until 31 August 2028. demonstrating the confidence in the direction that the Board is taking the Club

Under this new facility, the Club reports compliance with covenants to the bank on a quarterly basis, and during FY2025-26 the Club remained covenant compliant.

As of 30 June 2026, the Club's total current liabilities exceed the total current assets by \$3,451,710 (2025: \$3,030,283), with the Club incurring a year-to-date loss \$2,229,080 (2025: \$2,528,651). However, the Club incurred positive cash flows from trading activities of \$1,433,920 (2025: negative cash flow of \$705,752).

At the time of writing this report the start to the new financial year has been challenging due to the previously mentioned macroeconomic factors. Towards the end of the first quarter there were some encouraging signs that initiatives put in place by management were starting to gain traction with improved financial performance.

Based on the above circumstances, the Directors have concluded that the use of the going concern assumption in the preparation of this year's financial report is appropriate, however note material uncertainty applies to this conclusion. The Directors also believe that the Club will be able to continue as a going concern with support from its members, the local community, and the support of its banker, The Commonwealth Bank of Australia. Long term, the Directors have confidence that the Club will recover and deliver to the Central Coast a venue with an enhanced facility and amenities for the comfort of members and guests, while providing an integrated lifestyle and entertainment precinct that the whole community can enjoy.

OPERATING RESULTS

The net consolidated operating loss of the consolidated entity for the financial year after providing for income tax was (\$2,229,080) compared with an operating loss of (\$2,528,651) in the prior year.

MEMBERSHIP

The company is a company limited by guarantee and is without share capital. The number of members as at 30 June 2026 was 32,000 (2025: 35,107).

DIRECTORS' REPORT (continued)

OBJECTIVES

To create an innovative environment where Central Coast Leagues Club is committed to offering a welcoming, caring and exciting leisure experience for our guests; providing an inspired, learning-oriented and customer-driven workplace; and making a lasting positive contribution to our community.

Short Term

Cementing our mission as The Heart of the Coast, in support of the community welfare and local sporting bodies in ongoing partnerships and Club Grants. Continue the revitalisation of the Club's facilities to ensure members and guests are provided with an up-to-date, multipurpose facility that caters to their needs and the needs of the community. Delivering a higher standard of customer service as well as increased member rewards and benefits through the Clubs loyalty program, promotional offers and competitions specific to our target market.

Long Term

To be sustainable and strive for continuous improvement so as to offer the best possible outcomes for the community and our members. Progress the Club forward so it can execute its masterplan to construct its integrated lifestyle and entertainment precinct in the centre of Gosford that the whole community can enjoy, while securing a strong financial future and destination of choice for members and guests.

Strategy for Achieving the Objectives

Strive to attract and retain quality staff and business partners who are committed to the vision and mission of the Club. Provide members with a range of entertainment activities and grow and retain strong membership numbers to sustain a strong financial future.

SIGNIFICANT EVENTS AFTER BALANCE DATE

There have been no other significant events or transactions that has arisen which may affect the operation of the Club, the results of those operations, or the state of affairs of the Club in the future financial years.



DIRECTORS' REPORT (continued)

AUDITOR'S INDEPENDENCE DECLARATION

The lead Auditor's Independence Declaration as required under s307c of the Corporations Act 2001 for the year ended 30 June 2026 has been received and is set out herein.

LIABILITY OF MEMBERS WINDING UP

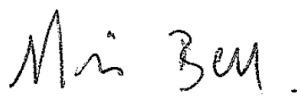
The entity is incorporated under the Corporations Act 2001 and is an entity limited by guarantee. If the entity is wound up, the constitution states that each member is required to contribute a maximum of \$5.00 each towards meeting any outstanding obligations of the entity at 30 June 2026, the total amount that members of the company are liable to contribute if the company is wound up is \$160,000 (2025: \$175,535).

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

On behalf of the Directors



E Johnson
Chairman



M Bell
Deputy Chairman

GOSFORD
8 October 2026

DIRECTORS' DECLARATION

The Directors of the Company declare that:

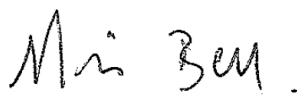
1. In the Directors opinion the financial statements and notes set out herein are in accordance with the Corporations Act 2001 and:
 - (a) comply with Accounting Standards, reduced disclosure requirements and Corporations Regulations 2001; and
 - (b) give a true and fair view of the financial position as at 30 June, 2026 and of the performance for the year ended on that date of the Consolidated Entity.
2. In the Directors' opinion there are reasonable grounds to believe that the Consolidated Entity will be able to pay its debts as and when they become due and payable.

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

On behalf of the Directors



E Johnson
Chairman



M Bell
Deputy Chairman

GOSFORD
8 October 2026



AUDITOR'S INDEPENDENCE DECLARATION

Auditor's Independence Declaration under Section 307c of the Corporations Act 2001 to the Directors of Central Coast Leagues Club Limited

I declare that to the best of my knowledge and belief, during the year ended 30 June 2026 there have been:

1. No contraventions of the auditor independence requirements as set out in the Corporations Act 2001 in relation to the audit; and
2. No contraventions of any applicable code of professional conduct in relation to the audit.

Altus Financial Assurance

Adrian Thompson
Partner

155 The Entrance Road Erina NSW 2250
8 October 2026

INDEPENDENT AUDIT REPORT

To the Members of Central Coast Leagues Club Limited

REPORT ON THE AUDIT OF THE FINANCIAL REPORT

Opinion

We have audited the consolidated financial report of Central Coast Leagues Club Ltd and Controlled entity (Group), which comprises the Statement of Financial Position as at 30 June 2026, the Statement of Comprehensive Income, Statement of Changes in Members' Funds and Statement of Cash Flows for the year ended on that date including a summary of material accounting policies and other explanatory notes and the Director's Declaration.

