



2025

ANNUAL REPORT



ABOUT THIS REPORT

This report provides a comprehensive overview of Mounties Group and its subsidiaries, detailing our operations, activities, and financial outcomes, and how that impacted our delivery to our core purpose for the year ending 30 June 2025. We proudly share this report as a transparent reflection of our commitment to the community. We invite all stakeholders to see the tangible difference we make and the values that drive our purpose of improving the lives of our members.

OUR STORY: BUILT ON PURPOSE, POWERED BY COMMUNITY

Since our beginnings in 1960 as a group of local families united by a desire to help those in need, Mounties Group has grown into one of Australia's most respected profit-for-purpose organisations. For over 60 years, we've remained committed to improving lives—serving millions across our communities every year.

Today, our member operations span four states, delivering Hospitality, Health, and Leisure services through a business model that reinvests every dollar earned, into improving our local community. With no shareholders and no dividends, our profits go directly back into the community, funding facilities, services, and initiatives that make a real difference.

With nearly 280,000 members, a team of over 1,371 staff, and more than 4 million customer visits annually, Mounties Group is a powerful force for our community. We contribute millions of dollars each year to enhance the wellbeing of the communities we serve.

While many clubs were founded to support sport, military legacy, or religious causes, Mounties Group was born from mateship, with a mission to improve the lives of everyday people. That founding spirit still drives us today.

We operate commercially, but our purpose is social. Every service we provide, every dollar we earn, is reinvested into creating better outcomes for our members and their communities, through grants, sponsorships, donations, and improved facilities.



Mounties Group is the only Australian Registered Club acknowledged for transparency and accuracy by the Australasian Reporting Awards, earning a silver award for our 2024 Annual Report.

OUR VISION

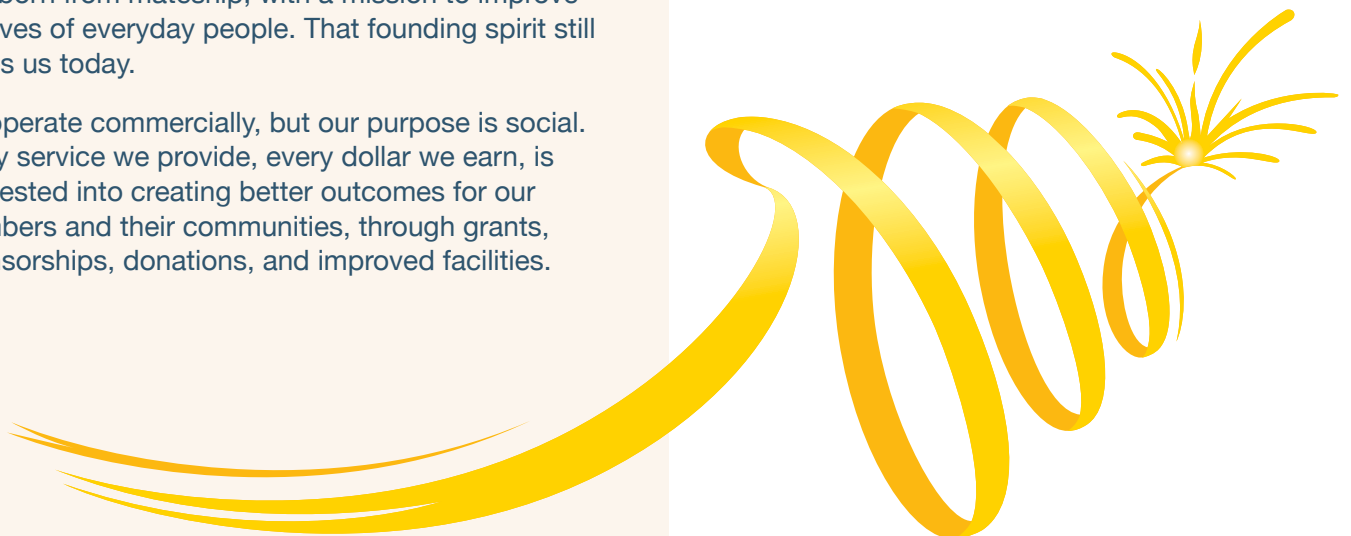
To improve the
lives of our members

OUR VALUES

We are guided by the principles of

Family
Loyalty
Fun
Honesty
Caring
Innovative
Outcome Driven

These values shape every decision
we make and every experience
we create.





Mounties Care Home Care services

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FY25 HIGHLIGHTS



278,993

TOTAL MEMBERS



5,500

LOCAL JOBS CREATED



3,953,265

SUBSIDISED/
DISCOUNTED MEALS FOR
OUR COMMUNITY



82

LOCATIONS



4.1m

MEMBERS AND THEIR
GUESTS SERVED



12,000

LOCAL CHILDREN
SUBSIDISED TO PLAY
JUNIOR SPORT IN OUR
LOCAL COMMUNITIES



SUPPORTED 54 SOCIAL
INCLUSION GROUPS
WITH OVER

\$3m

MILLION
IN FUNDING



PROVIDED OVER

\$29.5m

IN COMMUNITY
SUPPORT



PROFIT TO MEET OUR
PURPOSE NEXT YEAR

\$19.8m



HELPED

262

LOCAL COMMUNITY
GROUPS WITH
FINANCIAL ASSISTANCE



SPENT OVER

\$1.2m

ON LIVE
ENTERTAINMENT



SPENT OVER

\$770,000

ON UPKEEP AND
MAINTENANCE OF
LOCAL COUNCIL
OWNED COMMUNITY
PARKS AND FIELDS



\$13m

PROVIDED TO BUILD
MOUNTIES CARE
COTTAGE
HELPING SICK KIDS AND
THEIR FAMILIES DURING
TIMES OF NEED



FUNDED AUSTRALIA'S
FASTEST RAPID
RESPONSE RESCUE
HELICOPTER TO DELIVER

396

MISSIONS



MORE THAN

\$620,000

SPENT ON IMPROVED
FACILITIES AND SERVICES
FOR OUR LOCAL
COMMUNITY



PROVIDED SUBSIDISED
HEALTH SERVICES TO
MORE THAN

200,000

LOCAL PEOPLE



THE MOUNTIES WAY

At Mounties Group, we do business differently. While some may view our operations as complex, spanning multiple industries and services across four states, our approach is simple and consistent: we exist to improve the lives of our members and the communities in which they live and do so by developing and delivering services that meet our members' needs across their life.

Our journey began in 1960, when a group of local families came together to support local people in need. From those humble beginnings, Mounties Group has grown into one of Australia's leading profit-for-purpose organisations. Today, we serve more than 4 million people annually, employ over 1,371 staff, and support a membership base of nearly 280,000 individuals.

We operate under a unique business model that we've refined over six decades. We start by understanding the lifespan of our members, what they need, what brings them joy, and what helps them feel connected. Then, we develop and deliver services that meet those needs, charging enough to cover our costs, sustain our operations and deliver to community needs. Every dollar of profit we generate is reinvested into our core purpose: to improve the lives of our members.

FOR EVERY DOLLAR SPENT
WE MAKE

16 cents

16%

Community facilities
and support

29%

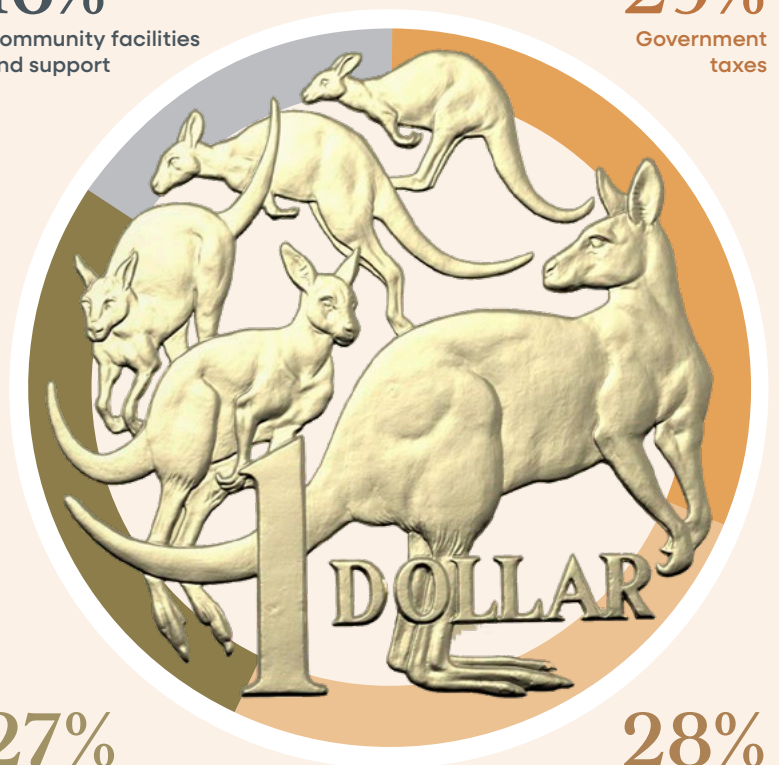
Government
taxes

27%

Purchases from
local businesses

28%

Local jobs



A BUSINESS MODEL WITH PURPOSE

Mounties Group is a company limited by guarantee and structured as a social enterprise. We have no shareholders and pay no dividends. Instead, our profits are returned to the community through donations, grants, sponsorships, and the development of facilities and services that enhance wellbeing and social inclusion.

