



INVERLOCH SURF LIFE SAVING CLUB | ANNUAL REPORT



2021/22

TABLE OF CONTENTS

Board of Directors	3
Management Team	4
Mission Statement	6
President's Report	7
Club Membership Statistics	9
Club Captain's Report	11
Chief Instructor's Report	23
Membership & Leadership Development Report	27
Competition Report	33
Community Relations	37
Treasurer's Report & Financials	38
Sponsors	65

Front Cover: Always watching

INVERLOCH SURF LIFE SAVING CLUB

ANNUAL REPORT | SEASON 2021-2022

163 Surf Parade Inverloch Victoria 3996
Postal Address | P.O. Box 47, Inverloch VIC 3996
03 5674 1744 | islsc.org.au

BOARD OF DIRECTORS 2021-22

President | Warren Cook

Secretary | Angela Malan

Treasurer | Rob O'Neill

Club Captain | Nick Perera

Chief Instructor | Jono Li

Membership & Leadership Development | Teagan Thom

Competition | David Morris

Community Relations | Glenn Arnold

LIFE MEMBERS

Alan Bolton

Maureen Ansell

David Schultz

Angela Malan

Chris Malan

Rob O'Neill



MANAGEMENT TEAM 2021/22

ADMINISTRATION | Angela Malan

Surfguard Registrar | Chris Malan

Membership Officer | Chris Malan

Clubhouse Manager | David Schultz &
Alan Bolton

Annual Report Editor | Iain Harrison

Membership Protection Officers |
Sumith Perera & Tarryn Thom

MEMBERSHIP & LEADERSHIP DEVELOPMENT | Teagan Thom

Nippers Coordinator | Lucy Chambers

Nippers Water Safety Coordinator |
Mike Shone & Jason Mann

Nippers Beach Manager | Mark Karutz

Nippers COVID safety Coordinators |
Amanda Howard & Jason Mann

Nippers First Aid & IRB Coordinator | Xavier
Korbel

YIPS Coordinators | Lucy Tate
& Kirsten Thomas.

Junior Club Captains | James O'Neill &
Lachlan Weeks

LIFESAVING OPERATIONS | Nick Perera

Club Captain | Nick Perera

Vice Club Captain | Brydie Smith

Patrol Manager | Ella Arnold

IRB Captain | Xavier Korbel

First Aid Officer | Aidan Graham

Gear Steward | Sumith Perera

Radio Officer | Reid Jones

Junior Club Captains | James O'Neill,
Lachlan Weeks

Patrol Captains | Aidan Graham, Nick
Perera, Liam O'Brien & Ella Arnold

TRAINING | Jono Li

Kew Bronze Camp | Lucy Tate

Inverloch Bronze Camp | Ella Arnold

IRB Training | Aiden Hurst & Terry
Aslanidis

SRC Program | Lucy Tate & Kirsten
Thomas

ARTC/First Aid | Tarryn Thom

COMPETITION | DAVID MORRIS

Summer Competition Team

Junior Team Manager | Ione
McKenzie

Senior Team Manager | David Morris

**Winter Competition (IRB racing)
Team**

Team Manager | Brydie Smith
Assistant Team Manager | Saskia
Mulder

Team Captain | Aidan Hurst
Coach | David Morris

FINANCE | ROB O'NEILL

Apparel/Uniform | Rob and Leanna
O'Neill

Kiosk Manager | Claudia Cox

Bar Manager | Glenn Arnold

Grants | Warren Cook & Rob O'Neill

**COMMUNITY RELATIONS | Glenn
Arnold**

'Eagle Eye' Newsletter | Angela
Malan

Website | Chris Malan, Glenn Arnold

Community Facebook Page | Angela
Malan, Teagan Thom, Warren Cook,
Glenn Arnold

Community Instagram | David
Morris, Teagan Thom

MISSION STATEMENT

INVERLOCH SURF LIFE SAVING CLUB

To provide a safe beach environment for the community at the Inverloch Surf Beach through the provision of an effective volunteer patrolling service. We also strive to offer our members a supportive and team orientated club culture that encourages personal development and friendship.

In achieving our mission our goals are:

- To offer our members sporting, education, personal development, leadership, social and health opportunities
- To develop happy, healthy and responsible people within our community
- To be a water awareness and beach safety community educator

Core Values:

- Inclusive
- Team Orientated
- Healthy Lifestyle
- Encouraging
- Reliable
- Responsible



PRESIDENT'S REPORT



As you may be aware this is my final year as President of the club. I have had the privilege of working with some very talented and committed people, not the least being my fellow Board members who have worked tirelessly to make sure we have a club now but also into the future. In the past three years we have all been touched by Covid and the restrictions and limitations it has had on our lives. We have emerged out of the pandemic I think stronger, wiser and more in touch with a work-life balance. It has made seasons seem twice as long with the challenges it threw at us, but we got through it together.

Just to reiterate, I'd like to thank the Board and their supporting teams as without their efforts we would not have an operational club. Your work, commitment and supporting families are greatly appreciated, and I thank you not only from my perspective but on behalf of all club members. I'd also like to take this opportunity in wishing the future Board all the success, we have a wonderful club that provides a great service to the broader community and we must not lose focus of our key operational responsibilities.

It would be remiss of me also not to thank the important jobs many people play on the beach and within the club over summer. Our Patrol Captains, Vice Captains and Patrol Leadership teams, lifesaver volunteers, Nipper volunteers, kiosk people, maintenance etc. It takes so many people to keep the club running.

The young and older leaders within our Club combined with the Surf Lifesaving volunteers are responsible for keeping the community safe, providing first aid and surf rescue, and distilling confidence in the public to use the beach and swim between the flags. Without their commitment and dedication, we would not be able to man the 4 patrol teams that make up our rosters. In addition, young people coming through look up to you, our volunteers, as role models, as one day they will fill your shoes.

Our sponsors are an important part of the Club's community, and without their generous support we would not be able to have such fantastic facilities and assets as we do. Thank you to all our sponsors continued support and we look forward to building future relationships.

This year we have replaced the deck and club house windows which has made a great improvement for the club. We live in a very harsh environment and continual replacements; maintenance and upkeep are required to keep the club looking good. ATVs last about 3 – 4 years, IRB motors and boats are continually replaced and not too far into the future we will be looking for a new Patrol Tower – that's life on the beach!

Nippers once again was a huge success for the Club. We had around 200 Nippers on the beach enjoying two weeks of fun, surf safety education and meeting new friends – with Covid safe practices in place. Lucy Chambers (once again) and her army of volunteers did a fantastic job. This year we put in place a Nipper Committee which allowed the 2 weeks to plan more and be ready for the season, this worked well, and I thank all who sat on that committee. A big thank you to the water safety kids who did an amazing role ensuring every nipper was looked after in the water. This program is so important to the club, it nurtures tomorrow's lifesavers and creates tomorrow's leaders. The smiles on the kid's faces on the beach says it all.

Another special event that takes some co-ordinating is our bronze camps. I am very proud of the young people who run these camps and the support they have behind the scenes. Again, this is the final step from Nippers, water safety, SRC to a qualified Bronze Surf Lifesaver. The life skills these young people learn from the course will carry them through their entire life, and they have a lot of fun and make strong friendships on the way. The trainers are a great bunch of people and I have thanked you before, but again a big thank you – you guys rock.

The bar has gone from strength to strength over the three years it has been open – another record season under the watchful eye of Glenn Arnold. Opened and commenced operation in December 2019 it has worked three-fold. Firstly, by creating a place for members to catch up and leaving the kitchen free for patrols. Secondly it brought increased income into the Club. And thirdly and more importantly it allowed club members to engage with the community. We literally had hundreds of people off the beach, walking at night, or just driving by and seeing the open sign, who would never have been in the Club before. Also, this year we added sound acoustic ceiling tiles late in the season which allows us now to have music without the echo! A great addition.

Disabled surfing has also been a regular on the club calendar and after two years of a hiatus with Covid was back bigger than ever in March and April. This is a real pet project of mine since 2017 when I was asked to take control of it. The experiences we give these people is only matched by the experience the army of volunteers who assist them in all forms on the day get out of it. I can honestly say it is one of the most rewarding experiences I have had. I encourage all to get involved – next year the DSA days will be held in Jan and Feb – much warmer for the participants. Be there!

On a final note, I would like to thank Alan Bolton and David Shultz who are jointly responsible for the clubhouse management. Their time and effort keeping the club looking so good, and managing accommodation, is outstanding, as is the many volunteers that give up their time.

Thank you for all your support during the 3 years I have been President, I believed holding the position was an honour and I tried to represent the club wherever I popped up with the greatest respect to the position and the club/lifesaving colours. I am not disappearing – I will continue to be of service to the club, participate in patrols, be licensee for the bar and generally having fun with you, like-minded people.

Keep sand between your toes.

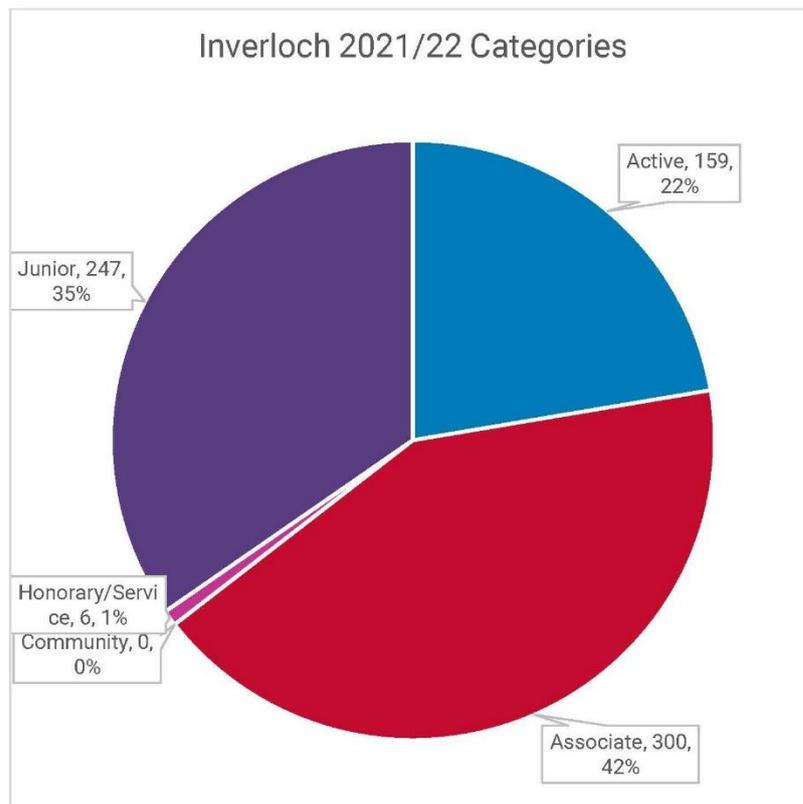
***Wasa – Club President 2019 - 2022
Inverloch Surf Life Saving Club***



Council meeting attendance

Council Meeting Attendance	Delegate (1 July 2022)	2019/20	2020/21	2021/22
Aquatic Sports Council (meetings held - 4)	David Morris	2	3	1
Council of Life Saving Clubs (meetings held - 5)	Warren Cook	3	1	1
Life Saving Operations Council (meetings held - 4)	Nicholas Perera	4	4	3
Membership & Leadership Development (meetings held - 4)	Teagan Thom	3	4	3

ANALYSIS OF CLUB MEMBERSHIP



Membership statistics

The purpose of this report is to provide insight into your club's membership statistics for the 2021/22 season. Statistics for previous seasons have been included, allowing you to draw comparisons year-on-year. Full statistics can be requested from LSV through your VSO.