In our opinion, the accompanying financial report of Central Coast Leagues Club Limited is in accordance with the Corporations Act 2001, including:

- i. Giving a true and fair view of the Group's financial position as at 30 June 2026 and of its financial performance for the year then ended; and
- ii. Complying with Australian Accounting Standards – Simplified Disclosure Requirements and the Corporations Regulations 2001.

Basis of 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 Group in accordance with the auditor independence requirements of the Corporations Act 2001 and the ethical requirements of the Accounting Professional and Ethical Standards Board 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 ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the Corporations Act 2001, which has been given to the directors of Central Coast Leagues Club Limited, would be in the same terms if given to the directors as at the time of this auditor's report.

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

Material Uncertainty Related to Going Concern

We draw attention to Note 1 in the financial report, which indicates the following circumstances apply to the Group:

- The Group incurred a net loss of \$2,229,080 for the year ended 30 June 2026 (2025 loss: \$2,528,651).
- The Group incurred net cash inflows of \$1,433,920 from trading activity, net cash outflows from investing activities of (\$1,459,589), and net cash inflows from financing activities of \$1,867, which combines to a net decrease in cash for the Group of (\$23,802) for the year ended 30 June 2026.
- The Group has a cash balance of \$412,631 as at 30 June 2026, with a bank overdraft of (\$82,489) in addition to other interest-bearing liabilities which totals \$25,896,572.
- The Club has extended its financing arrangement with its Banker which term now ends on the 31 August 2028.
- The Club and fitness centre have completed this year a full year of trade with the group returning a positive EBITDA for all four quarters at a year-to-date total of \$3,111,463 EBITDA.
- Subsequent to year-end, the Club has obtained an increase in its overdraft facility to \$1m and an increase to its asset finance facility to \$1.5m.
- Furthermore, the Club's budgets and cashflows show that the Club is expecting continued positive cash flow from operating activities.

As stated in Note 1, these events or conditions listed above, along with other matters as set forth in Note 1, indicate that a material uncertainty exists that may cast significant doubt on the Group's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

Other Information

Those charged with governance are responsible for the other information. The other information comprises the information included in the Group's annual report for the year ended 30 June 2026 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, 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 report.

Responsibilities of the Directors for the Financial Report

The directors of the Group are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards - Reduced Disclosure Requirements 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 misstatements, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the ability of the Group 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 Group or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

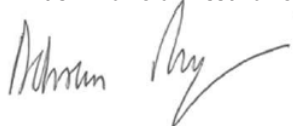
Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the 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 this 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 control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' 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 Group'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 may cause the Group 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 the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during the audit.

Altus Financial Assurance



Adrian Thompson
Partner

155 The Entrance Road Erina NSW 2250
8 October 2026

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2026

	NOTE	CONSOLIDATED	
		2026	2025
CLASSIFICATION OF EXPENSES BY NATURE			
Revenues from Ordinary Activities	2	28,229,637	27,635,436
Cost of Sales	3	(2,799,592)	(2,748,776)
Expenses from Ordinary Activities:			
Poker Machine Duty and Taxes		(4,424,306)	(4,186,884)
Depreciation and Amortisation Expenses	3	(3,589,380)	(3,609,208)
Wages & Employee Benefits		(8,941,060)	(8,504,781)
Repairs and Maintenance		(1,063,891)	(1,009,026)
Electricity Light & Power		(876,379)	(960,844)
Entertainment & Promotions		(1,796,817)	(1,409,319)
Other Expenses from Ordinary Activities		(5,216,125)	(5,962,334)
Borrowing cost expense	3	(1,765,306)	(1,772,915)
(Loss) from Ordinary Activities before Income Tax expense		(2,243,219)	(2,528,651)
Income Tax Benefit (Expense)	4	14,139	-
(Loss) from Ordinary Activities after Income Tax expense		(2,229,080)	(2,528,651)
Other Comprehensive Income		-	(1,136,186)
Total Comprehensive Income Attributable to Members		(2,229,080)	(3,664,837)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

For the year ended 30 June 2026

	NOTE	CONSOLIDATED	
		2026	2025
CURRENT ASSETS			
Cash Assets	5	412,631	436,433
Receivables	6	167,643	149,562
Inventories	7	100,812	153,268
Other Assets	8	262,474	386,843
Total Current Assets		943,560	1,126,106
NON CURRENT ASSETS			
Property, Plant & Equipment	9	65,888,675	67,944,999
Deferred Tax Assets	10	69,758	55,619
Intangibles	11	85,000	85,000
Total Non Current Assets		66,043,433	68,085,618
Total Assets		66,986,993	69,211,724
CURRENT LIABILITIES			
Trade & Other Payables	12	2,985,275	2,996,026
Other Liabilities	13	93,459	102,277
Financial Liabilities	14	497,489	479,705
Hire Purchase Liabilities	14	231,584	-
Provision for Employee Entitlements	15	587,463	578,381
Total Current Liabilities		4,395,270	4,156,389
NON CURRENT LIABILITIES			
Other Liabilities	13	118,547	127,582
Interest Bearing Liabilities	14	25,000,000	25,415,000
Hire Purchase Liabilities	14	167,499	-
Provision for Employee Entitlements	15	87,952	65,948
Total Non Current Liabilities		25,373,998	25,608,530
Total Liabilities		29,769,268	29,764,919
Net Assets		37,217,725	39,446,805
MEMBERS FUNDS			
Retained Earnings		22,739,204	24,968,284
Asset Revaluation Reserve		14,478,521	14,478,521
Total Members Fund		37,217,725	39,446,805

The accompanying notes form part of these financial statements.

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 30 June 2026

	NOTE	CONSOLIDATED	
		2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from Customers – net		30,889,547	29,270,826
Payments to Suppliers & Employees		(27,690,325)	(28,203,663)
Interest received		4	-
Interest Paid & Borrowing costs		(1,765,306)	(1,772,915)
Net Cash provided by (used in) Operating Activities	24	1,433,920	(705,752)
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sale of Property Plant and Equipment		73,467	1,003,960
Purchase of Property Plant and Equipment		(1,533,056)	(282,135)
Net Cash provided by (used in) Investing Activities		(1,459,589)	721,825
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from loans		744,723	24,247,995
Repayment of loans		(742,856)	(24,421,368)
Net Cash provided by (used in) Financing Activities		1,867	(173,373)
Net Increase (Decrease) in Cash held		(23,802)	(157,300)
Cash at Beginning of Year		436,433	593,733
Cash at End of Year	5	412,631	436,433

The accompanying notes form part of these financial statements.

CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS FUNDS

For the year ended 30 June 2026

RETAINED EARNINGS

	Asset revaluation reserve	Retained surpluses	Total Equity
Balance as at 30 June 2024	15,614,707	27,496,935	43,111,642
Loss after income tax expense for the year	-	(2,528,651)	(2,528,651)
(Loss) on revaluation	(1,136,186)	-	(1,136,186)
Balance as at 30 June 2025	14,478,521	24,968,284	39,446,805
Loss after income tax expense for the year	-	(2,229,080)	(2,229,080)
Loss on revaluation	-	-	-
Balance as at 30 June 2026	14,478,521	22,739,204	37,217,725

The accompanying notes form part of these financial statements.



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation

Central Coast Leagues Club Limited applies Australian Accounting Standards – Simplified Disclosures as set out in AASB 1060: General Purpose Financial Statements – Simplified Disclosures for For-Profit and Not-for-Profit Tier 2 Entities.

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards – Simplified Disclosure Requirements of the Australian Accounting Standards Board (AASB) and the Corporations Act 2001. The company is a for-profit entity for financial reporting purposes under Australian Accounting Standards.

(i) Compliance with Australia Accounting Standards – Simplified Disclosures

The financial statements of the Company comply with Australian Accounting Standards. Simplified Disclosures as issued by the Australian Accounting Standards Board (AASB). Where necessary, comparative figures have been adjusted to conform with changes in presentation in the current financial year. The revised presentation does not result in a change in net profit of the Company.

(ii) New and Amended Accounting Standards and Interpretations

The company has adopted all new or amended Accounting Standards and Interpretations issued by the Australia Accounting Standards Board ('AASB') that are mandatory for the current reporting period. Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

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

The financials statements, except for the cash flow information, 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. The amounts presented in the financial statements have been rounded to the nearest dollar. The financial statements were authorised for issue on 8 October 2026 by the directors of the company.

Going Concern

The financial report has been prepared on a going concern basis, which considers continuity of normal business activities and realisation of assets and settlement of liabilities in the ordinary course of business.

As of 30 June 2026, the Club has a market loan facility limit of \$25,415,000 which is fully drawn at balance date (2025: \$25,830,000). Under this new facility, the Club reports compliance with covenants to the bank on a quarterly basis, and during the financial year ending 30 June 2026 the Club remained covenant compliant.

As of 30 June 2026, the Club's total current liabilities exceed the total current assets by \$3,451,710 (2025: \$3,030,283), with the Club incurring a year-to-date loss \$2,229,080 (2025: \$2,528,651).

However, the Club incurred positive cash flows from trading activities of \$1,433,920 (2025: negative cash flow of \$705,752) and the Directors wish to advise users of the financial statements of the following circumstances applying to the Club.

- The Club saw an improvement in trading conditions and returned to generating positive EBITDA for all four quarters of the 2026 financial year.
- The Club continues to design and implement improvement initiatives to continue to strengthen the Club's gross profit margins, transition to positive cash flows and see reductions in employment costs and overheads.
- At the time of writing this report the start to the 2027 financial year has been challenging due to cost of living factors. Towards the end of the first quarter there were some encouraging signs that initiatives put in place by management were starting to gain traction with improved financial performance.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Going Concern (continued)

Based on the above circumstances the directors have concluded that the use of the going concern assumption in the preparation of this year's financial report is appropriate, however note material uncertainty applies to this conclusion. The Directors also believe that the Club will be able to continue as a going concern with support from its members, the local community, and the support of its bankers.

Accounting Policies

(a) Critical accounting judgements, estimates and assumptions

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses. Management bases its judgements, estimates and assumptions on historical experience and on other factors, including expectations of future events, management believes to be reasonable under the circumstances.

The resulting accounting judgements and estimates will seldom equal the actual related results. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities are discussed below.

Estimation of useful lives of assets

The consolidated entity determines the estimated useful lives and related depreciation and amortisation charges for its property, plant and equipment and finite life tangible assets. The useful lives could change significantly as a result of technical innovations or some other event. The depreciation and amortisation charge will increase where the useful lives are less than previously estimated lives, or technically obsolete or non-strategic assets that have been abandoned or sold will be written off or written down.

Employee benefits provision

As discussed in note 1, the liability for employee benefits expected to be settled more than twelve months from the reporting days are recognised and measured at present value of the estimated future cash flows to be made in respect of all employees at the reporting date. In determining the present value of the liability, estimates of attrition, rates and pay increases through promotion and inflation have been taken into account.

Members Subscriptions

During the year the Club continued with its record keeping in respect to membership subscriptions with its allocation between membership fees earned and those which are deferred to subsequent years based on membership periods applied for by renewing members.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(b) Principles of Consolidation

A controlled entity is an entity controlled by Central Coast Leagues Club Limited. Control exists where Club has the capacity to dominate the decision making in relation to the financial and operational policies of another entity so that the other entity operates with the Club to achieve the objectives of Central Coast Leagues Club Limited. A list of controlled entities is contained in Note 25 to the financial statements.

All inter-company balance and transactions between entities in the economic entity including unrealised profits or losses have been eliminated upon consolidation.

(c) Income Tax

The Company adopts the balance sheet approach under which temporary differences are identified for each asset and liability rather than the effect of timing and permanent differences between income and accounting profit.

The charge for current income tax is based on the profit for the year adjusted for any nonassessable or disallowed items. It is calculated using the tax rates that have been enacted or substantially enacted by the balance date and adjusted to take into account the principle of mutuality. Revenue in the form of receipts from members represents mutual income and is not subject to income tax. Such expenses associated with mutual activities are non-deductible for income tax purposes. All other receipts and payments of the Economic Entity are classified for income tax purposes in accordance with income tax legislation.