This year that means, we have been able to provide \$29.5 million to our community in support.

Over the past 60 years, this model has enabled us to contribute more than \$400 million to the community. Funds that, in a traditional business would have gone to shareholders. This is the Mounties way: commercial success used as a tool for social good.

On average, for every dollar spent with Mounties Group, after paying taxes and costs, we make 16 cents.

Instead of paying shareholders or dividends, we use that 16 cents to provide better outcomes for our local community through improved services, facilities and community support.

OUR FOUR PILLARS OF IMPACT

1. HOSPITALITY

We operate eight club venues across Greater Sydney, offering 22 bars, 15 restaurants and cafés, 23 entertainment areas, and 17 community meeting rooms. These spaces are designed to bring people together, foster connection, reduce loneliness and create memorable experiences.

2. HEALTH

Our health services are extensive and growing. We run three general practice clinics, four homecare nursing businesses, an NDIS provider, and twelve retail stores offering independent living aids. We also support over 160 medical specialists, fitness centres, and allied health professionals, ensuring our members have access to quality care at every stage of life.

3. LEISURE

From holiday resorts and hair salons to our ever popular Major Fun Play Centres, our leisure offerings provide affordable escapes from daily life. These services are designed to bring joy, relaxation, and balance to our members and their families.

4. COMMUNITY

Community is at the heart of everything we do. Mounties Group proudly supports 54 social inclusion programs (sub-clubs), 100 subsidised sporting teams, nine lawn bowling greens, ten indoor courts, bocce facilities, and 12 sporting fields, spaces that foster engagement, belonging, and healthier lifestyles.

As a profit-for-purpose organisation, every dollar we earn is reinvested into the communities where our members live, work, and play. In FY25 alone, we contributed almost \$30 million to the community, including \$13 million pledged to build Australia's fourth dedicated children's hospice and funding for 396 life-saving CareFlight missions through Mounties Care. These initiatives reflect our unwavering commitment to improving lives and building stronger, safer, and more inclusive communities.

Every service we offer, every initiative we launch, and every dollar we earn is part of a bigger picture: creating better outcomes for our members and the communities they call home. **That's the Mounties Way.**

MESSAGE FROM THE PRESIDENT

Welcome to my first Annual Report as President of Mounties Group.

First off, I want to say a big thank you to my fellow Directors and to our CEO, for the incredible support throughout what's been a tough but rewarding year. We've faced plenty of challenges, but we've come through them together, and I'm proud of what we've achieved as a team.

I also want to give a huge shout-out to our amazing staff across Mounties Group. The work they've done this year has been nothing short of outstanding. They've handled the pressures of our industry with professionalism and grit, often putting in long hours and dealing with some pretty complex issues. Their commitment hasn't gone unnoticed.

Backing them up has been our Management Team, who've also done a fantastic job. Their support and leadership have helped guide the staff through the ups and downs, and I want to thank them for their efforts.

These past few years, we've seen a shift in the Club. There's been a noticeable drop in reliance on gaming machine profits, and we've seen strong growth in other areas like food, entertainment, health, and wellbeing. That's a big win for us and shows that our strategy to diversify is working.

We're now involved in a whole range of services that support our members and the wider community. We've expanded into Health, Mobility and Independence, Allied Health, Home Care, Hairdressing, and Play Centres, just to name a few. These changes are helping to future-proof the Club and make sure we're offering more value to our Members.

We've also been busy behind the scenes with some major upgrades and improvements, including:

- A brand-new cooling tower and chiller at Mounties, costing \$10 million
- Carpark improvements at Mount Pritchard
- A refreshed entry experience at Mount Pritchard
- A new undercover bowling green and bar at Halekulani
- Roof replacement at Triglav
- Replaced air conditioning at Club Wyong, Halekulani and Breakers.
- 9th Green renovations at Breakers
- A new chiller system at Harbord Diggers

This year, we had a requirement under ClubGrants to provide \$3.2 million in community support and once again we have far exceeded that expectation. We've continued to support our long-time community partners with \$15 million contributed to grants, sporting and sponsorships plus an additional \$15 million in-kind support. One of the highlights has been the Mounties Care partnership with CareFlight, which recently added a new Rapid Response Helicopter to their fleet, ready to be in the air in under three minutes. That's a game-changer for emergency response.

I want to acknowledge the support across our entire network of clubs, Mounties, Harbord Diggers, Triglav, Mekong, Manly Bowling Club, Club Wyong, Halekulani Bowling Club, and Breakers Country Club. Thank you to the Management, Staff, and Members at each of these venues for your ongoing support.

Before I wrap up, I want to give a special mention to our floor staff at all venues. You're the face of Mounties, and the way you look after our Members and visitors with professionalism and care is something we're all proud of. Well done and thank you.

I also want to once again thank our CEO, Dale Hunt, for the incredible value he brings to the business and for his ongoing support and friendship. It's been a pleasure working alongside him.

And finally, to my fellow Directors, Pam Hansen (Vice President), Trevor Wilks (Vice President), Jenny McNevin, Trevor Forman, Leon Hansen, Denis Byrne, Steve Soares, and John Dean (Past President) thank you for your support and teamwork. A special thanks to John for helping make the leadership transition smooth and steady.

To all 278,993 Mounties Members—thank you for your loyalty, your support, and for being part of this journey. We're excited about what's ahead, and we couldn't do it without you.

278,993

TOTAL MEMBERS



This past year, we've seen a shift in the club industry. There's been a noticeable drop in reliance on gaming machine profits, but we've seen strong growth in other areas like food, entertainment, health, and wellbeing. That's a big win for us and shows that our strategy to diversify is working.



STEVE FITZPATRICK

President
Mounties Group

MESSAGE FROM THE CEO

It never ceases to amaze me how much can be achieved when our family of almost 280,000 Mounties Group members come together with our 1,371 staff and over 4 million of our community who visit our Clubs and Health businesses each year, choosing Mounties as the delivery channel for their hard-earned money to make a positive difference in our local community.

This year, with the support of our members, we:

- Grew visitation and support of our venues by over 10% to more than 4 million people annually
- Improved our revenue by 12.6% to \$240 million across our hospitality, health and leisure businesses
- Increased our membership by 8.9% to nearly 280,000 local people
- Continued to reduce our reliance on traditional income streams which has steadily declined from 85.3% in 2018 to 67.7% of revenue this year, through diversification
- Invested over \$24 million in upgrading our venues and facilities
- Delivered a net profit of \$19.9 million to support our core purpose in the coming year
- Contributed \$29.5 million in support to our community

As we reflect on the past year, I want to thank our members, Board, and our amazing staff for making this happen during a time of significant challenges.

High mortgage interest rates, increased living costs, and economic uncertainty have placed pressure on households, while rising service delivery costs and a rapidly evolving regulatory environment have impacted our operations.

A significant development this year was the commencement of civil penalty proceedings by AUSTRAC against Mounties Group, alleging non-compliance with anti-money laundering and counter-terrorism financing laws.

While these proceedings are ongoing, we are unable to comment, but I assure members that we take these matters extremely seriously and have responded proactively. Finding that we must improve our governance after previous expert advice that we were of the highest standard, led to us undertaking a comprehensive review of our governance and compliance frameworks and we have invested in building a dedicated in-house team of legal, financial crime risk management, and compliance specialists focused on ensuring best-practice governance, risk management, and regulatory compliance across all areas of our business.

We acknowledge the importance of maintaining the trust of our members and the broader community, and we are committed to continuous improvement and transparency.

Despite the challenges, Mounties Group has remained steadfast in our commitment to supporting our members and delivering on our core purpose. We achieved record membership and revenue, contributed more than \$280 million in economic value to the NSW economy, paid over \$60 million in taxes, and subsidised local community facilities to the value of more than \$10 million.