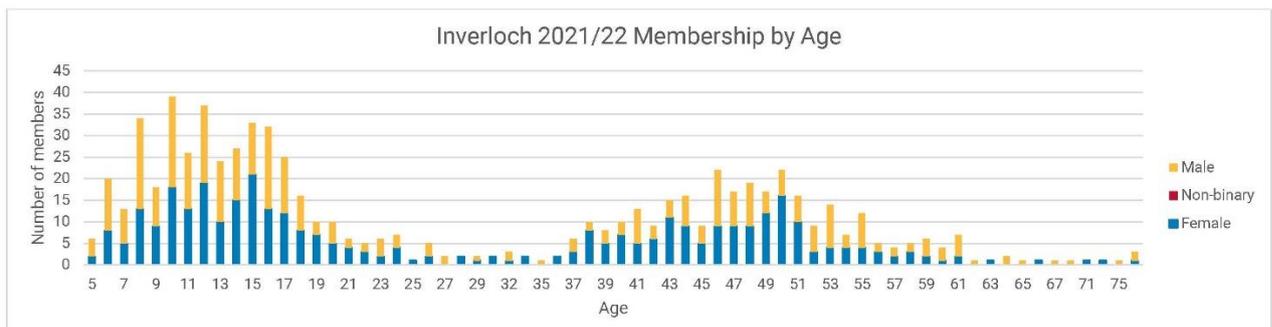
Categories	2019/20	2020/21	2021/22	12 Month Growth
Junior Activity Members	241	124	200	61.29%
Cadet Members (13-15)	54	64	47	-26.56%
Active (15-18)	103	69	78	13.04%
Active (18+)	60	56	81	44.64%
Life Members	6	6	6	0.00%
Associates	316	233	293	25.80%
Other	16	8	7	-12.50%
Total Members	796	560	712	27.14%



Total percentage growth from 2019/20 – 2021/22

This statistic is to show the total membership number change from the 2019/20 to the 2021/22 season information.

-10.55%



CLUB CAPTAIN'S REPORT



A massive thank you to all our dedicated volunteers throughout the season – from helping with patrols, to fundraising, to community events and other support activities, the club would not be able to operate without the incredible support from you all.

Season 2021-22 provided us with our most busy, challenging season to date, with a major increase in beach attendances, in addition to the unpredictability of COVID throughout the summer. Despite these challenges, we had an amazing response from members, and I'm pleased to say that everybody who swam at Inverloch Beach

throughout the summer also returned home to their families. The major increase in preventative actions, yet no drownings, highlights the importance of the role that our patrollers play on the beach. The efforts of our patrollers is something that we should all be very proud of.

We had four patrols for Season 2021/2022. There were about 36 members rostered to each patrol which was slightly higher than last season. This growth was great to see, and it meant that the club could run patrols confidently, even thru the challenges that COVID presented.

LSOC

Thanks to everybody who took on a role in the Lifesaving Operations Committee (LSOC) this season. You all did a fantastic job ensuring that we were well-resourced throughout the year. From ensuring any faulty or damaged equipment was repaired, to ensuring that we had enough qualified patrollers on the beach, I'm very grateful to all the LSOC for the amazing work they have done behind the scenes to ensure we can continue to put patrols on the beach.

The LSOC this season was as follows:

- Club Captain – Nick Perera
- Vice Club Captain – Brydie Smith
- Patrol Manager – Ella Arnold
- IRB Captain – Xavier Korbel
- First Aid Officer – Aidan Graham
- Junior Club Captains – James O'Neill & Lachie Weeks
- Radio Officer – Reid Jones
- Gear Steward – Sumith Perera
- Patrol Captains – Aidan Graham, Nick Perera, Liam O'Brien & Ella Arnold

Looking ahead to Season 2022/23

There is a lot to look forward to in season 2022/23. It has been fantastic to see so many of our members develop significantly over this season – gaining new awards, taking on PLT roles within their patrols and generally working towards keeping our community safe when they come to visit our beach. It has also been great to see a significant increase in average hours per patroller – as demonstrated this season, we are able to achieve amazing results when we have many dedicated patrollers, and I'm looking forward to hopefully seeing continued growth next season.

Presentation Night

On the night of Easter Saturday, the Invy SLSC functions room was the place to be! Thank you to the 80 or so people that attended Presentation Night 2021/22. It was a fantastic night to celebrate the achievements of many and an overall successful summer of lifesaving. Congratulations to all those who won awards on the night – you all contributed so much to the club and were very deserving recipients.

Patrollers of the Month

December: Xavier Korbel – Snags Patrol

January: Lucy Tate – Patrol 4

February: Saskia Mulder – Patrol

Bridie Smith – Snags Patrol



50+ Patrol Hours

Josh Robinson
Xavier Korbel
Jackson Comrie
Finley Withers
Lachie Weeks
Ed Morganti
Yvette Dhar
James Harman
Zoe Cross
Angela Malan
Sophie Pinkerton
Brydie Smith
Ella Arnold
Lucy Tate
David Bellchambers
Nick Perera
Stephen Duncan
Teagan Thom
Will Robinson
Olivia Cumming
Phoebe Rose Perry
Liam O'Brien
Reid Jones
Warren Cook
David Morris
Connor Olivier
Aidan Graham
Millie Gallagher
Aidan Hurst
Saskia Mulder
Rob O'Neill
James O'Neill



Patrol of the Year

1st Place – Snags Patrol

2nd Place – Patrol 4

3rd Place – Patrol 3

4th Place – Patrol 1



Award	Member	Contribution
Most Outstanding SRC	James Harman 	<ul style="list-style-type: none"> Contributed the most patrol hours of any SRC, and 8th overall in the club (89 patrol hours) Very involved in his patrols and confident when challenged with mock rescue situations
Rookie of the Year	Jackson Comrie 	<ul style="list-style-type: none"> Completed his Bronze Medallion in Inverloch's camp in December Stepped up in his patrolling, completing the most patrol hours in the club (106 hours) Completed his First Aid, Advanced Resuscitation Techniques and IRB Crewperson certificates Assisted in training the club's SRC course over summer
Most Improved Patroller	Finley Withers 	<ul style="list-style-type: none"> Contributed 97 hours to Snags Patrol Gained her Training Officer's Certificate Helped train the Inverloch bronze camp IRB crew for Snags Patrol's leadership team

<p>Patroller of the Year</p>	<p>Josh Robinson</p> 	<ul style="list-style-type: none"> • Contributed 100 patrol hours (including 20 unrostered voluntary hours) • Obtained First Aid and Training Officer's Certificates and Silver Medallion in Beach Management • Assisted in training the Inverloch bronze camp in December • IRB crew on Patrol 3's leadership team • Dedicated IRB competition team member • Invaluable in rescue situations, often being the first person on scene in rescues and communicating with emergency services
------------------------------	---	---

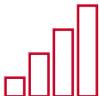


Pink Patrol 2022

Lifesaving services statistics



The purpose of this report is to provide insight into your club's optional statistics for the 2021/22 season. Statistics from the previous seasons have been included, allowing you to draw comparisons with the previous years. Full Statistics per date, can be requested from LSV through your VSO.

Categories	2019/20	2020/21	2021/22	12 Month change
 Beach Attendances	11443	23252	29275	25.90%
 Preventive Actions	1192	3171	7956	150.90%
 Minor First Aids	16	25	47	88.00%
 Major First Aids	1	1	3	200.00%
 Rescues	0	0	2	N/A
 Patrol Hours (members)	4035.08	3356.58	4607.02	37.25%
 Average Hours Per Active Member	25.38 hours per member	25.62 hours per member	35.71 hours per member	39.38%

Patrol Rosters

Patrol 1

Team Members		
First Name	Last Name	Position
Aidan	Graham	PLT - PC
Sam	Dimopoulos	PLT - VC
David	Belchambers	PLT - FA
Stephen	Duncan	PLT - IRBD
Patrick	Duncan	PLT - IRBC
Warren	Cook	PLT - ARTC
Vacant		PLT - 4WD/ATV
Vacant		PLT - MENTOR
Freya	Kitney	
Erica	Kitney	
Sophie	Pinkerton	
Yvette	Dhar	
Alexander	Duncan	
Jenna	Harman	
Tora	Fagan	
Mathias Twomey	Mathias	
James	Harman	
William	Robinson	
Taite	Cumming	
Olivia	Cumming	
Michael	Corrigan	
Jett	Di Lizio	
Bilan	Faarax	
Jack	Lynch	
Trent	Mcmanus	
Eiise	Mifsud	
Curtis	O'Brien	
Anna	Eggleston	
Brigitte	Plowman	
Olivia	Schubert	
Indi	Ruthven	
Eva	Fuau	
Georgia	Bryant	
Jacqueline	Baldwin	

Patrol 2

Team Members		
First Name	Last Name	Position
Nick	Perera	PLT - PC
Reid	Jones	PLT - VC
Brydie	Smith	PLT - VC/ARTC
Tarryn	Thom	PLT - FA
Xavier	Korbel	PLT - IRBD
Sumith	Perera	PLT - 4WD/ATV
Finley	Withers	PLT - IRBC
Teagan	Thom	PLT - Mentor
William	Coady	
Phoebe-Rose	Perry	
Jackson	Comrie	
Sarah	Weeks	
Lachlan	Weeks	
Rhys	Bartlett	
Caitlin	Kibble	
Ella	Rowe	
Lukas	Catanchin	
Antony	Catanchin	
Isabella	Perich	
Oliver	Price	
Zoe	Shaw	
Ben	Thomson	
Alexandra	Wallis	
Katey	Oreilly	
Em	Harrison	
Lachlan	Kewley	
Xander	Maniatakis	
Zarahlinda	Kerwood	
Alexander	Wong	
Alicia	Maniatakis	
Eoin	Lacey	
Finn	Clunie	
Jasper	Shone	
Jaxon	Mann	
Erica	Kibble	

Patrol 3

Team Members		
Name		Position
Liam	O'Brien	PLT - PC
Saskia	Mulder	PLT - VC / First Aid
Aidan	Hurst	PLT - IRBD
Joshua	Robinson	PLT - IRBC
David	Morris	PLT - ARTC /Mentor
Jonathan	Li	PLT - 4WD/ATV
Marcus	Cehun	
Ky	Mackay	
Shae	O'Connell	
Madeline	Buswell	
Holly	O'Brien	
Holly	Foster	
Sophie	Foster	
Joshua	Robinson	
Millie	Gallagher	
Mark	Karutz	
Zoe	Kendall	
Maya	Seabury	
Nelson	Armstrong-Wallis	
Millie-Rose	Bracken	
Alex	Brian	
Matisse	Cantor	
Saskia	Cehun	
Ari	Danckert	
Maya	Arnold	
Jack	Halabi	
Hannah	Warmbrand	
Sam	Lammiman	
Vo	Schofield	
Finn	Mitchell	
Isaac	Meyer	
Jack	Jarman	
Joshua	Thomas	
Liam	Coviello	
Nelson	Karutz	

Patrol 4

Team Members		
First Name	Last Name	Position
Ella	Arnold	PLT - PC
Lucy	Tate	PLT - VC
Kirsten	Thomas	PLT - VC
Cassie	Carman	PLT - FA
Zoe	Cross	PLT - ARTC
Jordan	Tomas	PLT - IRBD
James	O'Neill	PLT - IRBC
Robert	O'Neill	PLT - 4WD/ATV
Angela	Malan	PLT - Mentor
Sophie	Pinkerton	
Alice	Rolando	
Samantha	O'Neill	
Claire	Wylie	
Terry	Aslanidis	
Harry	Ward	
Freya	Almond	
Hugh	Almond	
Bridget	Almond	
Demi	Tatnal	
Lily	Creswell	
Will	Creswell	
Peter	Creswell	
Emma	Chambers Smith	
Fiona	McMahon-Hughes	
Charlie	Tracey	
Claire	Banks	
Marnie	Banks	
Asha	Gallard	
Edward	Morganti	
Kai	McMahon	
Bailey	McKenzie	
Jamie	Cross	
Fintan	Davis	
Xavier	Bolge	
Isaac	Bolge	
Hannah	Guglielmi	
Scarlett	Thomson	
Dylan	Shone	