No deferred income tax will be recognised from the initial recognition of an asset or liability, excluding a business combination where there is no effect on accounting or taxable profit or loss.

Deferred tax is calculated at the tax rates that are expected to apply to the period when the asset is realised or liability settled. Deferred tax is credited in the income statement except where it relates to items that may be credited directly to equity, in which case the deferred tax is adjusted directly against equity.

Deferred tax assets are recognised to the extent that it is probable that future tax profits will be available against which deductible temporary differences can be utilised.

The amount of benefits brought to account or which may be realised in the future is based upon the assumption that no adverse change will occur in Income Tax Legislation and the anticipation that the company will derive future assessable income to enable the benefit to be realised and comply with the conditions of deductibility imposed by the law.

(d) Inventories

Inventories are measured at the lower of cost and current replacement cost. Inventories acquired at no cost, or for nominal consideration are valued at the current replacement cost as at the date of acquisition.

(e) Property, Plant and Equipment

Property, plant and equipment, with the exception of freehold land, are carried at cost, less where applicable, any accumulated depreciation or amortisation. The carrying amount of property, plant and equipment is reviewed annually by Directors to ensure it is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the assets employed and subsequent disposal. The expected net cash flows have not been discounted to present values in determining recoverable amounts.

Freehold land is shown at fair value, based on periodic valuations completed every 3 – 5 years by external independent valuers, less impairment. The valuations are undertaken more frequently if there is a material change in the fair value relative to the carrying amount.

The cost of fixed assets constructed within the Club includes the cost of materials, labour and borrowing costs. Subsequent costs are included in the assets carrying amount or recognised as a separate asset, as appropriate, only when it is probable that

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(e) Property, Plant and Equipment (continued)

future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the income statement during the financial period in which they are incurred. The depreciable amount of all fixed assets including buildings and capitalised lease assets, but excluding freehold land, are depreciated on a straight line basis over their useful lives to the Club, commencing from the time the asset is held ready for use as follows:

<i>Class of Fixed Asset</i>	<i>Useful Life</i>
Buildings	3 to 100 years
Plant and Equipment	3 to 50 years
Leasehold Improvements	3 to 60 years
Poker Machines	2 to 7 years

The assets residual values and useful lives are reviewed and adjusted if applicable at each balance sheet date. An asset carrying amount is written down immediately to its recoverable amount if the asset carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains or losses are included in the statement of comprehensive income.

(f) Employee Benefits

Provision is made for the Club's liability for employee benefits arising from services rendered by employees to the end of the reporting period. Employee benefits expected to be settled within one year have been measured at the amounts expected to be paid when the liability is settled. Employee benefits payable later than one year have been measured at the present value of the estimated future cash outflows to be made for those benefits. In determining the liability, consideration is given to employee wage increases and the probability that the employee may not satisfy the vesting requirements. Those cash flows are discounted using market yields on national government bonds with terms to maturity that match the expected timing of cash flows.

Contributions are made by the Club to a complying superannuation fund of the employee choice for all employees. All contributions are charged as expenses as they occur with the Club having no further obligations to provide benefits to employees upon retirement.

(g) Members' Subscriptions

Amounts received from members in respect of subscriptions to be recognised in subsequent years are shown at Note 13 Other Liabilities. Amounts received from members in respect of subscriptions for the periods greater than 12 months from year end are treated as deferred revenue and recognised in the statement of comprehensive income once the period of membership has past.

(h) Limitation of Members Liability

The company is incorporated under the Corporations Act 2001 and is a company limited by guarantee. In accordance with the conditions in the Constitution, the liability of members in the event of the Club being wound up would not exceed \$5 per member towards meeting any outstanding obligations of the company.

At 30 June 2026 there were 32,000 (2025: 35,107) members.

(i) Revenue

Revenue from the sale of goods is recognised upon the delivery of goods to members and guests. Revenue from rendering a service is recognised upon the delivery of the service to members and guests.

Where the entity receives memberships, sponsorships or grants, it assesses whether the contract is enforceable and has sufficiently specific performance obligations in accordance with AASB15.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(i) Revenue (continued)

Where both these conditions are satisfied the Company;

- Identifies each performance obligation relating to the membership, sponsorship or grant;
- Recognises a contract liability for its obligations under the contract or grant;
- Recognises revenue as it satisfies its performance obligations.

When the contract is not enforceable or does not have sufficiently specific performance obligations, the Company;

- Recognise the asset received in accordance with the recognition requirements of other applicable accounting standards (AASB9, AASB16 and AASB138);
- Recognises related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liabilities);
- Recognises income immediately in profit or loss as the difference between the initial carrying amount of the asset and the related amount.

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to financial assets.

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

(j) 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.

(k) Goods and Services Tax (GST)

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

(l) Impairment of Assets

At the end of each reporting date, the Club reviews the carrying values of its tangible and intangible assets to determine whether there is any indication that those assets have been impaired. If such an indication exists, the recoverable amount of the asset, being the higher of the asset's fair value less costs to sell and value in use, is compared to the asset's carrying value. Any excess of the asset's carrying value over its recoverable amount is expensed to the statement of comprehensive income.

Where the future economic benefits of the asset are not primarily dependent upon the assets ability to generate net cash flows and when the entity would, if deprived of the asset, replace its remaining future economic benefits, value in use is depreciated replacement cost of an asset.

Where it is not possible to estimate the recoverable amount of an assets class, the entity estimates the recoverable amount of the cash generating unit to which the class of asset belongs.

(m) Comparative Figures

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

(n) Financial Instruments

Recognition

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions to the instrument. For financial assets, this is equivalent to the date that the company commits itself to either purchase or sell the asset

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

(n) Financial Instruments (continued)

(i.e. trade date accounting is adopted). Financial instruments are initially measured at cost which includes transaction costs when the related contractual rights or obligations exist. Subsequent to initial recognition, these instruments are measured as set out below.