We understand that tough times call for even stronger community support. For the third consecutive year, we have lifted our support to an industry-record level, this year of more than \$29.5 million. We have also committed long-term funding for vital community initiatives such as the Mounties Care CareFlight helicopter, Mounties Care Cottage for terminally ill children, and Street University for disadvantaged youth.

In line with our strategy to make the money and then invest in our community once we know how much we have made, this year we contributed direct financial support equal to 76% of last year's net profit after tax. The remaining 24% is committed to long term community projects and facility improvements.

We are investing in upgrades that will further improve our venues, creating spaces that are welcoming, relevant, and aligned with the changing needs of our members and community. We continue to reinvest in our current clubs to ensure we deliver community hubs and gathering places to reduce loneliness and build stronger connected communities.

We are building for the future with our Health and Leisure business now delivering over \$40 million a year and delivering to the needs of thousands of our members resulting in our reliance on traditional income streams reducing each year.

As always, our highlights far outweighed our challenges and I want to sincerely thank our Board of Directors. These hardworking and committed community volunteers are responsible for the oversight, strategic planning and guidance that allow us to deliver such important projects including Mounties Pathway Programs subsidising over 12,000 local children to play sport and our Social Inclusion Programs (Sub-Clubs) that see thousands of people each month experience a higher level of inclusion and connectivity, reducing loneliness and improving health benefits across our community.

With increased expectations, regulatory requirements and personal accountability, the demand on directors in terms of time, engagement, ongoing education and study has never been higher.

To our President, Steve Fitzpatrick, our Vice Presidents, Pamela and Trevor and all our Directors, thank you for your support, guidance and unwavering commitment to represent our members and community. The many meetings and responsibilities, along with the hours of required reading and study each month is not seen by many, but is appreciated by those that know your commitment to making Mounties the best it can be.

Most importantly of all, to our 278,993 members, I want to say thank you for your ongoing support. With 82.9% of our members now stating that you are “very loyal” and would stand to support Mounties Group if needed, across NSW and now across Australia, the future for our member organisation is looking exciting and showing a bright future.

**WE ARE BUILDING FOR THE
FUTURE WITH OUR HEALTH
& LEISURE BUSINESS NOW
DELIVERING REVENUE OVER**

\$40M a year

**MOUNTIES PATHWAY
PROGRAMS SUBSIDISING
OVER 12,000 LOCAL
CHILDREN TO PLAY SPORT**

12,000

**82.9% WOULD STAND TO
SUPPORT MOUNTIES GROUP**

82.9%



DALE HUNT

CEO

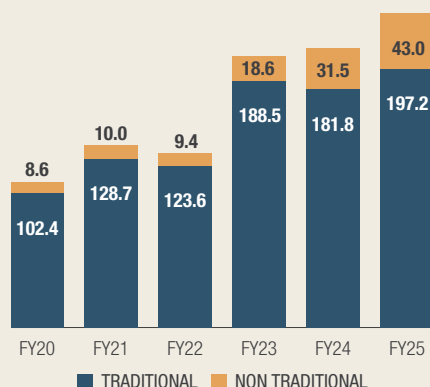
Mounties Group

MESSAGE FROM THE CFO

Strong engagement in the community drove an increase in membership, leading to year-on-year visitation growth across all our sites. Our diversification strategy continues to gain momentum with further expansion and growth in both our Health & Leisure businesses. The combined impact was strong year-on-year revenue growth across the group.

The profit generated by our diversified revenue streams during the year enabled us to continue the investment in our facilities and member services across all sites whilst also increasing our direct financial community contribution to a new record level.

Group Revenue – \$m

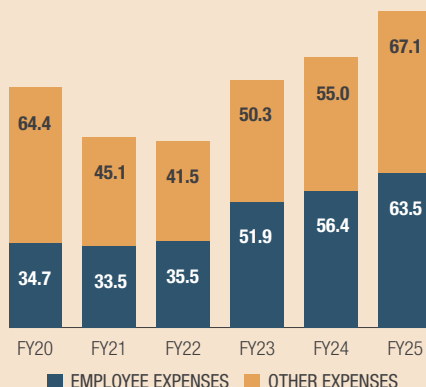


Total Group revenue for the year reached \$240.2m, +\$26.8m or 12.6% vs last year. Over the past five years we have grown our revenue at a compound growth rate of 16.7% per annum.

In our traditional hospitality business, we grew underlying revenue by 8.4%, an excellent performance in challenging market conditions. Over the past five years we have grown traditional revenue at a compound growth rate of 14.0% per annum.

Our diversification strategy continues to gain momentum with non-traditional (Health, Leisure & Fitness) revenue increasing year on year by \$11.5m or 36.3% to close the year at \$43.0m. Over the past 5 years, we have grown this diversified revenue stream at a compound annual growth rate of 38.0% and it now represents 18% of total group revenue.

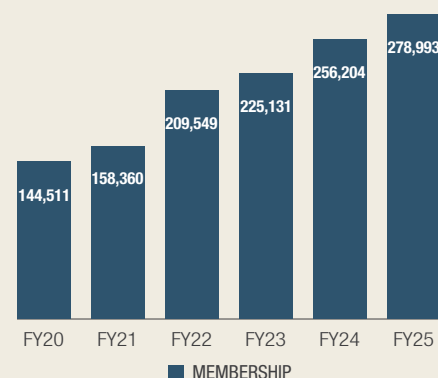
Group Expenses – \$m



During the year Group operating expenses were \$130.6m +\$19.2m or 17.2% vs last year. Over the last five years, total expenses of the group have increased at a compound growth rate of 5.7% per annum.

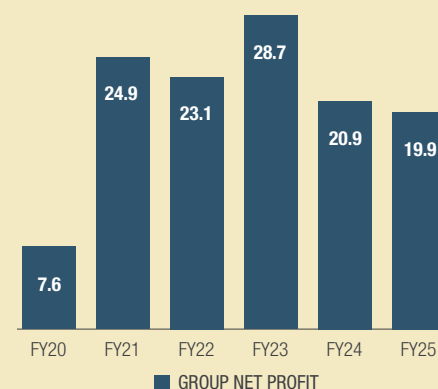
Employee expenses for the year totalled \$63.5m +\$7.1m or 12.6% vs last year. As we continue to expand our operations, we create new employment opportunities and over the last five years, employee expenses of the group have increased at a compound growth rate of 12.8% per annum.

Membership



During the year, membership grew to 278,993 +22,789 or +9% vs last year. Over the past five years, we have grown by membership by 134,482, increasing at an annual compound growth rate of 14.1%.

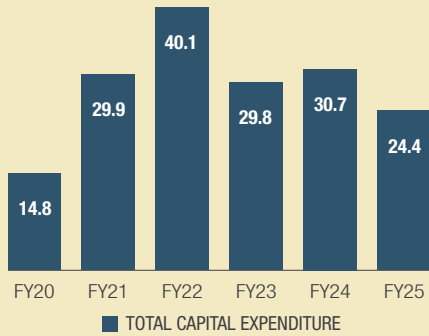
Group Profit – \$m



Total Group profit attributable to members for the year was \$19.9m, -\$1.0m or -5.0% vs last year.

Over the past five years, the Group has generated a total profit of \$117.5m, enabling us to continue to invest in our facilities and the wider community.

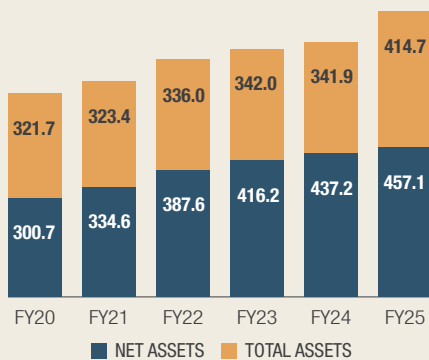
Group Capital Expenditure — \$m



We continue to deploy capital in a disciplined fashion, ensuring we balance our stay in business initiatives with our diversification strategy. Total capital deployed in the last 12 months was \$24.4m - \$6.3m or -20.4% vs last year.

Over the past five years, the Group has invested a total of \$154.8m on capital expenditure initiatives, enabling us to grow both our traditional (Hospitality) and non-traditional (Health, Leisure & Fitness) businesses.

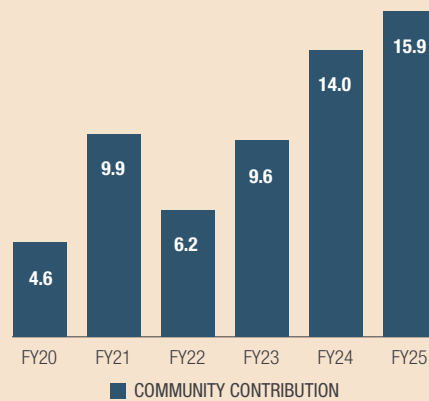
Group Assets — \$m



During the year the Total Assets of the Group grew to \$871.8m +\$92.7m or +11.9% vs last year. Over the past five years we have grown by \$249.4m, increasing at an annual compound growth rate of 7.0%.