Summary of Patrol Hours

Name	Patrol Team	A) Rostered Hours	B) Patrolled Rostered Hours	C) Volunteer Hours	D) Water Safety Hours	Total Hours (B+C+D)	% Rostered Hours Patrolled (% * B/A)	Hour Requirement for Club Policies (B+ C + 50% of D up to 8 hours)	
Freya Almond		4	63	13	12.5	34.5	60	21%	33.50
Bridget Almond		4	63	9.75	12.5	34.52	56.77	15%	30.25
Hugh Almond		4	63	14.5	0	30	44.5	23%	22.50
Elizabeth Arendse		2	64	12.75	0	0	12.75	20%	12.75
Nelson Armstrong-Wallis		3	62	0	0	0	0	0%	0.00
Ella Arnold		4	63	40	5.5	0	45.5	63%	45.50
Maya Arnold		3	62	8.5	0	8.25	16.75	14%	12.63
Terry Aslanidis		4	63	0	0	0	0	0%	0.00
Jacqueline Baldwin		1	59	6	0	0	6	10%	6.00
Claire Banks		4	63	15.5	5	36.5	57	25%	28.50
Marnie Banks		4	63	6	0	32.75	38.75	10%	14.00
Rhys Bartlett		2	64	22	0	0	22	34%	22.00
David Bellchambers		1	59	52.5	0	0	52.5	89%	52.50
Angus Blake	Not Rostered			0	0	12	12	N/A	6.00
Xavier Bolge		4	63	13	0	22.5	35.5	21%	21.00
Isaac Bolge		4	63	0	0	0	0	0%	0.00
Millie-Rose Bracken		3	62	0	0	0	0	0%	0.00
Alex Brian		3	62	0	0	0	0	0%	0.00
Georgia Bryant		1	59	7.5	0	0	7.5	13%	7.50
Madeline Buswell		3	62	0	0	0	0	0%	0.00
Matisse Cantor		3	62	9.5	6	0	15.5	15%	15.50
Cassie Carman		4	63	17	0	0	17	27%	17.00
Antony Catanchin		2	64	0	0	0	0	0%	0.00
Saskia Cehun		3	62	19	0	0	19	31%	19.00
Marcus Cehun		3	62	13	0	0	13	21%	13.00
Emma Chambers-Smith		4	63	7.5	7.5	38.5	53.5	12%	23.00
Finn Clunie		2	64	5	0	0	5	8%	5.00
William Coady		2	64	0	0	8.25	8.25	0%	4.13
Jackson Comrie		2	64	44.5	35	27	106.5	70%	87.50
Warren Cook		1	59	44.5	5	0	49.5	75%	49.50
Michael Corrigan		1	59	35.5	0	0	35.5	60%	35.50
Liam Coviello		3	62	9.5	0	0	9.5	15%	9.50
Peter Creswell		4	63	31	0	0	31	49%	31.00
Lily Creswell		4	63	22.5	0	26.25	48.75	36%	30.50
William Creswell		4	63	12.75	0	0	12.75	20%	12.75

Zoe Cross		4	63	39.5	12.5	30	82	63%	60.00
Jamie Cross		4	63	12.5	7.5	26.25	46.25	20%	28.00
Olivia Cumming		1	59	29.5	7.5	26.25	63.25	50%	45.00
Taite Cumming		1	59	22	0	0	22	37%	22.00
Harrison Cumming		4	63	9.25	7.5	0	16.75	15%	16.75
Ari Danckert		3	62	0	0	0	0	0%	0.00
Fintan Davis		4	63	20	0	30	50	32%	28.00
Yvette Dhar		1	59	59	0	30.75	89.75	100%	67.00
Jett Di Lizio		1	59	0	0	0	0	0%	0.00
Sam Dimopoulos		1	59	40	0	0	40	68%	40.00
Elle Douglas	Not Rostered			3.5	0	0	3.5	N/A	3.50
Stephen Duncan		1	59	59	9.5	0	68.5	100%	68.50
Patrick Duncan		1	59	33	0	0	33	56%	33.00
Alexander Duncan		1	59	23.5	0	0	23.5	40%	23.50
Anna Eggleston		1	59	0	0	0	0	0%	0.00
Marvin Elliott	Not Rostered			0	0	27	27	N/A	8.00
Bilan Faarax		1	59	0	0	0	0	0%	0.00
Tora Fagan		1	59	7.5	7.5	30.75	45.75	13%	23.00
Sass Fagan	Not Rostered			0	0	18.75	18.75	N/A	8.00
Holly Foster		3	62	9.5	0	0	9.5	15%	9.50
Sophie Foster		3	62	9.5	0	0	9.5	15%	9.50

Eva Fuau		1	59	0	0	0	0	0%	0.00
Millie Gallagher		3	62	40	3.5	0	43.5	65%	43.50
Asha Gallard		4	63	6	5	0	11	10%	11.00
Aidan Graham		1	59	34.5	0	23.25	57.75	58%	42.50
Hannah Guglielmi		4	63	9.5	0	15.75	25.25	15%	17.38
Jack Halabi		3	62	0	0	7.5	7.5	0%	3.75
James Harman		1	59	56	0	32.75	88.75	95%	64.00
Jenna Harman		1	59	0	0	19.5	19.5	0%	8.00
Emilie Harrison		2	64	37.5	0	7.5	45	59%	41.25
Olivia Hughes		4	63	13.5	0	0	13.5	21%	13.50
Aidan Hurst		3	62	45	0	0	45	73%	45.00
Jack Jarman		3	62	0	0	0	0	0%	0.00
Reid Jones		2	64	49.5	0	0	49.5	77%	49.50
Mark Karutz		3	62	32.5	0	0	32.5	52%	32.50
Nelson Karutz		3	62	25.5	0	4	29.5	41%	27.50
Zoe Kendall		3	62	0	0	11.25	11.25	0%	5.63
Zarahlinda Kerwood		2	64	9.25	0	19.5	28.75	14%	17.25
Lachlan Kewley		2	64	19.75	0	0	19.75	31%	19.75
Caitlin Kibble		2	64	23	0	34.75	57.75	36%	31.00
Erica Kibble		2	64	0	0	0	0	0%	0.00
Erica Kitney		1	59	13.5	0	25.25	38.75	23%	21.50
Freya Kitney	Not Rostered			7.5	5	2	14.5	N/A	13.50
Xavier Korbel		2	64	49.5	25.25	27	101.75	77%	82.75
Eoin Lacey		2	64	12.5	0	4	16.5	20%	14.50

Samuel Lammiman	3	62	0	0	0	0	0%	0.00
Jonathan Li	3	62	28.5	3	0	31.5	46%	31.50
Jack Lynch	1	59	0	0	0	0	0%	0.00
Ruby Mackay	3	62	0	0	0	0	0%	0.00
Angela Malan	4	63	56.5	10	0	66.5	90%	66.50
Chris Malan	4	63	7	0	0	7	11%	7.00
Sophie Malan	4	63	6.5	0	0	6.5	10%	6.50
Alexander Maniatakis	2	64	5	0	29	34	8%	13.00
Alicia Maniatakis	2	64	11	0	2	13	17%	12.00
Jaxon Mann	2	64	12.5	0	4	16.5	20%	14.50
Joel McCall	Not Rostered		0	0	12	12	N/A	6.00
Bailey McKenzie	4	63	4.5	0	3.75	8.25	7%	6.38
India McKinnon	Not Rostered		0	0	3.75	3.75	N/A	1.88
Kai McMahan	4	63	0	0	0	0	0%	0.00
Fiona McMahan-Hughes	4	63	0	0	0	0	0%	0.00
Trent Mcmanus	1	59	0	0	0	0	0%	0.00
Isaac Meyer	3	62	24	0	0	24	39%	24.00
Elise Mifsud	1	59	0	0	0	0	0%	0.00
Finn Mitchell	3	62	0	0	0	0	0%	0.00
Edward Morganti	4	63	27	20	26.25	73.25	43%	55.00
David Morris	3	62	49.5	0	0	49.5	80%	49.50
Saskia Mulder	3	62	30	0	0	30	48%	30.00
Yvonne Norton	Not Rostered		0	0	19.5	19.5	N/A	8.00
Liam O'Brien	3	62	49.5	0	0	49.5	80%	49.50
Holly O'Brien	3	62	34	0	15	49	55%	41.50
Curtis O'Brien	1	59	0	0	0	0	0%	0.00
Shae O'Connell	3	62	13.5	16.5	23.25	53.25	22%	38.00
Robert O'Neill	4	63	70	2	0	72	100%	72.00
James O'Neill	4	63	57	2	30.25	89.25	90%	67.00
Samantha O'Neill	4	63	12.5	0	0	12.5	20%	12.50
Katelyn O'Reilly	2	64	7	0	0	7	11%	7.00
Lachlan O'Reilly	2	64	0	0	0	0	0%	0.00
Connor Olivier	2	64	36.25	2	22.5	60.75	57%	46.25
Nicholas Perera	2	64	54.5	8.5	0	63	85%	63.00
Benjamin Perera	2	64	40	2	0	42	63%	42.00
Sumith Perera	2	64	28	6	0	34	44%	34.00
Daniel Perera	2	64	18.5	2	0	20.5	29%	20.50
Isabella Perich	2	64	9.5	6	0	15.5	15%	15.50
Phoebe-Rose Perry	2	64	36.5	7.5	0	44	57%	44.00
Sophie Pinkerton	1	59	14	20	34.5	68.5	24%	42.00

Brigitte Plowman	1	59	0	0	8.25	8.25	0%	4.13
Oliver Price	2	64	0	0	0	0	0%	0.00
Joshua Robinson	3	62	67.5	20	12.25	99.75	100%	93.63
William Robinson	1	59	30.5	0	38	68.5	52%	38.50
Monique Rogerson	2	64	26	0	0	26	41%	26.00
Alice Rolando	4	63	0	0	0	0	0%	0.00

Ella Rowe	2	64	9.25	0	34.5	43.75	14%	17.25
Samuel Rusjan	Not Rostered		0	0	7.5	7.5	N/A	3.75
Indi Ruthven	1	59	0	0	4.5	4.5	0%	2.25
Voshon Schofield	3	62	0	0	0	0	0%	0.00
Olivia Schubert	1	59	6	0	0	6	10%	6.00
Maya Seabury	3	62	0	0	30.75	30.75	0%	8.00
Natalie Shand	Not Rostered		7	0	0	7	N/A	7.00
Zoe Shaw	2	64	0	0	0	0	0%	0.00
Dylan Shone	4	63	0	0	0	0	0%	0.00
Jasper Shone	2	64	0	0	0	0	0%	0.00
Brydie Smith	2	64	41.5	9.5	0	51	65%	51.00
Lucy Tate	4	63	40	27.5	0	67.5	63%	67.50
Abby Tate	4	63	3.25	5	30	38.25	5%	16.25
Demi Tatnall	4	63	0	0	38.5	38.5	0%	8.00
Teagan Thom	2	64	47	5	0	52	73%	52.00
Tarryn Thom	2	64	39.5	0	0	39.5	62%	39.50
Kirsten Thomas	4	63	24.5	23	0	47.5	39%	47.50
Joshua Thomas	2	64	27.5	0	0	27.5	43%	27.50
Erin Thomas	Not Rostered		6	0	0	6	N/A	6.00
Scarlett Thomson	4	63	7.5	5	0	12.5	12%	12.50
Ben Thomson	2	64	0	0	0	0	0%	0.00
Jordan Tomas	4	63	19.5	0	0	19.5	31%	19.50
Charlie Tracey	4	63	10	14.5	34.5	59	16%	32.50
Zara Tracey	Not Rostered		0	0	30.75	30.75	N/A	8.00
Mathias Twomey	1	59	23	0	34.5	57.5	39%	31.00
Alexandra Wallis	2	64	18	0	0	18	28%	18.00
Harry Ward	4	63	12.5	7.5	30	50	20%	28.00
Hannah Warmbrand	3	62	0	0	32.75	32.75	0%	8.00
Lachlan Weeks	2	64	47.5	20	23.5	91	74%	75.50
Sarah Weeks	2	64	41	5	2	48	64%	47.00
Finley Withers	2	64	56.5	9.5	30.75	96.75	88%	74.00
Alex Wong	2	64	5	0	4	9	8%	7.00
Lucy Woolhouse	4	63	0	0	34.5	34.5	0%	8.00
Claire Wylie	4	63	3.5	0	0	3.5	6%	3.50

Nick Perera – Club Captain

CHIEF INSTRUCTOR'S REPORT

This was my first season as chief instructor, and I had big shoes to fill taking over from Tarryn. I was biting my nails leading up to the 21/22 season as each day we wake up to news that the COVID-19 pandemic was still causing disruptions globally. During the season we were lucky the spicy cough played nice, and we were able to get through the season largely unaffected.



Once again just like last season we found ourselves balancing reduced course sizes and modified delivery of skills maintenance sessions. Despite this I am proud that we were able to offer more training opportunities to our members this season. Including 2 Bronze courses, 2 Surf Rescue Certificate (SRC) courses, 1 Inflatable Rescue Boat Driver (IRBD) course, 2 Inflatable Rescue Boat Crew (IRBC) courses and a combined Advanced Resuscitation Techniques (ART) + First Aid (FA) course.

This season we were fortunate enough to purchase some advanced first aid mannequins to allow for even better and more realistic, practical learning.

Thank you to all the trainers and assessors who season after season have demonstrated great flexibility and a willingness to support the training and development of all our members.