Financial Assets

Financial assets that are within the scope of the accounting standards are required to be subsequently measured at amortised or fair value on the basis of the company's business model for managing financial assets and the contractual cash flow characteristics of the financial assets. The company holds investment classified as financial asset at fair value through other comprehensive income. In adopting AASB9 Financial Instruments, the company has made an irrevocable election on initial recognition to present gains and losses on investments in equity instruments that are not held for trading in other comprehensive income. No further impairment of the financial assets at fair value through other comprehensive income will be recognised.

Financial liabilities

Non-derivative financial liabilities are recognised at amortised cost, comprising original debt less principal payments and amortisation.

Where there is an unconditional right to defer settlement of the liability for at least 12 months after the reporting date, the loans and borrowings are classified as non-current.

(o) Trade and Other Payables

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

(p) Goodwill

Goodwill is carried at costs less any accumulated impairment losses. Goodwill is calculated as the excess of the consideration transferred at fair value upon the purchase of the Evolve Yoga business.

Goodwill on the purchase of the Evolve Yoga is tested for impairment annually and is allocated to its own cash generating unit (Evolve Yoga), representing the lowest level at which goodwill is monitored.

(q) Customer Loyalty Programs

The company operates a loyalty program where customers accumulate points for dollars spent. The award points are recognised separately identifiable component of the initial sale transaction, by allocating the fair value of the consideration received between the award points and the other components of the sale that the award points are recognised at their fair value. The amount of the revenue is based on the number of points redeemed relative to the total number expected to be redeemed.

(r) New and amended Accounting Standards and Interpretations Adopted

The company has adopted all new or amended Australian Accounting Standards and Interpretations issued by the Australian Accounting Standards Board (AASB) that are mandatory for the current reporting period. Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not yet been early adopted. There were no Accounting Standards and or Interpretations which will have or have had a material impact on the Club for the year.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	CONSOLIDATED	
	2026	2025
2. REVENUE		
Operating Activities		
Trading Revenue	25,659,027	24,329,311
Interest Received	4	-
Commissions Received	706,661	580,645
Rent Received	378,842	356,167
Members Subscriptions	898,623	885,560
Other Revenue	513,013	494,560
	<u>28,156,170</u>	<u>26,646,243</u>
Non Operating Activities		
Profit from the Disposal of Property Plant and Equipment	73,467	989,193
Total	<u>28,229,637</u>	<u>27,635,436</u>

3. EXPENSES

Profit from Ordinary Activities before Income Tax has been determined after:

Expenses

Cost of sales	2,799,592	2,748,776
Borrowing costs	1,765,306	1,772,915
Impairment of investments	-	-
Loss on disposal of property, plant & equipment	-	3,418
Depreciation and amortisation expenses - Club	3,472,412	3,490,877
Depreciation and amortisation expenses - Fitness	116,968	118,331
Total	<u>3,589,380</u>	<u>3,609,208</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	CONSOLIDATED	
	2026	2025
4. INCOME TAX EXPENSE		
(a) The prima facie tax on profit from ordinary activities before income tax is reconciled to the income tax as follows:		
(Loss) before income tax	(2,243,219)	(2,528,651)
Income tax expense calculated at an effective rate of 5.35% (2025: 3.40%) of operating profit. The effective tax rate is calculated by applying the non-mutual percentage of 21.4% (2025: 24.24%) Income tax rate of 25%.	(123,161)	(153,266)
Add: Tax effect of		
- Non allowable members' only expenses	90,106	129,828
- Non mutual expenses	74,886	82,538
	41,831	58,510
Less: Tax effect of		
- Non assessable members' subscriptions	(4,765)	(5,458)
- Non mutual assessable income	(67,276)	(116,880)
- Carried forward loss / deductions of subsidiary @ 25%	16,968	7,001
- Over provision for income tax	-	-
Income tax expense on mutual income	(55,073)	(115,337)
Adjusted for the effect of non mutual income and expense calculated at 25%		
Add / (less) tax effect of permanent differences		
- Non mutual income	1,734,870	1,905,383
- Non mutual expenses	(1,965,502)	(1,686,322)
- Tax income attributable to subsidiary at 25%	-	-
Recoupment of prior year tax losses not previously brought to account	-	162,234
Loss carried (carried forward)	(243,874)	-
Income tax expense attributable to the operating profit subsidiary	-	-
(b) The income tax benefit / (expense) comprises:		
Current income tax payable	-	-
Increase /(reduction) in provision for deferred income tax	14,139	-
Attributable to Operating profit	14,139	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	CONSOLIDATED	
	2026	2025
5. CASH ASSETS		
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 Sheet as follows:		
Cash at bank and on hand	412,631	436,433
Total	412,631	436,433
6. RECEIVABLES		
Current		
Trade debtors	110,727	96,629
Other debtors	56,916	52,933
Total	167,643	149,562
7. INVENTORIES		
Bar stock	65,717	102,311
Catering stock	35,095	50,957
Total	100,812	153,268
8. OTHER ASSETS		
Current		
Other prepayments	262,474	386,843
Total	262,474	386,843
9. PROPERTY PLANT & EQUIPMENT		
Land at Fair value (at valuation)	18,950,000	18,950,000
Buildings and improvements at cost	65,452,410	65,192,787
Less Accumulated depreciation	(25,959,264)	(23,701,745)
	39,493,146	41,491,042
Plant equipment furniture and fittings at cost	18,564,327	18,069,781
Less Accumulated depreciation	(15,235,974)	(14,380,038)
	3,328,353	3,689,743

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	CONSOLIDATED	
	2026	2025
9. PROPERTY PLANT & EQUIPMENT (Cont.)		
Poker machines and plant at cost	7,611,078	7,161,808
Less Accumulated depreciation	(6,235,775)	(6,132,939)
	1,375,303	1,028,869
Sub Total - Property Plant & Equipment	63,146,802	65,159,654
Capital works in progress	2,741,873	2,785,345
Total Property & Plant Equipment	65,888,675	67,944,999

Fair value of Club Land

As per section 41E(5) of the Registered Clubs Act, land owned by a club can be divided into “core” and “non-core” property. As per Section S41E(5) of the Registered Clubs Act (NSW) 1976, Board of Directors declare as of 30 June 2026 Central Coast Leagues Club has classified its land assets below as follows:

Core Property

- The Clubs core property consists of the land upon which the licensed Club is located, on 1 Dane Drive Gosford.