Our Net Assets increased to \$457.1m +\$19.9m or +4.5% vs last year. At the end of the year, the Group had no debt finance across any of its operations.

Community Contribution — \$m



This year, the Group was able to make a record financial community contributions of \$15.9m, +\$2.0m or +14.2% vs last year. In addition to the ongoing support of grass roots sports and charities in the communities surrounding our eight sites, we extended our support of CareFlight and the Kari Foundation whilst making the commitment to contribute \$13m to Sydney Children's Hospitals Foundation to build the Mounties Care Cottage.

Over the past five years, we have grown our direct financial contributions at a compound annual growth rate of 28.5% equating to a total of \$55.7m over the five year period.



SAM ABBOTT

CFO

Mounties Group

OUR STRATEGY

At Mounties Group, we understand that people outside our membership do not always see the difference between us and other clubs.

The simple truth is that in Australia, registered clubs were created for multiple reasons such as Rugby League, RSL traditions, Golf or other purposes and only 4% of all registered clubs were created as community clubs. Mounties Group is proudly one of those 4% of community clubs.

Mounties Group is a values based member organisation with a mission to improve the lives of our Members through our seven values of Honesty, Loyalty, Fun, Family, Caring, Innovative and Outcome Driven.

We are a Profit-for-Purpose organisation that operates across the Hospitality, Health and Leisure sectors to generate a surplus, and then contribute our profits to meet our core purpose of improving members lives.

Our business model follows the life span of a person in our community and identifies problems they face and then delivers products and services to improve their lives.

As a member organisation, we are a public company that has never issued shares in Mounties Group in our entire 60 plus year history. Instead of paying dividends to shareholders, we distribute our profits to improving community services and facilities.

We are now one-third of our way through a 15-year strategic plan that sees Mounties grow to deliver more in terms of Health and Leisure whilst reducing our reliance on traditional income streams such as alcohol and gaming. This means we are focusing on delivering to the needs of our members and improving lives but taking a long term practical approach that will see us always continue to be able to deliver the financial support needed by our community and members.

The coming year as we move into the third of the six strategic stages, we take the time, to review, consolidate and consider our future.



Mounties Group Board of Directors

A key focus on sport, community gathering, and social inclusion programs (sub-clubs) addresses our community needs in terms of engagement and inclusion, to reduce loneliness in our community, build stronger futures for our youth, and develop cross cultural connections for a better community in which to all live.

Growing our organisation through financial success and diversification means we are able to grow local employment, provide training and deliver more. At the same time, our delivery of free training programs in areas such as domestic violence, mental health and financial planning delivers to better lives for our members and community.



In those areas in which we operate with a social licence from our community, we have a responsibility to provide services in a manner that is of the safest standards and are underpinned by support and assistance for the small percentage of people that may need it.

The coming year, as we move into the third of the six strategic stages, we take the time to review, consolidate and consider our future. This is a year when we review our organisation at all levels, the manner in which we operate, and how we can do things more effectively and deliver more to our members and community. Now that we have secured our financial position, we also launch some very exciting community programs that will have lasting effects on local lives for decades to come.

**OUR BUSINESS MODEL
FOLLOWS THE LIFE SPAN
OF A PERSON IN OUR
COMMUNITY AND IDENTIFIES
PROBLEMS THEY FACE AND
THEN DELIVERS PRODUCTS
AND SERVICES TO IMPROVE
THEIR LIVES.**

OUR SUCCESS

Whilst other organisations measure their success solely on financial returns to their shareholders, Mounties Group measures the impact on our members and the community in which they live.

Every dollar of profit we make, makes a difference in the community in which we live.

This year, our growth in membership and revenue was a direct result of more people choosing our venues to spend time with family and friends and as a result, less loneliness and isolation in our local community.

Our profits reduced this year as a result of additional compliance costs but also because our Board of Directors made the conscious choice to not increase prices as much as our costs increased during a time when people face challenging costs of living at home. As a result, people could better afford to socialise at our venues and spend time together as a community.

Our financial success meant we were able to invest almost \$30 million into our community which saw significant positive impacts on local lives. Every dollar we make is contributed to making a difference in our community.

Our \$3 million investment into social inclusion saw 54 sub-clubs deliver programs that reduced loneliness and isolation in our community for over 4,000 people.

Our \$3 million investment into subsidising local junior sport saw 12,000 local children face lower costs to play sport which builds confidence, better relationships and improves health.

Our financial support of Mounties Care CareFlight helicopter saw Australis fastest rescue helicopter able to fly 396 life saving rescue missions.

Our \$13 million commitment to Mounties Care Cottage saw the NSW Government commit to partner with Mounties Group to build a respite centre in Western Sydney for terminally ill children.

Our ongoing financial support over ten years with the Street University by the Noffs Foundation has resulted in a 64% reduction in anti-social behaviour, a 50% reduction in drug dependence and a 71% reduction in psychological distress for local youth.

Our contribution to Little Wings saw 2,371 missions reach 6,000 rural families in need flying specialist healthcare teams out across the state to deliver pop-up clinics for the most vulnerable children, and bringing children to hospitals for life saving treatment.

Our commitment to Escabags supported making a practical solution available that will save lives and deliver delivers to victims of domestic abuse.

Our long standing partnership with Dreams2Live4 makes dreams come true for people who are living with metastatic cancer (meaning any cancer which has spread), relapsed lymphoma, relapsed leukaemia and high grade brain tumours.

Our 18-year financial support of the Autism Advisory Support Service allows the service to represent the voices, rights, and interests of autistic individuals, their families, and carers. Together we advocate for inclusion, accessibility, and meaningful support at every stage of life. Through tailored services, community engagement, and strong advocacy, we work together to create a society where autistic people are empowered, valued, and supported to reach their full potential.

The Mounties Domestic Violence Program is now the largest of its kind in NSW delivering training and services across many local clubs, sporting teams and community groups.

Our annual funding of local RSL Sub-branches at Harbord, Wamberal and Wyong see welfare programs for veterans to live a better life and annual ANZAC services for our community to gather and remember the sacrifices paid.

Our financial support of Gotcha4Life is dedicated to equipping people with the skills to build their mental fitness, built on cultivating three evidence-based mental health protective factors: emotional adaptability, social connectedness and help-seeking.

We now employ over 1,300 local people providing secure employment close to home across a variety of services and sectors. Our ongoing commitment to local businesses also sees a further 4,000 jobs created in local businesses from which we buy our goods.

OUR FUTURE

Mounties Group has always been, and will always be, a member-focused organisation with the single core purpose to improve the lives of our members. At the heart of this purpose is Social Inclusion which is the process of ensuring everyone has the opportunity, dignity, and resources to fully participate in all aspects of society, including economic, social, and cultural life.

This is the reason that our club venues play such an important role in our local community, they act as a place for our community to gather, to engage and to share common interests. They provide affordable entertainment and food offerings and they deliver safe spaces for our community to enjoy.

Operating in some of Australia's areas of highest migration and lower socio-economic areas, our clubs provide a place for people to come together as a community and build relationships and friendships that build a more connected and engaged community.

The more we grow, the more we can improve our buying power, the more we can share fixed costs across multiple sites, the lower prices we can offer our members, and the bigger positive difference we can make. Our future plans see more facilities and services for our members to enjoy.

We also recognise that the community around us is constantly evolving and changing and as a Profit-for-Purpose organisation, we need to change and adapt in line with community needs.

We are already five years in to a transition from our traditional income streams such as gaming towards offering more health and leisure services and this staged approach will continue in coming years with some very exciting opportunities.

Sport plays a vital role in the community in which we operate. Western Sydney and the Central Coast have a higher proportion of people in the younger age groups (under 15) compared to Greater Sydney and a higher proportion of low-income families compared to other parts of Sydney. Our members see sport as “the great equaliser”, a place where the advantages of wealth, education or where you live doesn't matter – everyone is made to play on an equal playing field. This provides a valuable opportunity for local people to show their talents.

We will develop our current pathway sporting programs to a higher level, delivering more to youth across the sports we support. We will invest in improving the facilities and services to our sporting teams and we will improve the support services to teams, allowing a better focus on players and their development.