Trainers/Water Safety	Assessors
David Morris	Rob O'Neill
Ella Arnold	Tarryn Thom
Aidan Hurst	Jono Li
Jono Li	David Morris
Lucy Tate	Kieran McAuley
Kirsten Thomas	Dan Norton
Terry Aslanidis	Aidan Hurst
Holly Foster	Terry Aslanidis
Sophie Foster	
Kirsten Thomas	
Joshua Robinson	
Xavier Korbel	
Liam O'Brien	
Jackson Comrie	
Finley Withers	
Nick Parera	
Millie Gallagher	
Brydie Smith	
Maya Arnold	
Marvin Elliot	

Kew High School Bronze Camp

A successful Kew Bronze Camp was held in December 2021. The week-long camp provided opportunities for candidates to complete their Bronze Medallion award. Congratulations to all our trainers and assessors (Lucy Tate, Jono Li, Holly Foster, Sophie Foster, Joshua Robinson and David Morris) for making this camp possible. I hope we continue to see some students from Kew High return and develop their lifesaving career here at Inverloch.



Kew candidates

Inverloch Bronze Course

Once again, we were forced to run a modified COVID-safe Bronze Course over December. Despite our best efforts we couldn't run our traditional Bronze Camp. The trainers, with the support of many water safety and aspiring trainers we able to deliver a very successful and enjoyable course for all involved. As Tarryn said in the last report "Hopefully we will be able to return to our traditional Bronze Camp format next season".



Bronze candidates

Surf Rescue Certificate (SRC)

This season the SRC courses was in high demand, and we were able to accommodate all candidates that completed the EOI. It was wonderful to see so many of our previous Nipper program participants returning to complete their SRC. Working alongside the Nipper coordinator (Lucy) and her team we were able to share the limited space efficiently and in a COVID safe manner.



SRC candidates

Advanced Resuscitation Techniques (ART) + First Aid (FA) and IRB Drivers and Crew

Congratulations to all participants of our ART/FA and IRB Driver and Crew Awards. We have and an enormous interest in these awards and it was great to see many candidates showing interest in expanding their skills above and beyond their Bronze award.

Due to demand for another IRBC course and our limited available trainers, we had to think outside the box to find a solution.

Woolamai's Chief instructor Terry and I worked to support both clubs by providing members for patrol and training proposes to bolster numbers when required due the COVID isolation and infections.

I am proud that we were able to trial our first ever inter-club training course and with some improvements I hope to continue this working relationship with our neighbouring clubs!

Bring back Bass Coast battles?

I would like to thank all board members, Trainers and Assessors for their support this season and I look forward to hopefully another season as Chief Instructor.

Keep your eyes out for further opportunities within Inverloch SLSC both on and off the beach.

Here's to another season!

Jono Li - Chief Instructor

MEMBERSHIP AND LEADERSHIP REPORT



Nippers Report

This year was a bit different as the program was run by a committee of 4 of us! It was a great season with approximately 200 children joining our annual program which ran over the two weeks after Christmas as well as the long weekend in March. All ages were able to get out into the water this year with the help of a huge number of amazing water safety.



We had a variety of weather from sunshine to lightning storms which gave the nippers a new view of lifesaving but still gave us lots of beach time and warm water. The nippers were very engaged and keen to learn new skills and improve both surf and beach awareness. We used our new beach set up that we started last year which worked brilliantly and we had our highest level of parent involvement which was very encouraging to see.

Nippers of the year:

In awarding the Nippers of the year, we look not only for competition results but for a demonstration of sportsmanship, role model behavior and interaction with peers and group leaders. This year's very worthy winners are **Stella Davis & Jacob Bolge**



Thanks to:

Water Safety

Our huge gratitude goes to the Water Safety who once again made the season run smoothly and much it easier for the age managers to look after so many nippers. They do a wonderful job of keeping the program safe and fun and still have fun themselves. They are fantastic role models for all the nippers.

Over the March weekend, they did a great job running the nipper carnival and although they beat the age managers in the tug of war, well done to the nipper teams who beat their water safety! We also ran a 'Thank You Water Safety' night, which was a success, but with smaller numbers, we will do next year in January - thanks to those who helped and came along!



Huge thanks go out to **Mike Shone** and to **Jason Mann** for organising the water safety team and to **Xavier Korb** for ensuring the smooth running of the IRB team, being first aider every day and every other thing I asked him to do and to **Mark Karutz** for his beach management.

Thanks to our great Junior Club Captains **Lachlan Weeks & James O'Neil** for your support, enthusiasm and kindness throughout the nipper's season!

Age Managers:

This year we had 20 age managers who very competently looked after all the nippers and made sure their teachings were a very high standard. They also made sure the nippers had a great time while learning at the same time. We are so grateful that they gave up their precious time over their summer holiday - and then to come back in March- to help the program run so smoothly.

U6/7s David Schultz, Thuy Hoang & Cam Schwaiger

U8s Kate Simmet Monique Hanley & Lucy Chambers

U9s Raewyn Petracca, Grace McIntyre & Acacia Jacobi

U10s Steph Reid & Linas Spinovicus

U11s Sam Dimopolous, Wayne Kitney, Lisa Patroni & Nathan Carrick

U12s Ione McKenzie & Terence Wong

U13s Nathan Ward, Chris Kendall & Owen Davis



Junior Age Managers

With LSV introduction of junior age managers, we were able to offer roles to our under 18s who wanted to stay with the program. They were fantastic, and we really appreciate their enthusiasm and nippers' knowledge!! Thanks **Lachlan Weeks & Luca Elliot**

Apart from our official water safety and age manager roles, we have so many other people we need to thank for the smooth running of the Nippers program.

Thanks to **Georgie Kibble** for running all the food and fund raising this year.

Thank you to the many hands assisting in the BBQ, cupcake stall, tie dye night and souvlaki night. The money we raised covers the cost of keeping our Water Safety fed, a thank you pancake breakfast on the last morning and a Water Safety Thank you night in the March Long Weekend. After all the costs, we raised over \$3000 to go back into the club, so thank you for your generosity and participating in our social events

All the money raised goes straight back to the club and helps us buy new nipper boards and safety equipment.

A big thank you to **Chris Tatnall** for doing such a great job with coordinating the BBQ, which fed our hungry Nippers and Waters Safety each day as well as raised much of the fundraising.

We appreciate all donations of unwrapped lollies for our cupcakes from families and the bread donated by **Paul the Pieman** as well as our lolly raffle prizes & lolly bags for the water safety from **Treat Time** in Inverloch. We would also like to acknowledge **South Gippsland Water** for providing an extra water station for our thirsty Nippers.



A massive thank you to **Chris Malan** who runs the membership and nipper sign up so brilliantly, working behind the scenes to get us up and running every year.

Thanks to **Leanna O'Neil** for so diligently running the uniform shop every day during this season.

Thanks to **Lance Kibble** for coming back again and setting up the beach again this year!

Thanks to the parents and volunteers who helped us sort out the many covid hurdles this year! I feel very proud of what we, as a club, achieved this year- onwards and upwards!

And my final heart felt and most massive thank you for this season goes so much to **Georgie Kibble, Jason Mann & Sam Dimopoulos** for your support on the Nippers committee - before during and after the program!! Teamwork really does make the nippers dream work!!

If anyone else would like to step up and take a role on the committee for next year, please let me know!

Can't wait for the 22/23 season!!

Lucy Chambers - Nippers Coordinator

Youth Involvement Program (YIPS)

In the 2021/22 season the YIPs program has grown yet again with a large number of new candidates joining the program, many of whom have achieved their Bronze Certificate in their first season as a YIP. Our award recipients were announced at Presentation Night, with some achieving both Bronze and Silver in one season, showing their hard work and dedication to the club.

Bronze recipients:

- Hugh Almond
- Jackson Comrie
- Lachlan Weeks
- Finley Withers
- Freya Almond
- Sarah Weeks
- Bridget Almond

Silver recipients:

- Jackson Comrie
- Finley Withers

We have also seen a large number of candidates put their hands up to organise and run events and being involved in training at the club. It is fantastic to see candidates seeking out leadership development opportunities and learning about event organisation and management. Being involved in organising an event with the support of the program is a great stepping stone for our members who are keen to take on leadership roles in the club in the future.



This season also saw our inaugural YIPs Patrol debut on New Year's Day with an extraordinary turnout and numerous young patrollers stepping up and taking on a leadership role in the Patrol Leadership Team (PLT). It was quite an eventful patrol, with multiple major first aids and a rescue and it was wonderful to see our YIPs stepping up to the task and putting their skills and teamwork into practice.

Next season we hope to begin to add some more exciting events and programs into our calendar and look forward to supporting our members in whatever lifesaving goals or dreams they might have.

Lucy Tate and Kirsten Thomas - YIPS Coordinators



Membership and Leadership Report

Wow what a season we have had. It was exciting to see how much we have been able to achieve while facing the unknown. Even as the season approached, we again were still unsure how the Nipper program would look and if we would be able to welcome back some of the much-loved social events that come with the nipper program.

Lucy Chambers and the newly formed Nipper committee must be commended for the amazing effort they put in along with the dedicated team of helpers, which saw the nipper program run smoothly, safely and without hiccup. Without all these volunteers, the program would never have gone ahead. To the age managers, COVID safety coordinators, Beach management team and the water safety thank you for making Lucy and the committee's job easier.

Our youth involvement program (YIPS) was again run by Kirsten Thomas and Lucy Tate. It was great to see so many members take up the opportunity to be a part of the YIPS program, and to all the recipients who achieved their bronze and silver awards this season, congratulations. Thanks Lucy and Kirsten for taking this role on board again.

Throughout the season we were lucky enough to have members attend some of our state development programs, as either participants or leaders.



In November, Maya Arnald, Jack Halabi and Holly O'Brien attend Life Saving Victoria's U18 Leadership and Development camp. Over the course of the weekend, Maya, Jack and Holly had the opportunity to develop their mentoring and coaching skills, as well as gain an understanding of the characteristics of effective teams, as well as an opportunity to develop their lifesaving skills through practical training scenarios.

Sarah Weeks and Freya Kitney represented Inverloch at the Champion Junior Lifesaver Development day, held in February. This day is a fun filled day of leadership development workshops, exposure to opportunities within lifesaving, as well as practical team based SRC scenarios. It was great to see both Sarah and Freya making the most of this opportunity and thoroughly enjoying the day.



Come April Sarah Weeks and Marnie Banks attended Lifesaving Victoria's U15 Leadership and Development Camp. For Marnie and Sarah, it was an opportunity for them to develop their leadership, interpersonal and teamwork skills whilst also broadening their understanding of lifesaving and support participants as they progress through their lifesaving journey.

This year also saw club member Tarryn Thom, assist with the delivery of all 5 Life Saving Victoria's Junior Development programs available to youth members.

Thank you once again to all our volunteers who helped this season. Without you all we would never have been able to run nippers or offer our members these programs. Hopefully season 2022-23 will see even more opportunities for all our members.

Teagan Thom - Membership & Leadership Director

COMPETITION REPORT



What a season of competition it has been for Inverloch! An amazing endeavour by our members as competition returned after a small break last year. This season our clubbies have challenged themselves, developing their skills through training and competing at carnivals across the state. Inverloch took on the fierce competition whilst always representing the club in a positive light, demonstrating respect and sportsmanship with all other athletes and clubs throughout the season.

During the 21/22 season Inverloch SLSC was represented at both Senior and Junior Summer Competition as well as our first Winter Competition Team in over 7 years. For our clubbies to be able to compete, we as a club need to continue to train and gain qualifications. Inverloch SLSC now has a Development Coach in IRB Racing, I really enjoyed gaining this qualification and cannot wait to see more members training in qualifications to allow more members to compete and utilise their lifesaving skills in a competitive environment.

Category	Male	Female	Total
Junior Competitors (Summer)	5	4	9
Senior Competitors (Summer)	0	4	4
Masters Competitors (Summer)	0	0	0
IRB Competitors (Winter)	7	4	11
Total Competitors	12	12	24

Statistics are based on the LSV 2021/22 Statistical Report July 2022

Summer competition

Juniors

Inverloch's Junior Competition Team took to Mordialloc earlier in the year for a super fun day of competition in the bay. Caity teamed up with Lorne U10 girls, resulting in a 3rd in the Surf Relay, 3rd in the Aqua Cameron and 2nd in the Sprint Relay. The boys started the day with the Long Run event with Fred placing 2nd and Hugh 3rd. They then teamed up with a variety of composite teams for more events, finishing the day competing in the final of the Board Rescue. An absolute stellar effort at their first carnival competing together!