Non-core

- Non-core property consists of the Commercial building and vacant land located at 97 and 97A Donnison Street.

The Club adopted a fair value approach to the valuation of the Clubs land in this financial year based on a valuation performed on 9 May 2022 by CBRE registered valuers (Ken Smith and Adam Nadile). This valuation was used in the recording of the fair value of land for the Club for the year ended 30 June 2026 at a fair value of \$18,950,000 (2025: \$18,950,000) for all core and non-core land. The next valuation assessment is expected to be performed within 2026/2027. The Club intends to perform valuations on a periodic basis, generally every 3 to 5 years by external independent valuers. The valuations are undertaken more frequently if there is a material change in the fair value relative to the carrying amount.

Assets Held as Security

The Club subsidiary Coast Fitness HQ Pty Ltd hold gym equipment which are held as security against the hire purchase liabilities as per Note 14.

Movements in Carrying Amounts

Movement in the carrying amounts for each class of the sub total property, plant and equipment between the beginning and the end of the current financial year. It does have some minor rounding differences in conjunction to that of the consolidated statement of comprehensive income and cash flows.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	Land \$	Buildings \$	Plant & Equipment \$	Poker Machines \$	Work In Progress \$	Total \$
Balance at 1 July 2025	18,950,000	41,491,042	3,689,743	1,028,869	2,785,345	67,944,999
Additions	-	259,622	494,546	822,360	(43,472)	1,533,056
Disposals (net)	-	-	-	-	-	-
Transfers and adjustments	-	-	-	-	-	-
Depreciation/amortisation	-	(2,257,518)	(855,936)	(475,926)	-	(3,589,380)
Balance at 30 June 2026	18,950,000	39,493,146	3,328,353	1,375,303	2,741,873	65,888,675

10. DEFERRED TAX ASSETS

Deferred tax assets

	Opening Balance	Recognised in Profit & Loss	Charged Tax Rate (Mutuality Rate)	Closing Balance
Future income tax benefits from				
Employee entitlements	44,527	(4,562)	9,123	49,088
Creditors & accruals	24,406	3,736	(7,472)	20,670
Deferred tax assets not-recognised	(13,314)	-	13,314	-
Total	55,619	(826)	14,965	69,758

The Club noted that unused tax losses for which no deferred tax assets have been brought to account are as follows;

- Tax losses: Operating losses \$1,442,635 (2025: \$1,198,686)
- Tax losses: Capital losses \$Nil (2025: \$ Nil)

CONSOLIDATED

2026 2025

11. INTANGIBLES

Non Current

Goodwill - Evolve Yoga	85,000	85,000
Total	85,000	85,000

The recoverable amount of the cash-generating unit Evolve Yoga above is determined on a value-in-use calculation. Value in use is calculated based on the present value of cash flow projections over a five-year period generated by Yoga classes with a termination value using an estimated growth rate.

12. TRADE & OTHER PAYABLES

Current

Unsecured liabilities:

Trade creditors	1,341,417	1,062,703
Accruals & other payables	1,643,858	1,933,323
Total	2,985,275	2,996,026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	CONSOLIDATED	
	2026	2025
13. OTHER LIABILITIES		
Current		
Memberships in advance	93,459	102,277
Non Current		
Memberships in advance	83,547	87,582
Other payables	35,000	40,000
Total	118,547	127,582
Aggregate membership and other payables liability	212,006	229,859

14. FINANCIAL LIABILITIES

Commercial Bank Loans:

The bank loans have been drawn as a source of long-term finance for Club infrastructure projects and the acquisition of land for commercial purposes.

Commercial Loan Facilities – Current	415,000	415,000
Bank overdraft – Current	82,489	64,705
Commercial Loan Facilities – Non-Current	25,000,000	25,415,000
Total	25,497,489	25,894,705

Commercial Loan Facilities:

The Club has a total loan facility limit of \$26,947,500 of which \$25,896,572 is drawn at balance date (2025: \$25,830,000) and is broken down into two components as follows:

- Mark Rate Loan Facility of \$25,415,000
- Asset Finance Facility of \$1,300,000
- Contingent Liability Limit \$25,000
- Corporate Charge Card Limit of \$100,000
- Overdraft Facility of \$200,000

The loan facilities above are secured by a first registered mortgage over the company's freehold land & buildings located at 1 Dane Drive, Gosford NSW 2250.

The above listed bank loan facilities contain the following terms.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

Market Rate Loan

The Market Rate Loan is available until 31 August 2028 with interest at variable rates based on the standard commercial loan which is determined by the BBSY for a reset period of 3 months plus the banks' lending margin of 2.65%. Repayments were structured with principal and interest repayments with the facility repayable in full on expiry of the finance term.

During the year, the Club entered into an interest rate hedging arrangement whereby approximately 50% of the outstanding loan balance was fixed under an interest rate swap agreement, reducing exposure to fluctuations in market interest rates. The remaining balance continues to be subject to variable interest rates. See Note 23.

Asset Finance Facility

The Capex Facility is for the purpose of financing equipment for the Club and Fitness. Individual Asset Finance Contracts are priced according to the cost of capital for the asset classification and term at the time of request. During the financial year \$577,780 was drawn down across 5 individual contracts with interest of 6.98%, with monthly repayments being made for each asset over fixed terms.

Contingent Liability Limit

The contingent liability limit is for guarantees to TAB gaming and any monthly balance is to be repaid in full.