We know that girls are dropping out of sport faster than any time in history. By the age of 14, girls are dropping out of playing sport at two times the rate of boys and sport actually plays a vital role in women's health which we need to assist where possible.

It is now proven that girls active in sports during adolescence and young adulthood are 20% less likely to get breast cancer, and that girls who play sport are more likely to stay in school, delay pregnancy and get better jobs. That sport boosts confidence, resilience and teamwork.

The coming years will see Mounties Group deliver pathway programs across both male and female sport with one of our key targets being to deliver a sporting centre of excellence in Western Sydney for women to achieve their sporting dreams and girls to stay more active and involved in sport.

As we transition from the traditional income streams such as gaming, our focus will be on meeting more member needs through the delivery of high-quality affordable health and leisure services to our members. Whilst this transition occurs, we will deliver the highest standards of support, protection and care for the small minority of members that are negatively impacted by traditional services.

Our strategy is to grow our health locations across Australia and then introduce a one-stop service where a member of Mounties Group can see a health professional, receive advice on health services and even purchase a product that will improve their lives.

For all our members, we are now looking at opportunities to support our members through offering discounted services and products to members that are not just within our venues, using our membership size to secure better pricing for members in their needs for everyday needs.

It is an exciting time ahead and the more successful we are as an organisation, the bigger positive difference we will be making in our members' lives.



Artist impression

MOUNTIES CARE COTTAGE

Largest pledge Sydney Children's Hospital Foundation has ever received.



Mounties Group is proud to have expanded its commitment to establishing Western Sydney's only children's hospice, Mounties Care Cottage, increasing our contribution from \$3 million to a total of \$13 million.

In partnership with the NSW Government and their additional \$20 million contribution, the philanthropic commitment, delivered through the GIANTS Foundation and Sydney Children's Hospitals Foundation, will help bring to life the vision of Rio's Legacy, ensuring families of children with life-limiting conditions have access to compassionate, specialised care close to home.

Currently, only three children's hospices exist across Australia, leaving many families without vital end-of-life support. Mounties Care Cottage will be the fourth, providing a sanctuary for terminally ill children and their families. Built on the grounds of The Children's Hospital at Westmead, the facility will offer paediatric palliative care in a warm, home-like setting designed to keep families together in moments of immense need.

This historic contribution, made possible through the collective support of Mounties Group's 270,000 members, marks the largest contribution to children's health ever made by a registered club in NSW and the largest pledge received by Sydney Children's Hospital Foundation.



Artist impression

Inspired by the story of Rio James Fowler, who passed away from a terminal illness at just 18 months old, the hospice will reflect the heart of his legacy.

Mounties Care Cottage will include tranquil gardens, communal and quiet spaces, dedicated play areas, and family-oriented amenities, all designed to offer meaningful respite and compassionate support. Planning is still underway, but the vision remains clear: a place where dignity, comfort, and community come together for some of the most vulnerable families in Australia and delivered to our community by NSW Health in 2028.



Official Mounties Care Cottage announcement by SCHF in April

TO HELP BUILD MOUNTIES CARE COTTAGE

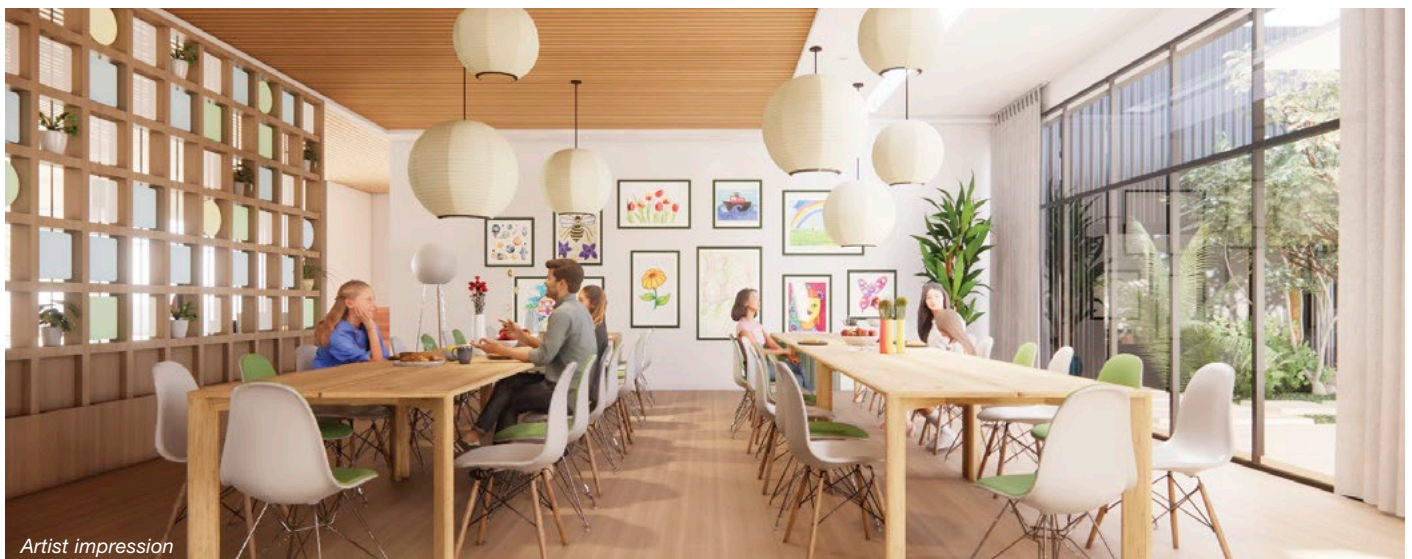
\$13M

THE NUMBER OF CHILDREN AND YOUNG PEOPLE (0 – 21 YEARS) ARE ESTIMATED TO BE LIVING WITH A LIFE-LIMITING CONDITION IN AUSTRALIA

29,000

THE PERCENTAGE OF CHILDREN ESTIMATED TO BE LIVING WITH COMPLEX MEDICAL NEEDS THAT REQUIRE SPECIALISED CARE AND ONGOING SUPPORT FROM DIAGNOSIS ONWARDS

37.5%



Artist impression



MOUNTIES GROUP MEMBERS HELPING SAVE LIVES

*Mounties Care CareFlight
Rapid Response Helicopter*



COO Darren Marino, Vice President Pam Hansen and Directors Leon Hansen and John Dean at the CareFlight Community Encounter at Harbord Diggers

Mounties Group has reaffirmed its deep commitment to saving lives with an additional \$10 million pledge to CareFlight, securing one of the largest sponsorships in club history. This significant investment extends a longstanding relationship through Mounties Care, naming rights partner of the NSW Rapid Response Helicopter. With this pledge, Mounties Group's total contribution to CareFlight now exceeds \$18.7 million, a show of faith made possible by the support of our nearly 280,000 members.

At the heart of this support is the Mounties Care CareFlight Helicopter, a rapid-response Airbus H145 based at Westmead Hospital. In the past year alone, it attended over 396 life-saving missions, delivering critical care to patients within 15–20 minutes of an emergency call. Backed by a specialist trauma team and cutting-edge equipment, the helicopter reaches patients to provide the highest level of clinical care on-site at life-threatening situations.

The renewed sponsorship will also power a range of vital services beyond the skies. This includes the Northern NSW Patient Transportation Service, workshops like Trauma Care and Sick & Injured Kids in the Bush, and interactive education tools such as crash car simulators and a helicopter simulator at Westmead. These community-focused programs are essential to building volunteer first responder capacity, particularly in regional and remote locations.

Mounties Care's long-standing support has helped CareFlight expand the reach of its rapid response services, reinforcing a shared mission: to deliver critical care when and where it's needed most. From patient transport by road and air to immersive first-aid education, the partnership spans the full spectrum of emergency response and community impact.

In 2024–25, the Mounties Care CareFlight Helicopter flew 396 missions, helping more than 270 patients receive hospital-level care during transport. Whether responding to sporting injuries, major accidents or medical emergencies, the service has become an essential part of the state's emergency health network and a symbol of Mounties Group's unwavering support for the communities it serves.

MOUNTIES GROUP PLEDGE TO CAREFLIGHT OVER FIVE YEARS COMMITTING TO SAVING LIVES WITH AN ADDITIONAL

\$10M

MOUNTIES GROUP'S TOTAL CONTRIBUTION TO CAREFLIGHT NOW EXCEEDS

\$18.7M



Mounties Group and CareFlight in Barangaroo for the 10,000 mission milestone



Dale Hunt with Dai Le MP – Federal Member for Fowler in Canberra

OUR LEADERS

BOARD OF DIRECTORS

Mounties Group is guided by a team of nine volunteer Directors who are entrusted with setting the strategic direction of our organisation and overseeing its governance. Similar to Local, State or Federal Governments, our governing committee is elected by club members from by Club members from across Mounties Group, these Directors are chosen to ensure that we remain steadfast in our mission: *to improve the lives of our members*.