Unfortunately, the Junior Team was met with multiple barriers throughout the rest of the season with injuries and COVID impeding their drive to compete. We look forward to seeing what our junior members get up to in the upcoming summer completion season.



Seniors

An amazing effort from our senior girls representing Inverloch SLSC at the Lorne carnival earlier in the year. Kirsten, Lucy, Em and Zoe brought their A game, competing in the Board Race, Board Relay, Surf Race, Beach Flags, Tube Rescue, Long Run, Ski and Double Ski. It was a great day of competition with Kirsten placing 2nd in the long run and all 4 ladies placing 2nd in the Tube rescue.



Winter Competition- IRB Racing

This season saw the return of the Inverloch IRB Team, who have worked diligently to return to competition after many years without a team. Inverloch competed in 5 carnivals across the state including Mordialloc, Anglesea, Hampton, Apollo Bay and the State Championships held at Lorne. Our 9 athletes comprising of 1 Women’s team and 3 Men’s teams, entered the competition this season with a positive attitude and a willingness to learn and have fun. During the first carnival the team received over 5 Disqualifications and only 1 team moving on from the heats. However, with each carnival the team attended, the results reflected an exponential shift in skills. By the 3rd carnival the team made an accumulative 8 Semi-finals and 3 finals!



Results per carnival

A big thank you to our officials and water safety; Gayle Morris, Michael Morris and Terry Aslanidis for whom we could not race if they weren’t standing on the cold beach working hard to help run the carnival. Another huge thank you goes to Brydie Smith and Saskia Mulder who, through the mentoring of Bec Morris, were able to keep calm and collected to manage the team through the chaos of race days.

A massive thank you to all the parents, family, and friends who have supported the team from the beach and at home as we worked to bring this team off the ground once more.

	Semis	Finals
Round 1: Mordialloc	2	0
Round 3: Anglesea	0	1
Round 4: Hampton	8	3
Round 5: Apollo Bay	4	1
State Championships: Lorne	3	2





Club Championships

In classic Inverloch fashion, Club Championships again fell on a chilly, dark and gloomy day. However, this didn't stop our clubbies from hitting the beach and channelling their inner athlete for a fun social day of rivalry. Athletes took part in a variety of land and water events including the 1km Run, Sprints, Flags, Swim and Board. It was amazing to see so many new faces come down and have a go at events. Thanks to everyone who participated as well as Robert O'Neill and Millie Gallagher for helping run the event. Massive congratulations go to the following athletes who took out the championship for each age group.

U-15 Female Club Champion: Sarah Weeks

U-15 Male Club Champion: Will Robinson

Junior Woman's Club Champion: Zoe Cross

Junior Men's Club Champion: Connor Oliver

Open Women Club Championship: Kristen Thomas

Open Men's Club Championship: Liam O'Brien

Masters over 35 Male Club Champions: Sumith Perera



David Morris- Competition Director



COMMUNITY RELATIONS REPORT



The Inverloch Surf Life Saving Club strives to build strong relationships with and support our local community, service groups and businesses. While our mission is to provide a safe beach environment for the community at the Inverloch Surf Beach, through the provision of an effective volunteer patrolling service, we also strive to offer our members a supportive and team-orientated club culture that encourages personal development and friendship. In addition, we offer our members sports, education, personal development, leadership, and social and health opportunities.

This past year has been successful in reconnecting with our members and welcoming them back into the clubhouse. We have also increased our relationship with local community groups and residents alike.

Despite the difficult and frustrating year for many businesses, our relationships with key sponsors and supporters remained strong. Specific thanks to Bendigo Bank and LJ Hooker Inverloch who continued their support.

The annual tin rattle also received great support from locals and tourists. A strong delegation from our Nipper families volunteered their time on what I think was one of the hottest days of summer to raise over \$2000.

The Deck Bar also switched gears this year. Introducing a broader range of beverages and introducing live music. This was just the ticket to becoming a regular haunt for many of our members and the broader community.

Achieving its most profitable year so far was without a doubt due to the many volunteers that gave their valuable time to work behind the bar each Friday and Saturday and a number of long weekends.

Glenn Arnold - Community Relations Director



FINANCE & TREASURERS REPORT



Season 2021/22 seemed like a wash, rinse, repeat of season 2020/21 thanks to reducing lockdowns, not much overseas travel and a reasonable summer weatherwise. Whilst the initial financial numbers might seem a little low on previous years, we did in fact have a stellar year and more than held our own in light of some unexpected events.

Results:

Our “unadjusted totals” (before accounting smoke and mirrors) showed a small profit for the season of just over \$11k. At the end of the day it’s only for recording and reporting purposes. The real story lies in our cash holdings as we really are a cash business in both accounting and financial terms.

The Till:

Our opening bank account totals started at \$249,947.65

We ran a full season and closed the year out with a final balance of \$235,369.62

An overall reduction in our cash position of \$14,578.03!!

Some wins:

The Deck Bar exceeded expected turnover by an additional 50% yielding a \$30K profit for the season. Our wonderful band of volunteers in the Kiosk ably led by Claudia not only beat last season’s sales record of \$98K but smashed it out of the park with an additional \$10k in revenue making the summers turnover figures a whopping \$108k and change. I dare not think how many coffees, hot dogs and salad rolls this adds up to???

The streetwear collection of uniform went gang busters and sold out of the more popular sizes once again.

We also netted a cool \$68K in grants that paved the way for more motors, boards, first aid and other vital lifesaving equipment as well as running a normal lifesaving season.

The expected and the unexpected expenses:

At the end of the 2020 year the board approved the replacement of the external deck around the clubhouse. Quotes were submitted and funding for the \$80K project was obtained. Lock downs ensued, building material shortages started to bite and prices went north in a big hurry. What was to be an \$80K project turned into a \$130K fiasco!

The windows along the north face of the clubhouse needed replacing. The Aircons in the training room packed it in. The big fridge in the kitchen died after 10 years of faithful service. The garage door sustained \$2k worth of damage at Bronze Camp. All this came on top of our normal repairs and maintenance for the year. These minor inconveniences totalled some \$87K in R & M costs of which \$60K was unexpected and \$50K of that was unfunded from external sources such as grants.

The Real World:

We had another fantastic summer on the new and improved deck, which should last 20 years before it needs any attention. The new windows are in and looking classy. The big fridge, after receiving a new compressor is purring like a kitten once more and the garage door creaks and groans its way up and down just like it always does. All is right in the world today!!

From the Treasurer:

As we look back on the season, we can all see that the world is changing and the way we do things needs to change with it! The time has come for me to take a step back and let younger heads with fresh ideas lead the charge into the future. But I cannot go without acknowledging those dedicated souls that got us to where we are today.

Glenn Arnold and his big black folder of RSA's tending bar all summer and all season and making sure we so much enjoyed those balmy nights on the "new deck"! Bring on next summer please!!

Claudia Cox and the food preppers, drink makers and practicing barristers, (I think that should be barista's) thanks for all the hotdogs, cheese toasties and sweet chilli chicken wraps that fed me, my children and all the other patrollers over the course of the season. We could not survive the day without you there.

The trainers, assessors, coaches, mentors, uniform sellers, sausage cookers, cupcake bakers, sandwich makers, equipment fixers, icing mixers and those who emptied a bin, wiped a bench, stacked a dishwasher or turned off a light – you guys (in footy terms) are the 1% 'ers that make it a winning team. No glamour, no big cash deposits, just good old fashioned elbow grease, time served and smiles from those who know what you do!

THANK YOU!

Last but by no means least – The Board:

Special mentions go to:

Mr President – leads by example, the patience of a saint and the diplomacy skills of a UN Ambassador.
Madame Secretary – undoubtedly the hardest working person in the club hands down. Always around, always aware and always on top of things!! She has kept me sharp and on my toes for so many years!

As for the rest of you "Boarders" – never stop learning, never stop evolving and never stop giving. Without you the club stops and that would be a very bad thing indeed.

Finally:

I'll leave you with a quote from Nelson Mandela, which to me could easily be about Surf Lifesavers.

"It is better to lead from behind and put others in front when you celebrate victory.

You take the front line when there is danger. That's when people appreciate your leadership!"

"See ya onda beach"

Rob O'Neill B.Com CPA

A.K.A - MMM (Mr Money Man) Retiring



INVERLOCH SURF LIFESAVING CLUB

**Financial Statements
For the year ended 31 May 2022**

Finance Consulting And Accounting

10 Williams Street

Inverloch 3996

Phone: (03) 56742922

Email: queries@fcaa.com.au

INVERLOCH SURF LIFESAVING CLUB

Contents

Trading Account	3
Detailed Profit and Loss Statement	4
Detailed Balance Sheet	7
Notes to the Financial Statements	9
Depreciation Schedule	17
Independent Auditor Report	24

INVERLOCH SURF LIFESAVING CLUB

**Trading Account
For the year ended 31 May 2022**

	2022 \$	2021 \$
Trading Income		
Bar Sales	57,101.03	37,181.89
Clothing Sales	31,275.50	13,220.88
Total Trading Income	88,376.53	50,402.77
Cost of Sales		
Add:		
Opening Stock	24,630.00	33,281.85
Purchases - Clothing	31,890.91	8,313.35
Purchases - Bar	27,829.97	18,183.73
	<u>84,350.88</u>	<u>59,778.93</u>
Less:		
Closing stock on hand	28,620.00	24,630.00
	<u>28,620.00</u>	<u>24,630.00</u>
Cost of Sales	55,730.88	35,148.93
Gross Profit from Trading	<u>32,645.65</u>	<u>15,253.84</u>

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

**Detailed Profit and Loss Statement
For the year ended 31 May 2022**

	2022 \$	2021 \$
Income		
Trading profit	32,645.65	15,253.84
Sales		1,968.51
Commissions received	1,000.00	
Dividends - unfranked		17.50
Interest received	124.97	1,265.04
Loss on disposal	(1,557.00)	
Bronze Camp	7,335.10	5,700.00
Donations	2,346.35	12,803.87
Grants	68,284.86	38,992.56
Member Subscriptions	58,509.71	25,677.88
Nippers	3,294.10	6,000.00
Sponsorship	4,000.00	12,000.00
Kiosk Sales	18,680.00	17,000.00
Lifeguard Services	4,580.29	
Clubhouse Hire	436.36	2,406.82
Development Camp	565.92	
Total income	<u>200,246.31</u>	<u>139,086.02</u>

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

**Detailed Profit and Loss Statement
For the year ended 31 May 2022**

	2022	2021
	\$	\$
Expenses		
Accountancy	600.00	600.00
Administration Fees	3,096.62	2,485.61
Bank Fees And Charges	197.01	131.55
Bronze camp expenses	2,439.85	1,423.33
Capitation expenses	2,363.64	
Competition Expenses	947.27	663.36
Cleaning/rubbish removal	9,531.40	7,143.46
Club House Expenses		6,656.29
Depreciation	72,235.00	94,514.62
Electricity	4,349.97	1,540.86
Food and Drinks	4,220.23	
First Aid	7,629.73	2,939.96
Gas	1,257.72	951.55
Insurance	21,394.11	23,752.76
Interest - Australia		332.92
Lifesaving Operations	2,270.27	922.76
Merchant Fees	481.80	447.11
Boat Expenses	7,754.26	2,456.66
Motor Vehicle Expenses	7,911.58	2,679.43
Nipper Expenses	3,141.13	1,597.22
Printing & stationery	756.19	880.08
Rates & land taxes	2,497.39	2,807.00
Repairs & maintenance	91,753.41	25,448.94
Replacements (tools, etc)	5,091.42	6,620.34
Security	1,075.77	182.00
Telephone	2,141.76	2,589.68
Training and Development	2,219.27	3,109.04
Trophies	2,467.28	1,623.86
YIPS Program Exp	981.15	
Website expenses	457.00	
Total expenses	261,262.23	194,500.39
Profit (loss) from ordinary activities before income tax	(61,015.92)	(55,414.37)
Income tax revenue relating to ordinary activities		
Net profit (loss) attributable to the association	(61,015.92)	(55,414.37)
Total changes in equity of the association	(61,015.92)	(55,414.37)

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB**Detailed Profit and Loss Statement****For the year ended 31 May 2022**