Corporate Charge Credit Card

The Corporate Charge Credit Card is for general procurement on individual credit card contract terms.

Hire Purchase Facility:

As of 30 June 2026, the Club has a total facility limit of \$1,300,000, with funds drawn of \$399,083 (2025: \$ Nil) and has available unused funds of \$600,917 (2025: \$1,000,000).

During the financial year \$557,981 was drawn down across 5 individual contracts with interest of 6.98%, with monthly repayments being made for each asset over fixed terms.





NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	CONSOLIDATED	
	2026	2025
Hire Purchase Commitments - Club Current	163,384	-
Hire Purchase Commitments - Fitness - Current	68,200	-
Total	231,584	-
Hire Purchase Commitments - Club Non Current	167,499	-
Hire Purchase Commitments - Fitness - Non Current	-	-
	167,499	-
Total	399,083	-
15. PROVISIONS FOR EMPLOYEE ENTITLEMENTS		
Current		
Employee Entitlements	587,463	578,381
Non Current		
Employee Entitlements	87,952	65,948
Aggregate employee entitlements liability	675,415	644,329

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

16. CAPITAL AND LEASING COMMITMENTS

(a) Capital Commitments

At the reporting date, the Club had no capital expenditure commitments contracted for but not recognised as liabilities in the financial statements.

	CONSOLIDATED	
	2026	2025
(b) Hire Purchase Commitments		
Payable:		
Not longer than 1 year	231,584	-
Longer than 1 but not longer than 2 years	167,499	-
Longer than 2 but not longer than 5 years	-	-
Longer than 5 years	-	-
Total	399,083	-

17. RELATED PARTY TRANSACTIONS

(a) Transactions with Related Parties – Directors

There were no transactions or balances between or with Directors or director related entities during the year, other than those transactions which occurred on normal commercial terms and conditions of the Club and are no more favourable than those available to members and other parties.

18. KEY MANAGEMENT PERSONNEL DETAILS

(a) Directors

The names of the Directors who have held office during the financial year are:

Mr M Bell
 Mr A Dickson
 Mr M Dowling
 Mr E Johnson
 Mr A Mackenzie
 Mr S Naven
 Mrs K Casey

(b) Other Key Management Personnel

Mr B Paul - Chief Executive Officer
 Mr S Pauly - Chief Finance Officer
 Mr A Ryan - Chief Operating Officer

	CONSOLIDATED	
	2026	2025
(c) Directors and Key Management Personnel Compensation		
Benefits and payments to Directors and Other Key Management Personnel named above.	1,047,336	966,066

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

19. GUARANTEES

The Commonwealth Bank Australia has provided a Bank Guarantee in respect of the TAB Agency of \$25,000.

20. FINANCIAL REPORTING BY SEGMENTS

The entity operates in predominantly one industry. The principle activity of the Entity is that of a licensed club registered under the Registered Clubs' Act 1976. The Entity operates in one geographical area, being Gosford, New South Wales.

21. CONTINGENCIES AND OTHER ASSETS NOT REPORTED

The Directors are not aware of any significant contingent liabilities or contingent assets affecting the entity at reporting date.

22. EVENTS OCCURRING AFTER THE REPORTING DATE

There have been no significant events or transactions that has arisen which may affect the operation of the Club, the results of those operations, or the state of affairs of the Club in the future financial years.

23. FINANCIAL RISK MANAGEMENT

The Company's financial instruments consist mainly of deposits with bank's accounts receivable and payable, bank loans and overdrafts.

The totals for each category of financial instruments, measured in accordance with AASB 139: Financial Instruments as detailed in Note 1, are as follows:

		CONSOLIDATED	
		2026	2025
Financial Assets			
Cash Assets	5	412,631	436,433
Receivables	6	167,643	149,562
		580,274	585,995
Financial Liabilities			
Trade & Other Payables	12	(2,985,275)	(2,996,026)
Financial Liabilities	13	(25,497,489)	(25,894,705)
Hire Purchase Liabilities	14	(399,083)	-
		(28,881,847)	(28,890,731)
Total		(28,301,573)	(28,304,736)

23. FINANCIAL RISK MANAGEMENT

Specific Financial Risk Exposures and Management

The directors' overall management strategy seeks to assist the Club in meeting its financial targets, while minimising potential adverse effects on financial performance. Risk management policies are approved and reviewed by the Board on a regular basis.

The main risks the Club is exposed to through its financial instruments is liquidity risk and market risk relating to interest rate risk.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

23. FINANCIAL RISK MANAGEMENT (Cont)

a) Liquidity Risk

Liquidity risk arises from the possibility that the company might encounter difficulty in settling its debts or otherwise meeting its obligations related to financial liabilities. The company manages this risk through the following:

- Preparing forward-looking cash flow analyses in relation to its operating, investing and financing activities.
- Monitoring undrawn credit facilities.

The table below reflects an undiscounted contractual maturity analysis for non-derivative financial liabilities.

	Within 1 Year		1 to 5 Years		Over 5 Years	
	2026	2025	2026	2025	2026	2025
Financial assets – cash flows realisable						
Cash assets	412,631	436,433	-	-	-	-
Receivables	167,643	149,56	-	-	-	-
Total anticipated inflows	580,274	585,995	-	-	-	-
Financial liabilities due for payment						
Trade and other payables	2,985,275	2,996,026	-	-	-	-
Receivables	82,489	64,705	-	-	-	-
Bank loans	415,000	415,000	25,000,000	25,415,000	-	-
Total anticipated inflows	3,482,764	3,475,731	25,000,000	25,415,000	-	-
Net (Outflow)	(2,902,490)	(2,889,736)	(25,000,000)	(25,415,000)	-	-

b) Market Risk

Interest Rate Risk

Exposure to interest rate risk arises on financial assets and financial liabilities recognised at the end of the reporting period, whereby a future change in interest rates will affect future cash flows or the fair value of rate financial instruments. The financial instruments that expose the Club to interest rate risk are limited to borrowings, including the market rate loan and bank overdraft. Interest rate risk is managed using a mix of fixed and floating rate and debt and the Club enters into rate swaps to convert debt to a fixed rate.