Steve Fitzpatrick
President

Steve has dedicated his life to community service, guided by a deep commitment to supporting those most in need. As President and Director of Mounties Group, and Chair of the Grants & Donations Committee, Steve leads with purpose, driving impact through a Profit-for-Purpose model that invests directly back into the community.

With more than 30 years on the Mounties Group Board, including 25 years as Vice President, Steve brings extensive leadership experience and a passion for grassroots involvement. He has been a devoted committee member of the Snooker Club for 34 years, and holds Life Membership with Mounties, the Quinlan Shield, and the Snooker Club.

Steve also represents Mounties on the Federation of Workers Clubs, and draws on his long-standing career in importing and freight to help shape the Group's continued growth to better serve its members.



Pamela Hansen
Vice President

Pam is a retired Marketing Director, with a particular focus on Member Rewards Benefits, and Governance. Her expertise in strategic communications and stakeholder engagement brought tangible benefits to countless members over the years and now serves her well in her continued commitment to community.

As Vice President of Mounties Group, Pam applies her extensive business acumen to ensure the Group's operations remain member-focused and forward-thinking. She brings a sharp eye for value and equity, ensuring that initiatives deliver genuine benefits to members of all ages and backgrounds.

In retirement, Pam has channelled her professional experience into volunteer leadership, supporting RSL and community support groups that preserve local heritage and honour the sacrifices of those who served. Her drive to give back is rooted in a belief that strong communities are built through compassion, recognition of history, and inclusive practices.



Trevor Wilks
Vice President

Trevor brings over 30 years of hands-on experience in the hospitality industry to his role at Mounties Group. Having spent much of his career on the front lines, Trevor brings an invaluable employee perspective that shapes how the Group supports and recognises its staff.

His commitment to creating rewarding career pathways ensures Mounties' team members are among the best supported in the Australian hospitality sector. Trevor's deep understanding of customer service and operational excellence makes him a vital contributor to continually enhancing the member experience.



Denis Byrne
Director

Denis is a passionate advocate for social inclusion and community wellbeing. His leadership has driven the expansion of sub-club programs at Mounties Group, delivering the largest number in the organisation's history.

Through a focus on local connection and participation, Denis has helped reduce social isolation and strengthen the bonds between members. His commitment ensures that every initiative is built around the real needs of the people Mounties serves.



John Dean
Director

John brings more than 25 years of leadership experience to the Mounties Group Board, underpinned by over 39 years of membership and recognition as a Life Member. He has played a pivotal role in driving the largest community contributions and member rewards in the Group's history.

John has served in key executive roles, including President, Vice President, and Treasurer, offering deep insight into organisational operations and member needs. His focus on strong corporate governance, best practice processes, and meticulous attention to detail has positioned Mounties as a leader within the NSW Club industry.



Trevor Forman
Director

Trevor is a dedicated local business owner and community member who brings both professional expertise and personal passion to his role at Mounties Group. A proud father and long-time supporter of grassroots sport, Trevor believes every member should have the opportunity to get involved. This ethos reflects Mounties' commitment to self-inclusion across all ages.

With extensive experience in facilities, construction, and business management, Trevor plays a key role in providing strong oversight on Club projects and ensuring responsible spending. His practical insight and deep community connection continue to help shape a vibrant and inclusive future for all Mounties members.



Leon Hansen
Director

Leon is a long-serving advocate for inclusive representation across Mounties Group's multi-location network. With over a decade on the Board and previous leadership as Chair of the Harbord Advisory Committee, Leon ensures that every member voice, from all communities, is heard and valued.

A retired local government Roads and Pavement Supervisor, he was instrumental in welcoming Harbord Diggers into the Mounties family in 2006. He remains committed to helping each child club maintain its unique identity while ensuring consistent services and support that reflect the needs of their communities.



Jenny McNevin
Director

Jenny has served on the Mounties Group Board since 2014, bringing both professional insight and a heartfelt commitment to community wellbeing. As Chair of the Sports Committee, she champions broad participation, ensuring members of all ages can connect through friendship, sport, and shared experiences.

Her efforts have helped thousands lead more connected lives, while her commercial business background reinforces a strong culture of accountability and responsible governance across the Group.



Steve Soares
Director

A local business owner with a deep commitment to junior sport and creating pathways for local children to achieve their sporting dreams, Steve Soares brings his career experience in logistics and planning to deliver carefully planned strategy to meet out members needs in the future.

Steve's decades of community volunteering and service place him well to hear the needs and feedback of our local community to ensure Mounties Group remains relevant to local people today and into the future.

OUR SENIOR MANAGERS

OUR MANAGEMENT TEAM
BRINGS A RANGE OF
PROFESSIONAL SKILLS
AND EXPERIENCE IN THEIR
AREA OF RESPONSIBILITY,
BUT ALL SHARE A PASSION
FOR COMMUNITY
AND OUR MEMBERS.

Front Row: Madelaine Caruana, Katie Francis, Cherry Siu-Ho,
Rachelle Bernia, Carol Zdelar, Thi Ngo & Amy Williams.



Back Row: Nikunj Shrivastava, Domenic Simo, Sam Abbott, Simon Grant, Darren Marino, Michael Dusevic, Josephine Abi Raad, Miro Resman, Dale Hunt, Frank Feng, Christine Hall, Paul McAleese, Dave Callan & Peter Nguyen. Not Pictured: Jason Woods.

OUR STAFF

MOUNTIES GROUP IS ONE OF SOUTH WEST SYDNEY'S LARGEST EMPLOYERS, CREATING MORE THAN 1,300 FULL-TIME EQUIVALENT ROLES DIRECTLY AND SUPPORTING OVER 4,000 ADDITIONAL JOBS THROUGH OUR PARTNERSHIPS WITH LOCAL BUSINESSES.

5,500
LOCAL JOBS





11%

STAFF TURNOVER
COMPARED TO A
HOSPITALITY INDUSTRY
AVERAGE OF 74%



35 YRS

AVERAGE AGE OF STAFF



100%

STAFF HAVE ATTENDED
TRAINING TO IMPROVE
THEIR KNOWLEDGE AND
SKILLS THIS YEAR



42

LANGUAGES SPOKEN BY
OUR STAFF



64%

OF OUR STAFF ARE
EMPLOYED AS FULL TIME
EMPLOYEES



55%

OF STAFF ARE FEMALE

44%

MANAGEMENT ARE FEMALE



OUR MEMBERS

IF EVERY ADULT MEMBER OF MOUNTIES GROUP WERE GATHERED IN ONE PLACE, THEY'D FORM A POPULATION LARGE ENOUGH TO BECOME THE FIFTH BIGGEST CITY IN NEW SOUTH WALES AND THE TWELFTH LARGEST IN THE ENTIRE COUNTRY.

278,993
members





82.9%

ENGAGEMENT RATE OF MEMBERS CONSIDER THEMSELVES "VERY LOYAL" TO MOUNTIES GROUP



83,596

MEMBERS PLAYED SPORT THIS YEAR IN A LOCAL SPORTING TEAM



36-45

MOST COMMON AGE OF OUR MEMBERS



55,731

VOLUNTEERED OUTSIDE MOUNTIES GROUP FOR A LOCAL COMMUNITY GROUP



86

LANGUAGES SPOKEN BY OUR MEMBERS



55%

OF NORTHERN BEACHES LOCALS CHOOSE TO BE MOUNTIES GROUP MEMBERS

71%

OF FAIRFIELD LOCALS CHOOSE TO BE MOUNTIES GROUP MEMBERS

24%

OF LIVERPOOL LOCALS CHOOSE TO BE MOUNTIES GROUP MEMBERS

19%

OF CENTRAL COAST LOCALS CHOOSE TO BE MOUNTIES GROUP MEMBERS



WHAT WE OFFER



Entertainment
and Hospitality



Social Inclusion
Groups to reduce
loneliness



Health & Fitness



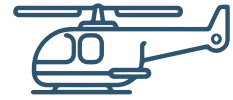
Subsidised
Sport



Golf
Courses



Professional
and Elite Sports



Mounties
Care CareFlight
Rescue Helicopter



Medical Centres

*To improve the lives
of our members*

Health &
Beauty



Western Sydney's
first Children's
Hospice Mounties
Care Cottage



Home Care
Services

Disability
Services



Social
Inclusion

Learn to Swim



Community
Facilities



Children's
Play Centres



Medical Specialists



Independent
Living



AUS

National



Mounties Care Home Care



MobilizeMe



NSW

Sydney



Mounties
Mount Pritchard



Harbord Diggers
Freshwater



Manly Bowling Club
Manly



Triglav
St Johns Park



Mekong
Cabramatta



Major Fun
Freshwater



Major Fun
Mount Pritchard



Mounties Care Health Clinic
Freshwater



Carers & Companions



ESP Healthcare



Mounties Care
Mount Pritchard
Guildford
Freshwater
Balmain
Warriewood



Specialist Services Medical Group

- Westmead
- Blacktown
- Castle Hill
- Katoomba
- Norwest Private Hosital
- Lakeview Private Hospital Norwest
- Richmond
- SAN Clinic
- Sydney West Vascular Clinic