	2022	2021
	\$	\$
Opening retained profits	1,556,455.47	1,611,869.84
Net profit (loss) attributable to the association	<u>(61,015.92)</u>	<u>(55,414.37)</u>
Closing retained profits	<u><u>1,495,439.55</u></u>	<u><u>1,556,455.47</u></u>

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Detailed Balance Sheet as at 31 May 2022

	Note	2022 \$	2021 \$
Current Assets			
Cash Assets			
Bendigo - Cheque account		61,132.64	48,725.39
Bendigo - Term deposit		125,080.78	151,244.81
Bendigo Bank - 9905		48,906.20	49,727.45
Cash on hand		250.00	250.00
		<u>235,369.62</u>	<u>249,947.65</u>
Inventories			
Closing stock on hand		28,620.00	24,630.00
		<u>28,620.00</u>	<u>24,630.00</u>
Current Tax Assets			
ATO - Integrated Client Account		1,232.77	1,344.74
		<u>1,232.77</u>	<u>1,344.74</u>
Total Current Assets		<u>265,222.39</u>	<u>275,922.39</u>
Non-Current Assets			
Other Financial Assets			
Shares - Bendigo Bank (500) 6/03/06		500.00	500.00
		<u>500.00</u>	<u>500.00</u>
Property, Plant and Equipment			
Buildings - Club House		1,119,426.68	1,137,945.68
Plant & equipment @ WDV		144,687.10	157,275.02
Motor vehicles @ WDV		31,087.00	50,161.00
		<u>1,295,200.78</u>	<u>1,345,381.70</u>
Total Non-Current Assets		<u>1,295,700.78</u>	<u>1,345,881.70</u>
Total Assets		<u>1,560,923.17</u>	<u>1,621,804.09</u>

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB**Detailed Balance Sheet as at 31 May 2022**

	Note	2022 \$	2021 \$
Current Liabilities			
Financial Liabilities			
Secured:			
- Security Fob deposits		2,961.00	2,826.00
		<u>2,961.00</u>	<u>2,826.00</u>
Total Current Liabilities		<u>2,961.00</u>	<u>2,826.00</u>
Total Liabilities		<u>2,961.00</u>	<u>2,826.00</u>
Net Assets		<u>1,557,962.17</u>	<u>1,618,978.09</u>
 Members' Funds			
Issued Capital			
Members Equity		62,522.62	62,522.62
Accumulated surplus (deficit)		1,495,439.55	1,556,455.47
Total Members' Funds		<u>1,557,962.17</u>	<u>1,618,978.09</u>

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

**Notes to the Financial Statements
For the year ended 31 May 2022**

Note 1: Summary of Significant Accounting Policies

Basis of Preparation

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporations Act . In the opinion of the committee the association is not a reporting entity because it is not reasonable to expect the existence of users who rely on the association's general purpose financial statements for information useful to them for making and evaluating decisions about the allocation of resources.

The financial report has been prepared in accordance with the Associations Incorporations Act , the basis of accounting specified by all Australian Accounting Standards and Interpretations, and the disclosure requirements of Accounting Standards AASB 101: Presentation of Financial Statements, AASB 107: Cash Flow Statements, AASB 108: Accounting Policies, Changes in Accounting Estimates and Errors, AASB 1031: Materiality and AASB 1054: Australian Additional Disclosures.

The association has concluded that the requirements set out in AASB 10 and AASB 128 are not applicable as the initial assessment on its interests in other entities indicated that it does not have any subsidiaries, associates or joint ventures. Hence, the financial statements comply with all the recognition and measurement requirements in Australian Accounting Standards.

The association has not assessed whether these special purpose financial statements comply with all the recognition and measurement requirements in Australian Accounting Standards.

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

The following significant accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of this financial report.

(a) Property, Plant and Equipment (PPE)

Leasehold improvements and office equipment are carried at cost less, where applicable, any accumulated depreciation.

The depreciable amount of all PPE is depreciated over the useful lives of the assets to the association commencing from the time the asset is held ready for use.

Leasehold improvements are amortised over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.

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

Class of Fixed Asset	Depreciation Rate
----------------------	-------------------

Please enter classes of fixed asset and depreciation rates here

(b) Impairment of Assets

At the end of each reporting period, the entity 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 income statement.

INVERLOCH SURF LIFESAVING CLUB

Notes to the Financial Statements For the year ended 31 May 2022

(c) Cash and Cash Equivalents

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

(d) Revenue and Other Income

Revenue is measured at the fair value of the consideration received or receivable after taking into account any trade discounts and volume rebates allowed. For this purpose, deferred consideration is not discounted to present values when recognising revenue.

The association has applied AASB 15: Revenue from Contracts with Customers (AASB 15) and AASB 1058: Income of Not-for-Profit Entities (AASB 1058) using the cumulative effective method of initially applying AASB 15 and AASB 1058 as an adjustment to the opening balance of equity at 1 July 2019. Therefore, the comparative information has not been restated and continues to be presented under AASB 118: Revenue and AASB 1004: Contributions.

In the current year

Contributed Assets

The association receives assets from the government and other parties for nil or nominal consideration in order to further its objectives. These assets are recognised in accordance with the recognition requirements of other applicable accounting standards (eg. AASB 9, AASB 16, AASB 116 and AASB 138).

On initial recognition of an asset, the association recognises related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer).

The association recognises income immediately in profit or loss as the difference between initial carrying amount of the asset and the related amount.

Operating Grants, Donations and Bequests

When the association receives operating grant revenue, donations or bequests, it assesses whether the contract is enforceable and has sufficiently specific performance obligations in accordance with AASB 15.

When both these conditions are satisfied, the association:

- identifies each performance obligation relating to the grant
- recognises a contract liability for its obligations under the agreement
- recognises revenue as it satisfies its performance obligations.

Where the contract is not enforceable or does not have sufficiently specific performance obligations, the association:

- recognises the asset received in accordance with the recognition requirements of other applicable accounting standards (eg. AASB 9, AASB 16, AASB 116 and AASB 138)
- recognises related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer)
- recognises income immediately in profit or loss as the difference between the initial carrying amount of the asset and the related amount.

If a contract liability is recognised as a related amount above, the association recognises income in profit or loss when or as it satisfies its obligations under the contract.

INVERLOCH SURF LIFESAVING CLUB

Notes to the Financial Statements For the year ended 31 May 2022

Capital Grant

When the association receives a capital grant, it recognises a liability for the excess of the initial carrying amount of the financial asset received over any related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer) recognised under other Australian Accounting Standards.

The association recognises income in profit or loss when or as the association satisfies its obligations under the terms of the grant.

Interest Income

Interest revenue is recognised using the effective interest rate method.

Dividend Income

The association recognises dividends in profit or loss only when the right to receive payment of the dividend is established.

Income from Sale of Goods

The association publishes and sells books and magazines publications to the general public. Revenue is recognised when control of the products has transferred to the customer. For such transactions, this is when the products are delivered to the customers. Volume discounts could be provided with the sale of these items, depending on the volume of aggregate sales made to eligible customers over every six-month period. Revenue from these sales is based on the price stipulated in the contract, net of the estimated volume discounts. The volume discounts are estimated using historical experience and applying the expected value method. Revenue is then only recognised to the extent that there is a high probability that a significant reversal of revenue will not occur. Where there is expected volume discounts payable to the customers for sales made until the end of the reporting period, a contract liability is recognised.

A receivable will be recognised when the goods are delivered. The association's right to consideration is deemed unconditional at this time as only the passage of time is required before payment of that consideration is due. There is no significant financing component because sales (which include those with volume discounts) are made within a credit term of 30 to 45 days.

Customers have a right to return products within 60 days as stipulated in the current contract terms. At the point of sale, a refund liability is recognised based on an estimate of the products expected to be returned, with a corresponding adjustment to revenue for these products.

Consistent with the recognition of the refund liability, the association further has a right to recover the product when customers exercise their right of return so consequently the company recognises a right to returned goods asset and a corresponding adjustment is made to cost of sales.

Historical experience of product returns is used to estimate of the number of returns on a portfolio level, using the expected value method. It is considered highly probable that significant reversal in the cumulative revenue will not occur given the consistency in the rate of return presented in the historical information.

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

In the comparative period

Non-reciprocal grant revenue was recognised in profit or loss when the association obtained control of the grant and it was probable that the economic benefits gained from the grant would flow to the entity and the amount of the grant could be measured reliably.

If conditions were attached to the grant which must be satisfied before the association was eligible to receive the contribution, the recognition of the grant as revenue was deferred until those conditions were satisfied.

INVERLOCH SURF LIFESAVING CLUB

Notes to the Financial Statements For the year ended 31 May 2022

When grant revenue was received whereby the association incurred an obligation to deliver economic value directly back to the contributor, this was considered a reciprocal transaction and the grant revenue was recognised in the statement of financial position as a liability until the service had been delivered to the contributor; otherwise the grant was recognised as income on receipt.

The association received non-reciprocal contributions of assets from the government and other parties for no or nominal value.

These assets were recognised at fair value on the date of acquisition in the statement of financial position, with a corresponding amount of income recognised in the statement of profit or loss and other comprehensive income.

Donations and bequests were recognised as revenue when received.

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

Dividend revenue was recognised when the right to receive a dividend had been established.

Rental income from operating leases was recognised on a straight-line basis over the term of the relevant leases.

Revenue from the rendering of a service was recognised upon the delivery of the service to the customer.

(e) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO). Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or payables in the assets and liabilities statement.

(f) Financial Assets

Initial recognition and measurement

Financial assets and financial liabilities are recognised when the association becomes a party to the contractual provisions of the instrument. For financial assets, this is equivalent to the date that the association commits itself to either purchase or sale of the asset (i.e. trade date accounting is adopted).

Financial instruments (except for trade receivables) are initially measured at fair value plus transaction costs, except where the instrument is classified "at fair value through profit or loss", in which case transaction costs are expensed to profit or loss immediately. Where available, quoted prices in an active market are used to determine fair value. In other circumstances, valuation techniques are adopted.

Trade receivables are initially measured at the transaction price if the trade receivables do not contain a significant financing component or if the practical expedient was applied as specified in paragraph 63 of AASB 15: Revenue from Contracts with Customers.

INVERLOCH SURF LIFESAVING CLUB

**Notes to the Financial Statements
For the year ended 31 May 2022**

Classification and subsequent measurement

Financial assets are subsequently measured at:

- amortised cost
- fair value through other comprehensive income or
- fair value through profit or loss.

Measurement is on the basis of two primary criteria:

- the contractual cash flow characteristics of the financial asset and
- the business model for managing the financial assets.

A financial asset that meets the following conditions is subsequently measured at amortised cost:

- the financial asset is managed solely to collect contractual cash flows and
- the contractual terms within the financial asset give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding on specified dates.

A financial asset that meets the following conditions is subsequently measured at fair value through other comprehensive income:

- the contractual terms within the financial asset give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding on specified dates and
- the business model for managing the financial asset comprises both contractual cash flows collection and the selling of the financial asset.

By default, all other financial assets that do not meet the measurement conditions of amortised cost and fair value through other comprehensive income are subsequently measured at fair value through profit or loss.

The association initially designates a financial instrument as measured at fair value through profit or loss if:

- it eliminates or significantly reduces a measurement or recognition inconsistency (often referred to as an “accounting mismatch”) that would otherwise arise from measuring assets or liabilities or recognising the gains and losses on them on different bases
- it is in accordance with the documented risk management or investment strategy and information about the groupings is documented appropriately, so the performance of the financial liability that is part of a group of financial liabilities or financial assets can be managed and evaluated consistently on a fair value basis and
- it is a hybrid contract that contains an embedded derivative that significantly modifies the cash flows otherwise required by the contract.

The initial measurement of financial instruments at fair value through profit or loss is a one-time option on initial classification and is irrevocable until the financial asset is derecognised.

INVERLOCH SURF LIFESAVING CLUB

Notes to the Financial Statements For the year ended 31 May 2022

Derecognition

Derecognition of financial assets

A financial asset is derecognised when the holder's contractual rights to its cash flows expires, or the asset is transferred in such a way that all the risks and rewards of ownership are substantially transferred.

All the following criteria need to be satisfied for the derecognition of a financial asset:

- the right to receive cash flows from the asset has expired or been transferred
- all risk and rewards of ownership of the asset have been substantially transferred and
- the association no longer controls the asset (i.e. it has no practical ability to make unilateral decisions to sell the asset to a third party).

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in profit or loss.

On derecognition of a debt instrument classified as fair value through other comprehensive income, the cumulative gain or loss previously accumulated in the investment revaluation reserve is reclassified to profit or loss.