	CONSOLIDATED	
	2026	2025
Floating Rate Instruments		
Bank Loans	12,415,000	25,830,000
Bank Overdraft	82,489	64,705
	12,497,489	25,894,705
Fixed Rate Instruments		
Bank Loans	13,000,000	-
	13,000,000	-
	25,497,489	25,894,705

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

	CONSOLIDATED	
	2026	2025
24. CASH FLOW INFORMATION		
(a) Reconciliation of cash flow from operations with profit from ordinary activities after income tax.		
(Loss)/Profit from ordinary activities after income tax	(2,229,080)	(2,528,651)
<i>Non cash flows in profit from ordinary activities</i>		
Depreciation	3,589,380	3,609,208
Loss/(profit) on sale of property plant and equipment	(73,467)	(985,775)
<i>Changes in assets & liabilities</i>		
(Increase) / decrease in trade & other debtors	(18,081)	10,516
(Increase) / decrease in inventories	52,456	19,024
(Increase) / decrease in other assets	124,369	(50,186)
(Increase)/decrease in Deferred Tax Asset	(14,139)	-
Increase / (decrease) in trade & other payables	(28,604)	(462,597)
Increase / (decrease) in employee entitlements	31,086	(317,291)
Cash flows from operations	1,433,920	(705,752)
(b) Standby credit arrangements with Banks		
Credit facility	25,740,000	25,830,000
Equipment facility	1,300,000	1,000,000
Amount utilised	(25,896,572)	(25,894,705)
Unused credit facility	1,050,928	935,295
The major facilities are summarised as follows:		
1) Market Rate Loan – Drawn	25,415,000	25,830,000
1) Market Rate Loan – not used	-	-
2) Hire Purchase - Drawn	399,083	-
2) Hire Purchase - not used	900,917	935,295
3) Business Overdraft - Drawn	82,489	64,705
3) Business Overdraft - not used	117,511	-
4) Contingent Liability Limit	25,000	25,00
5) Corporate Charge Card	100,000	100,000
Total	27,040,000	26,955,000

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2026 (continued)

25. INTEREST IN SUBSIDIARIES

Subsidiary	Place of Business	Percentage Owned (%)	Percentage Owned (%)
		2025	2024
Coast Fitness HQ Pty Ltd	NSW	100	100

PRIVACY POLICY

The Central Coast Leagues Club Limited, ABN 83 001 036 068 and its related entities have a commitment to privacy and the safeguarding of member, visitor and staff personal information.

The Club complies with the provision of the Privacy Act 1988. The following policy provides a clear and concise outline of how and when personal information is collated, stored and disclosed by the Central Coast Leagues Club Limited.

THE INFORMATION THE CLUB COLLECTS

The Club will collect general information about a patron such as name, address, occupation, date of birth, contact details and email address. Information will also be collected as a result of a membership card being placed in a gaming machine or other Club machines linked to a members' loyalty system (not ATM's). The Club may collect personal information as a consequence of a patron's involvement in Club activities providing benefits or services to patrons. In the interest of safety and security the Club operates surveillance cameras and may collect personal information in the course of investigating complaints or pursuing disciplinary proceedings.

Where practicable, the purpose for which we collect personal information will be made clear at the time of collection and when appropriate consent for its use is obtained. The Club will not collect any personal information about visitors to the website except when they knowingly provide it.

DISCLOSURE

The Club does not disclose personal information to any other organisation or person unless there is:

- a legal requirement to do so;
- a threat to an individual's life, health or safety, or public health or safety; • a suspicion that unlawful activity has been, is being or may be engaged in;
- a patron benefit in doing so.

HOW WE USE PERSONAL INFORMATION

The Club will use personal information for the purpose disclosed at the time of collection or as otherwise set out in the Privacy Policy. Generally, the Club will use the information collected for the following purposes:

- To process membership applications.
- To meet statutory requirements under the Registered Club's Act and other relevant legislation.
- To comply with the Club's constitution.
- To complete a transaction or answer an enquiry.
- To register patrons for events, promotions and competitions.
- To register details for electronic mail purposes.
- As an aid to third parties that provide products or services under contract to the Club.
- For direct marketing purposes. However, if we contact patrons this way without prior consent, an opportunity to elect the discontinuance of any further marketing communication will be provided.



QUALITY OF PERSONAL INFORMATION

Central Coast Leagues Club's goal is to ensure personal information is accurate, complete and up to date. To assist in achieving this goal, any changes to personal details should be directed to the Club's Privacy Officer. The Club relies on information provided by its patrons to be accurate and current. If information is not accurate, contact the Club's Privacy Officer and all reasonable effort will be made to correct the information. No fee will apply to correct personal information.

ACCESS TO PERSONAL INFORMATION

Individuals may access personal information held on them by the Club by contacting the Club's Privacy Officer.

The Club may refuse a request to access, amend or delete personal information in certain circumstances. If a request is refused, a reason for that decision will be provided.

SECURITY

The Club takes all reasonable steps to protect any personal information held from misuse and loss and from unauthorised access, modification or disclosure.

The Club takes all reasonable steps to destroy and/or de-identify personal information when no longer needed.

Personal information is stored in a secure server or secure files. The Club notes the internet is not a secure method of transmitting information. Accordingly, the Club will not accept responsibility for the security of information sent over the internet or for any unauthorised access or use of that information.

CHANGES TO THE POLICY

The Club may amend this policy. The amended version will be posted on the Club's website at www.cclc.com.au

To keep in touch with changes regular visits to the Club's web site is advised.

FURTHER INFORMATION

For any additional details or enquiries relating to the Club's Privacy Policy please contact our Privacy Officer as follows:

Attention the Privacy Officer

Central Coast Leagues Club

Locked Bag 10

GOSFORD 2250



DANE DRIVE GOSFORD

www.cclc.com.au