QLD

Brisbane



Specialist Services Medical Group

- North Lakes
- St Andrews War Memorial Hospital
- St Vincent Private Hospital Northside
- Sunnybank Clinic
- The Wesley Hospital



Mounties Care
Capalaba
Deception Bay
Burpengary
Hervey Bay
Ipswich



Mounties Care Mobility & Independence
Capalaba



Sanctuary Care Home Care
Sanctuary Cove



VIC

Dandenong



Mounties Care
Dandenong South



Motobility
Mornington



Scooters Australia
Dandenong



ACT



Specialist Services
throughout Deakin



WA



Motobility
Osbourne Park
Joondalup
Mandurah



Upholster Me
Osbourne Park

North Coast



Federation of Community, Sporting
and Workers Clubs
Urunga



Federation of Community, Sporting
and Workers Clubs
Fingal Bay



Specialist Services Medical Centre
Port Macquarie

Central Coast



Halekulani Bowling Club
Budgewoi



Club Wyong RSL
Wyong



Breakers Country Club
Wamberal



Invitation to
Health by Mounties Care
Wyoming



Mounties Care
Home Care



Mounties Care
Gosford

South Coast



Mounties@Sussex
Sussex Inlet

WESTERN SYDNEY



TRIGLAV – ST JOHNS PARK

Triglav is a vibrant cultural haven in St Johns Park, proudly celebrating Slovenian heritage since 1971.

Founded by the Slovenian Australian community as a welcoming sanctuary for migrants, Triglav has grown into a cherished gathering place for all. From National Slovenian Day festivities to family dining, folk dancing, choir groups, bocce, and a thriving language school, the club continues to nurture connection, inclusion, and belonging across generations. As one of the last strongholds of Slovenian culture in Australia, Triglav remains a beacon of community and cultural pride.

**PROUDLY CELEBRATING
SLOVENIAN HERITAGE SINCE**

1971

MOUNTIES – MOUNT PRITCHARD

Mounties is the heart of South West Sydney and has been for over 60 years.

Established in 1960 to support a community left behind, Mounties began with a vision of inclusion and resilience. Today, it welcomes 1.7 million annual visitors to its six unique dining venues, nine lively bars, gym, aquatic centre, and children's play area. With over 2,000m² of free indoor sports space and more than 30 social inclusion programs, Mounties remains deeply committed to bringing people together, improving lives, and celebrating the spirit of South Western Sydney.

ANNUAL VISITORS

1.7M





MEKONG – CABRAMATTA

At the heart of Cabramatta, Mekong proudly celebrates Vietnamese culture and community.

Deeply rooted in the local Vietnamese-Australian experience, Mekong brings people together through vibrant cultural events, traditional dance, community sport, and the much-loved annual Moon Festival. From providing scholarships to local students to hosting joyful celebrations that honour heritage and belonging, Mekong is more than a club, it's a cultural home for generations.

CELEBRATING

*Vietnamese culture
and community*

NORTHERN BEACHES



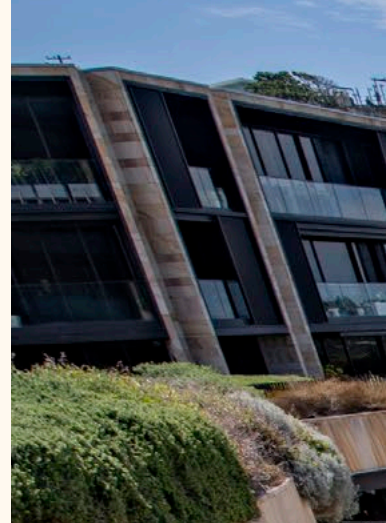
MANLY BOWLING CLUB – MANLY

A coastal classic, Manly Bowling Club blends tradition with modern charm in the heart of Manly.

Established in 1893 and reimaged in 1898 on the Village Green, this iconic club remains a sanctuary for connection and camaraderie. Surrounded by greenery and just steps from Manly Beach, it's a beloved destination for lawn and barefoot bowls, shared laughs, and unforgettable memories. With recent renovations breathing new life into its heritage space, the Club continues to thrive as a community hub that's proudly Profit-for-Purpose, keeping the spirit of the game and local togetherness alive.

ESTABLISHED IN

1893



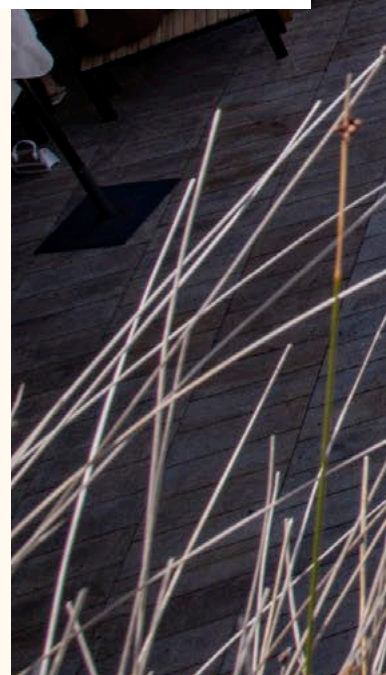
HARBORD DIGGERS - FRESHWATER

Born from courage, rebuilt for community, Harbord Diggers is Australia's first intergenerational club.

Founded by WWI servicemen in the wake of Gallipoli, Harbord Diggers has proudly served the Northern Beaches for over 90 years. With a stunning coastal setting and a visionary redesign in 2019, it has evolved into a thriving precinct where generations connect, offering dining, entertainment, health services, childcare, fitness, and retirement living. Every visit supports a purpose: profits go back into the community Harbord Diggers has always called home.

PROUDLY SERVING
THE NORTHERN
BEACHES FOR OVER

90 years





CENTRAL COAST



HALEKULANI BOWLING CLUB – BUDGEWOI

For over 60 years, Halekulani Bowling Club has been where Budgewoi gathers to connect, unwind, and play.

Nestled beside Lake Munmorah on the Central Coast, the Club is a cherished community hub where locals enjoy great company, hearty meals, and the joy of lawn bowls. Now home to Australia's newest all-weather bowls facility, Halekulani continues to grow, delivering world-class sport and enduring friendships in a setting as welcoming as it is scenic.

HONOURING OUR

Returned service men and women

BREAKERS COUNTRY CLUB – WAMBERAL

Breakers Country Club is a lakeside gem on the Central Coast, home to one of Australia's best 9-hole golf courses.

Breakers sits on 50 scenic acres beside Terrigal Lake. It's a vibrant hub for community connection, hosting local groups and supporting junior sport through its profit-for-purpose model. With award-winning dining, lively bars, lawn bowls and a covered kids' play area, this modern club offers something for everyone, all wrapped in warm hospitality and local friendly service.