On derecognition of an investment in equity that the association elected to classify as at fair value through other comprehensive income, the cumulative gain or loss previously accumulated in the investments revaluation reserve is not reclassified to profit or loss, but is transferred to retained earnings.

Impairment

The association recognises a loss allowance for expected credit losses on:

- financial assets that are measured at amortised cost or fair value through other comprehensive income
- lease receivables
- contract assets (e.g. amount due from customers under contracts)
- loan commitments that are not measured at fair value through profit or loss and
- financial guarantee contracts that are not measured at fair value through profit or loss.

Loss allowance is not recognised for:

- financial assets measured at fair value through profit or loss or
- equity instruments measured at fair value through other comprehensive income.

Expected credit losses are the probability-weighted estimate of credit losses over the expected life of a financial instrument. A credit loss is the difference between all contractual cash flows that are due and all cash flows expected to be received, all discounted at the original effective interest rate of the financial instrument.

The association uses the following approaches to impairment, as applicable under AASB 9: Financial Instruments:

- the general approach
 - the simplified approach
 - the purchased or originated credit-impaired approach and
 - low credit risk operational simplification.
-

INVERLOCH SURF LIFESAVING CLUB

Notes to the Financial Statements For the year ended 31 May 2022

General approach

Under the general approach, at each reporting period, the association assesses whether the financial instruments are credit-impaired, and:

- if the credit risk of the financial instrument has increased significantly since initial recognition, the association measures the loss allowance of the financial instruments at an amount equal to the lifetime expected credit losses and
- if there has been no significant increase in credit risk since initial recognition, the association measures the loss allowance for that financial instrument at an amount equal to ***Please enter number of months***-month expected credit losses.

Simplified approach

The simplified approach does not require tracking of changes in credit risk at every reporting period, but instead requires the recognition of lifetime expected credit loss at all times.

This approach is applicable to:

- trade receivables and
- lease receivables.

In measuring the expected credit loss, a provision matrix for trade receivables is used, taking into consideration various data to get to an expected credit loss (i.e. diversity of its customer base, appropriate groupings of its historical loss experience, etc).

Purchased or originated credit-impaired approach

For financial assets that are considered to be credit-impaired (not on acquisition or originations), the association measures any change in its lifetime expected credit loss as the difference between the asset's gross carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. Any adjustment is recognised in profit or loss as an impairment gain or loss.

Evidence of credit impairment includes:

- significant financial difficulty of the issuer or borrower
- a breach of contract (e.g. default or past due event)
- where a lender has granted to the borrower a concession, due to the borrower's financial difficulty, that the lender would not otherwise consider
- the likelihood that the borrower will enter bankruptcy or other financial reorganisation and
- the disappearance of an active market for the financial asset because of financial difficulties.

Low credit risk operational simplification approach

If a financial asset is determined to have low credit risk at the initial reporting date, the association assumes that the credit risk has not increased significantly since initial recognition and, accordingly, it can continue to recognise a loss allowance of ***Please enter number of months***-month expected credit loss.

In order to make such a determination that the financial asset has low credit risk, the association applies its internal credit risk ratings or other methodologies using a globally comparable definition of low credit risk.

A financial asset is considered to have low credit risk if:

- there is a low risk of default by the borrower

INVERLOCH SURF LIFESAVING CLUB

Notes to the Financial Statements

For the year ended 31 May 2022

- the borrower has strong capacity to meet its contractual cash flow obligations in the near term and
- adverse changes in economic and business conditions in the longer term, may, but not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

A financial asset is not considered to carry low credit risk merely due to existence of collateral, or because a borrower has a lower risk of default than the risk inherent in the financial assets, or lower than the credit risk of the jurisdiction in which it operates.

Recognition of expected credit losses in financial statements

At each reporting date, the association recognises the movement in the loss allowance as an impairment gain or loss in the statement of profit or loss and other comprehensive income.

The carrying amount of financial assets measured at amortised cost includes the loss allowance relating to that asset.

Assets measured at fair value through other comprehensive income are recognised at fair value with changes in fair value recognised in other comprehensive income. The amount in relation to change in credit risk is transferred from other comprehensive income to profit or loss at every reporting period.

For financial assets that are unrecognised (e.g. loan commitments yet to be drawn, financial guarantees), a provision for loss allowance is created in the statement of financial position to recognise the loss allowance.

INVERLOCH SURF LIFESAVING CLUB

Depreciation Schedule for the year ended 31 May, 2022

	Total	Priv	OWDV	DISPOSAL		Consid	Date	ADDITION			Cost	Value	DEPRECIATION			CWDV	Upto	PROFIT	LOSS	Priv
				Date				T	D	Rate			Deprec	+	-					
Plant and Equipment																				
Beach Rescue Equipment	0.00	0.00	1,651	0	0	0		D	10.00	165	0	1,651	D	10.00	165	0	1,486	0	0	0
Nipper Board	0.00	0.00	121	0	0	0		D	15.00	18	0	121	D	15.00	18	0	103	0	0	0
Plant and Equipment	3,859	0.00	150	0	0	0		D	15.00	22	0	150	D	15.00	22	0	128	0	0	0
Sundry Equipment	3,859	0.00	150	0	0	0		D	15.00	22	0	150	D	15.00	22	0	128	0	0	0
Nipper Racing Paddel Boards	1,267	0.00	49	0	0	0		D	15.00	7	0	49	D	15.00	7	0	42	0	0	0
Surf Skis	6,000	0.00	108	0	0	0		D	20.00	22	0	108	D	20.00	22	0	86	0	0	0
3 X NIPPER SUFR BOARDS	3,940	0.00	1,257	0	0	0		D	10.00	126	0	1,257	D	10.00	126	0	1,131	0	0	0
HONOUR BOARDS	2,881	0.00	1,699	0	0	0		D	5.00	85	0	1,699	D	5.00	85	0	1,614	0	0	0
BUNKS	2,462	0.00	841	0	0	0		D	10.00	84	0	841	D	10.00	84	0	757	0	0	0
MARQUEE	4,000	0.00	1,383	0	0	0		D	10.00	138	0	1,383	D	10.00	138	0	1,245	0	0	0
Air Condition Unit	3,921	0.00	452	0	0	0		D	20.00	90	0	452	D	20.00	90	0	362	0	0	0
Food Processor	691	0.00	83	0	0	0	83	W	20.00	83	0	83	W	20.00	83	0	0	0	0	0
Kitchen Alterations	4,320	0.00	1,584	0	0	0		D	10.00	158	0	1,584	D	10.00	158	0	1,426	0	0	0
Nipper Board	3,300	0.00	1,204	0	0	0		D	10.00	120	0	1,204	D	10.00	120	0	1,084	0	0	0
Deposit on Thundercat IRS	5,455	0.00	1,992	0	0	0		D	10.00	199	0	1,992	D	10.00	199	0	1,793	0	0	0
Nipper Boards	5,345	0.00	1,966	0	0	0		D	10.00	197	0	1,966	D	10.00	197	0	1,769	0	0	0
3 Dolphin comp board	2,745	0.00	1,013	0	0	0		D	10.00	101	0	1,013	D	10.00	101	0	912	0	0	0
Portable PA System	1,381	0.00	189	0	0	0		D	20.00	34	0	189	D	20.00	34	0	135	0	0	0
2*S/Steel props (blade)	1,030	0.00	385	0	0	0		D	10.00	38	0	385	D	10.00	38	0	347	0	0	0
Fuel Cell yellow - IRB Camp	754	0.00	98	0	0	0		W	20.00	98	0	98	W	20.00	98	0	0	0	0	0
New beach trailer	1,980	0.00	763	0	0	0		D	10.00	76	0	763	D	10.00	76	0	687	0	0	0
Freezer	1,097	0.00	146	0	0	0		D	20.00	29	0	146	D	20.00	29	0	117	0	0	0
2*sets of spoon oars	3,200	0.00	1,171	0	0	0		W	10.00	1,171	0	1,171	W	10.00	1,171	0	0	0	0	0
Navy blue fibreglass surrboat	5,000	0.00	1,829	0	0	0		D	10.00	183	0	1,829	D	10.00	183	0	1,646	0	0	0
1*Set of meat clever oars	1,800	0.00	660	0	0	0		D	10.00	66	0	660	D	10.00	66	0	594	0	0	0
1 Sweep oar	300	0.00	113	0	0	0		D	10.00	11	0	113	D	10.00	11	0	102	0	0	0

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Depreciation Schedule for the year ended 31 May, 2022

	3,000.00 13/02/12	Total	Priv	OWDV	DISPOSAL		ADDITION		Value	DEPRECIATION		Priv	CWDV	PROFIT		LOSS	
					Date	Consid	Date	Rate		T	Rate			Upto +	Above	Total -	Total -
Unfinished surf boat		3,000	0.00	1,128	0	0	0	0	1,128	10.00	113	0	1,015	0	0	0	0
THUNDERCAT IRD	6,454.55 02/07/12	6,455	0.00	1,517	0	0	0	1,517	15.00	228	0	1,289	0	0	0	0	0
SPINAL BOARD	565.00 17/08/12	565	0.00	133	0	0	0	133	15.00	20	0	113	0	0	0	0	0
NIPPER BOARD	2,418.15 21/08/12	2,418	0.00	982	0	0	0	982	15.00	87	0	495	0	0	0	0	0
BENNETT RESCUE BOARD	3,534.00 21/08/12	3,534	0.00	850	0	0	0	850	15.00	128	0	722	0	0	0	0	0
ACHILLES HARD HULL IRD	11,329.09 05/12/12	11,329	0.00	1,956	31/05/22	0	0	1,956	18.75	1,956	0	0	0	0	0	0	0
RED OXY SOCK RESUS KIT	627.00 27/08/12	627	0.00	151	0	0	0	151	15.00	23	0	128	0	0	0	0	0
HAYDEN SURF SKI	1,772.73 17/09/12	1,773	0.00	432	0	0	0	432	15.00	65	0	367	0	0	0	0	0
HAYDEN COMP BOARD	995.45 17/09/12	995	0.00	243	0	0	0	243	15.00	36	0	207	0	0	0	0	0
TTG IRD TRAILER	3,100.00 05/10/12	3,100	0.00	783	0	0	0	783	15.00	117	0	666	0	0	0	0	0
4 BLADE STEEL PROP	1,180.00 05/10/12	1,180	0.00	290	0	0	0	290	15.00	43	0	247	0	0	0	0	0
WILSCO FUEL CELL	595.00 05/10/12	595	0.00	132	0	0	0	132	15.00	20	0	112	0	0	0	0	0
NO.3 OXY RESUS KIT	1,600.00 20/10/12	1,600	0.00	396	0	0	0	396	15.00	59	0	337	0	0	0	0	0
YELLOW SPINAL BOARD	1,110.00 05/11/12	1,110	0.00	277	0	0	0	277	15.00	42	0	235	0	0	0	0	0
HEART DEFIB	2,242.50 17/12/12	2,242	0.00	569	0	0	0	569	15.00	85	0	484	0	0	0	0	0
OP AIRWAY DUMMY	2,260.50 17/01/13	2,260	0.00	836	0	0	0	836	10.00	94	0	842	0	0	0	0	0
BOARD RACKS	818.18 18/01/13	818	0.00	533	0	0	0	533	5.00	27	0	506	0	0	0	0	0
YELLOW FLASHING LIGHTS	1,778.00 29/01/13	1,778	0.00	740	0	0	0	740	10.00	74	0	666	0	0	0	0	0
COMP BOARDS	1,250.00 20/04/13	1,250	0.00	335	0	0	0	335	15.00	50	0	285	0	0	0	0	0
3X RACING BOARDS	3,449.45 23/08/13	3,449	0.00	978	0	0	0	978	15.00	147	0	831	0	0	0	0	0
NIPPER TRAILER	5,000.00 26/09/13	5,000	0.00	1,439	0	0	0	1,439	15.00	216	0	1,223	0	0	0	0	0
BENNETT SURF RESCUE	1,248.86 18/10/13	1,249	0.00	364	0	0	0	364	15.00	55	0	309	0	0	0	0	0
FLAMMABLE FUEL CABINET	2,152.00 13/11/13	2,152	0.00	1,462	0	0	0	1,462	5.00	73	0	1,389	0	0	0	0	0
DEMON SURF BOARDS	5,127.27 17/10/13	5,127	0.00	5,127	0	0	0	5,127	0.00	0	0	5,127	0	0	0	0	0
DEMON SURFBOARDS	3,745.46 13/06/14	3,745	0.00	1,208	0	0	0	1,208	15.00	181	0	1,027	0	0	0	0	0

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Depreciation Schedule for the year ended 31 May, 2022

	Total	Priv	OWDV	Date	Consid	Date	Cost	Value	DEPRECIATION			Priv	CWDV	PROFIT		LOSS	
									DISPOSAL	ADDITION	Rate			T	D	Upto +	Above
2x SOFT RACERS	1,943	0.00	629		0		0	629	D	15.00	94	0	535	0	0	0	0
BLUE																	
GLASS DRINKS	2,960	0.00	1,496		0		0	1,496	D	10.00	150	0	1,346	0	0	0	0
FRIDGE																	
3x HARD 1x SOFT	4,801	0.00	2,460		0		0	2,460	D	10.00	246	0	2,214	0	0	0	0
RESCUE BOARD																	
TTG Beach Trailer No.2	2,200	0.00	867		0		0	867	D	15.00	130	0	737	0	0	0	0
Bennett Soft Rescue	4,233	0.00	1,689		0		0	1,689	D	15.00	263	0	1,426	0	0	0	0
Boards x4																	
Bennett Red/Yellow	1,270	0.00	511		0		0	511	D	15.00	77	0	434	0	0	0	0
Raceboard and cover																	
Bennett 10'6 Soft Race	3,445	0.00	1,398		0		0	1,398	D	15.00	210	0	1,188	0	0	0	0
board x4																	
SIH TTG IRB Racing	5,766	0.00	2,373		0		0	2,373	D	15.00	366	0	2,017	0	0	0	0
Trailer																	
Tohatsu Comp Motor	4,896	0.00	2,238	14/12/21	500		0	2,238	D	15.00	181	0	0	0	0	1,557	0
Tohatsu Patrol Motor	3,294	0.00	1,505	31/05/22	0		0	1,505	W	15.00	1,505	0	0	0	0	0	0
Tohatsu Patrol Motor	3,294	0.00	1,505	31/05/22	0		0	1,505	W	15.00	1,505	0	0	0	0	0	0
Kracka Nipper Boards	4,659	0.00	2,139		0		0	2,139	D	15.00	321	0	1,818	0	0	0	0
x10																	
Wilisco Fuel Cell	650	0.00	313	31/05/22	0		0	313	W	15.00	313	0	0	0	0	0	0
Wilisco Fuel Cell	650	0.00	313	31/05/22	0		0	313	W	15.00	313	0	0	0	0	0	0
Thundercat IRB	11,818	0.00	6,945		0		0	5,845	D	15.00	877	0	4,968	0	0	0	0
Patrol Motor	3,309	0.00	1,636	31/05/22	0		0	1,636	W	15.00	1,636	0	0	0	0	0	0
6x Nipper & 4x Tranny	0.00	0.00	1,803		0		0	1,803	D	25.00	451	0	1,352	0	0	0	0
Boards																	
4x Fuel Cells	0.00	0.00	655		0		0	655	D	30.00	196	0	459	0	0	0	0
Test tank	0.00	0.00	808		0		0	808	D	30.00	242	0	566	0	0	0	0
Solar System for patrol	15,501	0.00	12,542		0		0	12,542	D	10.00	1,264	0	11,288	0	0	0	0
tower																	
12 Nipper boards, 2	11,308	0.00	6,389		0		0	6,389	D	20.00	1,278	0	5,111	0	0	0	0
Race boats & 2 cover																	
Bench	2,506	0.00	1,683		0		0	1,683	D	15.00	252	0	1,431	0	0	0	0
Kiosk fridge	2,395	0.00	1,426		0		0	1,426	D	20.00	285	0	1,141	0	0	0	0
Copeland & pickers	2,132	0.00	1,226		0		0	1,226	D	20.00	245	0	981	0	0	0	0
equipment																	

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Depreciation Schedule for the year ended 31 May, 2022

	Total	Priv	OWDV	Date	Consid	ADDITION				DEPRECIATION				PROFIT		LOSS	
						Disposal	Date	Cost	Value	T	Rate	Deprec	Priv	CWDV	Upto	Above	Total
TV for training room	1,940	0.00	1,334	0	0	0	1,334	D	20.00	267	0	1,067	0	0	0	0	0
2 Soft Rescue Boards	2,137	0.00	929	0	0	0	929	D	40.00	372	0	557	0	0	0	0	0
Mobile Patrol Trailer Z45689	24,945	0.00	17,426	0	0	0	17,426	D	20.00	3,485	0	13,941	0	0	0	0	0
3x Trannie Boards & 6 Nipper Boards	5,210	0.00	3,660	0	0	0	3,660	D	20.00	732	0	2,928	0	0	0	0	0
2 Bar Fridges	3,658	0.00	2,574	0	0	0	2,574	D	20.00	515	0	2,059	0	0	0	0	0
Bar Build	7,259	0.00	6,176	0	0	0	6,176	D	10.00	618	0	5,558	0	0	0	0	0
Glass washer for bar	2,400	0.00	1,690	0	0	0	1,690	D	20.00	338	0	1,352	0	0	0	0	0
Coffee Machine for Kiosk	1,850	0.00	859	31/05/22	0	0	859	W	40.00	859	0	0	0	0	0	0	0
Patrol Boat INV01V	14,050	0.00	10,570	0	0	0	10,570	D	20.00	2,114	0	8,456	0	0	0	0	0
Side Board	2,255	0.00	1,841	0	0	0	1,841	D	20.00	368	0	1,473	0	0	0	0	0
6x Nipper Boards	3,170	0.00	2,668	0	0	0	2,668	D	20.00	534	0	2,134	0	0	0	0	0
Tohatsu Motor	2,936	0.00	2,427	0	0	0	2,427	D	25.00	607	0	1,820	0	0	0	0	0
2 x Motors	5,873	0.00	5,813	0	0	0	5,813	D	25.00	1,453	0	4,360	0	0	0	0	0
2x Rescue Boards	2,275	0.00	2,259	0	0	0	2,259	D	20.00	452	0	1,807	0	0	0	0	0
Tohatsu Motor	2,578	0.00	0	20/10/21	0	0	2,578	D	25.00	396	0	2,182	0	0	0	0	0
2x Toey 2022 Motors	5,011	0.00	0	13/01/22	0	0	5,011	D	25.00	477	0	4,534	0	0	0	0	0
Trauma Training Kit	2,486	0.00	0	02/05/22	0	0	2,486	D	25.00	51	0	2,435	0	0	0	0	0
Toey Patrol Motor Deposit	3,036	0.00	0	09/05/22	0	0	3,036	D	25.00	48	0	2,988	0	0	0	0	0
Thundercat Guy Copley	13,786.45	02/02/16	13,796	0.00	0	0	5,820	D	15.00	873	0	4,947	0	0	0	0	0
Thundercat IRB Training	13,250.00	01/02/16	13,250	0.00	0	0	5,587	D	15.00	838	0	4,749	0	0	0	0	0
	367,729		168,680		500		13,111		181,791	35,049	0	144,685					
									Deduct Private Portion	0							
									Net Depreciation	35,049							

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Depreciation Schedule for the year ended 31 May, 2022

	Total	Priv	OWDV	DISPOSAL		ADDITION		DEPRECIATION			CWDV	PROFIT		LOSS		
				Date	Consid	Date	Cost	Value	T	Rate		Deprec	Priv	Upto +	Above	Total -
Motor Vehicles																
HOLDEN COLORADO	38,221	0.00	6,652		0		0	6,652	D	18.75	1,247	0	0	0	0	0
DUEL CAB 4WD	24,288	0.00	17,085		0		0	17,085	D	20.00	3,417	0	0	0	0	0
ATV Defender	17,739	0.00	15,017		0		0	15,017	D	20.00	3,003	0	0	0	0	0
Polaris 570 ATV																
	80,249		38,754		0		0	38,754			7,667	0	0	0	0	31,087
								Deduct Private Portion			0					
								Net Depreciation			7,667					

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Depreciation Schedule for the year ended 31 May, 2022

	Total	Priv	OWDV	Date	Consid	Date	ADDITION			DEPRECIATION			Priv	CWDV	Uplc +	Above	LOSS	
							Value	T	Rate	Deprac	Total	Priv						
CLUB HOUSE																		
CLUB HOUSE DESIGN	22,210	0.00	15,397		0		15,397	D	2.50	385	0	15,012	0	0	0	0	0	0
CLUB HOUSE DRAWINGS	1,000	0.00	721		0		721	D	2.50	18	0	703	0	0	0	0	0	0
3D DRAFTING SERVICES	23,093	0.00	16,739		0		16,739	D	2.50	418	0	16,321	0	0	0	0	0	0
DESIGN AND DOCUMENT	17,200	0.00	12,577		0		12,577	D	2.50	314	0	12,263	0	0	0	0	0	0
FIRE ENGINEERING	800	0.00	593		0		593	D	2.50	15	0	578	0	0	0	0	0	0
BCA CHECKS	4,800	0.00	3,450		0		3,450	D	2.50	86	0	3,364	0	0	0	0	0	0
DRAFTING	475	0.00	368		0		368	D	2.50	9	0	349	0	0	0	0	0	0
AMENDED DRAWINGS	250	0.00	189		0		189	D	2.50	5	0	184	0	0	0	0	0	0
COMPLETION OF CLUBHOUSE	1,377,312	0.00	1,069,175		0		1,069,175	D	2.50	26,729	0	1,042,446	0	0	0	0	0	0
Security shutters	680	0.00	422		0		422	D	5.00	21	0	401	0	0	0	0	0	0
Joinery first aid foyer	6,436	0.00	5,095		0		5,095	D	2.50	127	0	4,968	0	0	0	0	0	0
Gas connection	1,049	0.00	817		0		817	D	2.50	20	0	797	0	0	0	0	0	0
Door Closers	2,882	0.00	2,272		0		2,272	D	2.50	57	0	2,215	0	0	0	0	0	0
TRAINING CUIPBOARDS	5,177	0.00	3,262		0		3,262	D	5.00	163	0	3,099	0	0	0	0	0	0
REAR GATES	1,895	0.00	717		0		717	D	10.00	72	0	645	0	0	0	0	0	0
ROOFING LANEWAY	1,728	0.00	1,138		0		1,138	D	5.00	67	0	1,081	0	0	0	0	0	0
CABINET PATROL DESK	796	0.00	526		0		526	D	5.00	26	0	500	0	0	0	0	0	0
Plumbing for Bar	2,325	0.00	1,988		0		1,988	D	10.00	199	0	1,789	0	0	0	0	0	0
Cage fencing under deck for boards	2,850	0.00	2,510		0		2,510	D	20.00	502	0	2,008	0	0	0	0	0	0
Sound Proofing Improvements	4,250	0.00	0		0	0	4,250	P	10.00	141	0	4,109	0	0	0	0	0	0
	6,750	0.00	0		0	0	6,750	D	10.00	155	0	6,595	0	0	0	0	0	0

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Depreciation Schedule for the year ended 31 May, 2022

DISPOSAL		ADDITION		DEPRECIATION		PROFIT		LOSS						
Date	Consid	Date	Cost	Value	T	Rate	Deprac	Priv	CWDV	Upto	+	Above	Total	Priv
			11,000	1,148,946			29,519	0	1,119,427					
				Deduct Private Portion			0							
							Net Depreciation							
							29,519							
1,483,658														
				1,137,946										

The accompanying notes form part of these financial statements.

INVERLOCH SURF LIFESAVING CLUB

Independent Auditor Report

**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 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 association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the committee.
- Conclude on the appropriateness of the committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the association'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 association 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 committee 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 our audit.

Signed on :



Jorde Chambers,

F.C.A.A.

10 Williams Street, Inverloch

CLUB SPONSORS & SUPPORTERS

Thank You!

Your support, sponsorship and donations are helping Inverloch Surf Life Saving Club develop, grow and continue to protect the community on our surf beach.

Mitre 10

Inverloch Men's Shed

Inverloch NewsXpress

Esplanade Hotel

Inverloch Gas

Inverloch Foodworks (including the Foodworks Loyalty Program)

Gasmate

Inverloch RSL

Bass Coast Shire Council

Dirty Three Wines

Inlet Hotel

Paul the Pieman

South Gippsland Water

Treat Time Inverloch

Outdoors Domain



MAJOR SPONSORS:

Inverloch Community Bank

L J Hooker Inverloch

RACV Resort