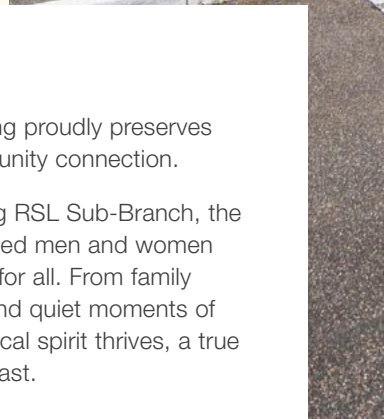
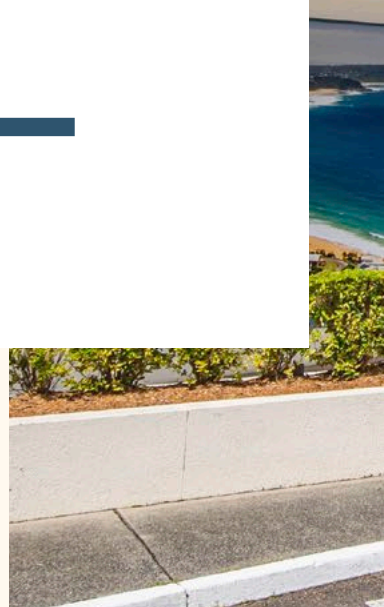
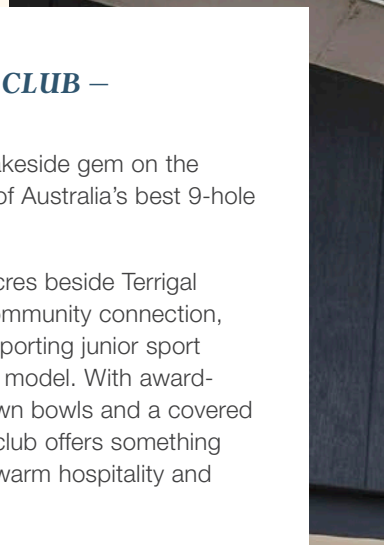
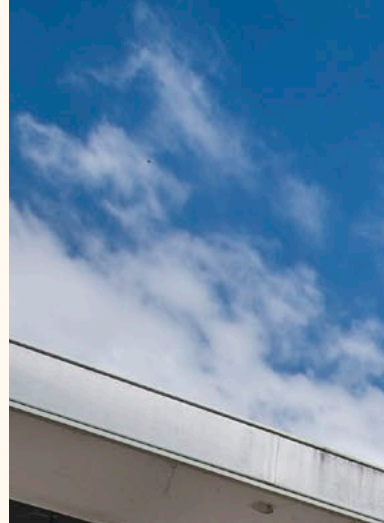
RECOGNISED AS THE HOME TO ONE OF AUSTRALIA'S BEST

9-hole golf courses

CLUB WYONG – WYONG

At the heart of Wyong, Club Wyong proudly preserves local history while fostering community connection.

Rooted in the legacy of the Wyong RSL Sub-Branch, the Club honours the service of returned men and women while offering a welcoming space for all. From family catch-ups to community events and quiet moments of reflection, Club Wyong is where local spirit thrives, a true gathering place on the Central Coast.







President Steve Fitzpatrick and volunteers packing school bags with essentials for children in the local community

NOT ALL CLUBS ARE THE SAME

**MORE THAN \$280 MILLION
CONTRIBUTED TO
THE NSW ECONOMY**

\$280m

**OVER \$58.4 MILLION
PAID IN TAX**

\$58.4m

**NEARLY \$30 MILLION
IN COMMUNITY
CONTRIBUTIONS**

\$29.5m

What sets Mounties Group apart is our deep, unwavering commitment to people, not just as customers or visitors, but as members of a thriving, inclusive community. While other clubs may centre on the RSL tradition or support singular causes like sport or religion, Mounties Group takes a broader, purpose-driven approach. Every dollar of profit is reinvested into creating better lives, whether that's building stronger community infrastructure, improving access to sport for more than 12,000 local kids, or providing vital life saving services where they're needed most. Mounties Group doesn't simply fund; we partner with our community, for our community.

That spirit of impact has driven the Group to evolve far beyond the bounds of the traditional club structure. With a legacy of standing up for what's right, even in decades past when such actions sparked controversy, Mounties Group has consistently championed equity, inclusion, and human dignity. Our moral compass hasn't wavered since the 1960s, when we were the first registered club in Australia to support equality for women and Aboriginal Australians, as full club members. That commitment lives on today in support of diverse communities and in protecting members' freedoms and individual choices.

Nowhere is that dedication clearer than in health and independence. Through Mounties Care, we have expanded our reach and ability to deliver practical support. Diversifying into areas such as mobility aids, home care options, and accessible GP clinics, we are able to help ageing members remain independent and engaged in life. Our health offering goes beyond expectations, offering meaningful, affordable products that improve quality of life for our communities.

At Mounties Group, we also recognise the significant responsibility that comes with operating gaming venues and are committed to upholding the highest standards of care through proactive, responsible gambling measures. We respect that gaming is a personal choice, and with that choice comes our duty to ensure members have access to clear information, tailored support, and practical tools to make informed decisions.

Mounties Group continues to redefine what it means to be a community club, embracing our responsibility as a vital part of local life with genuine purpose and pride. With nearly 280,000 members residing in our backyard, we've become a central gathering point for connection, celebration, and shared passions. Across our eight venues, 54 subsidised social inclusion groups provide opportunities for people to forge friendships, pursue hobbies, and be part of something bigger, whether it's golf, chess, toastmasters, or cultural expression.

We believe in creating spaces that do more than bring people together, we provide safe they uplift and empower. Our commitment to inclusion, accessibility and enrichment has shaped a new kind of club experience, one that reflects the diverse needs of a modern community.

In an era that values individuality and belonging, Mounties Group has created a model that doesn't just break the mould, it sets a new benchmark. We are proud to stand not just as a gathering place, but as a force for progress and wellbeing.

Mounties Group is where tradition meets transformation, and where community thrives. It's more than what we do, it's who we are.



Mounties Group staff volunteering at the annual Bunny Run



Mounties Care Mobility and Independence Warriewood

MOUNTIES GROUP IS DIFFERENT

We are more than just our Clubs.

OUR SERVICES:

HOSPITALITY



HEALTH



COMMUNITY



LEISURE



HEALTH MOUNTIES CARE

Mounties Care is redefining healthcare in Australia by making our members' wellbeing the number one priority. We deliver everything from general practitioners and specialists to fitness support, retirement living options, in-home care, and essential mobility equipment plus we have now begun manufacturing our own health products here in Australia. The goal isn't just to treat illness, it's to improve life both now and into the future through a connected and compassionate model of care.

This holistic approach means looking beyond medical appointments. Whether you need care at one of Mounties Care's accessible clinics or support delivered right to your doorstep, every service is designed to help you live with dignity, confidence, and independence. Health isn't a one-size-fits-all journey, and Mounties Care works to meet people where they are, with options that adapt to each individual's needs and stage of life.

From ageing gracefully at home to maintaining physical strength through guided wellness programs, Mounties Care's reach continues to grow across Sydney and beyond. Its health network empowers people to remain active members of their communities, ensuring that the barriers to care are lowered and possibilities for a more fulfilling life are expanded.

MOUNTIES CARE HOME CARE

Mounties Care is committed to delivering essential in-home services that support the independence and wellbeing of elderly individuals and people living with disabilities. We understand the powerful sense of comfort, familiarity, and dignity that comes from remaining in one's own home, and our care model is built around that principle. Our services are designed not only to meet immediate practical needs but to empower people to stay connected to their communities and live life on their own terms.

By offering everything from 24-hour nursing care to companionship, domestic assistance, and help with everyday tasks, Mounties Care provides a flexible, supportive solution that allows individuals to maintain mobility and autonomy. These services are available across NSW and Queensland and are now launching in Victoria, helping many delay or completely avoid the need to enter residential care facilities. This means our members can continue enjoying the life they love, surrounded by familiar people and places.

Our consumer-directed care model places choice and control directly in the hands of our clients. Every service is tailored to meet individual needs and preferences—whether that means help preparing meals, assistance with mobility, or simply having someone to talk to. This personalised approach ensures that the care we provide is not only practical but deeply respectful of each person's lifestyle, goals, and identity.

MOUNTIES CARE HEALTH CLINICS — GENERAL PRACTICE

Mounties Care Health Clinics are a vital part of our local community, offering trusted General Practitioner services that promote long-term health and wellbeing. Our care goes beyond treating symptoms, we take a collaborative, whole-person approach that brings together a team of professionals to support every aspect of our patients' health journey.

Our goal is to empower individuals to take control of their health by providing compassionate, personalised care that recognises each person's unique circumstances. With a holistic mindset, we focus on understanding the complete picture – physical, emotional and social – to ensure that our care is meaningful, relevant, and responsive to the needs of our diverse community.

To complement our clinical services, we also run free educational sessions on important topics like menopause and healthy weight management. These workshops are designed to keep our community informed and confident about their health decisions, helping individuals stay proactive and independent in their everyday lives.

We are driven by a commitment to deliver care that makes a real and lasting difference. Through an approach that blends clinical excellence with empathy and accessibility, Mounties Care Health Clinics remain a trusted source of support for thousands of members and their families.

MOUNTIES CARE MOBILITY & INDEPENDENCE

At Mounties Care, we are committed to helping individuals maintain their independence and mobility, regardless of age or physical ability. We recognise that staying mobile is essential to living a full and independent life, which is why our services are designed to support people in every aspect of their daily routines. Our mission is to empower clients to move with confidence, stay engaged with their surroundings, and enjoy a greater sense of autonomy and wellbeing.

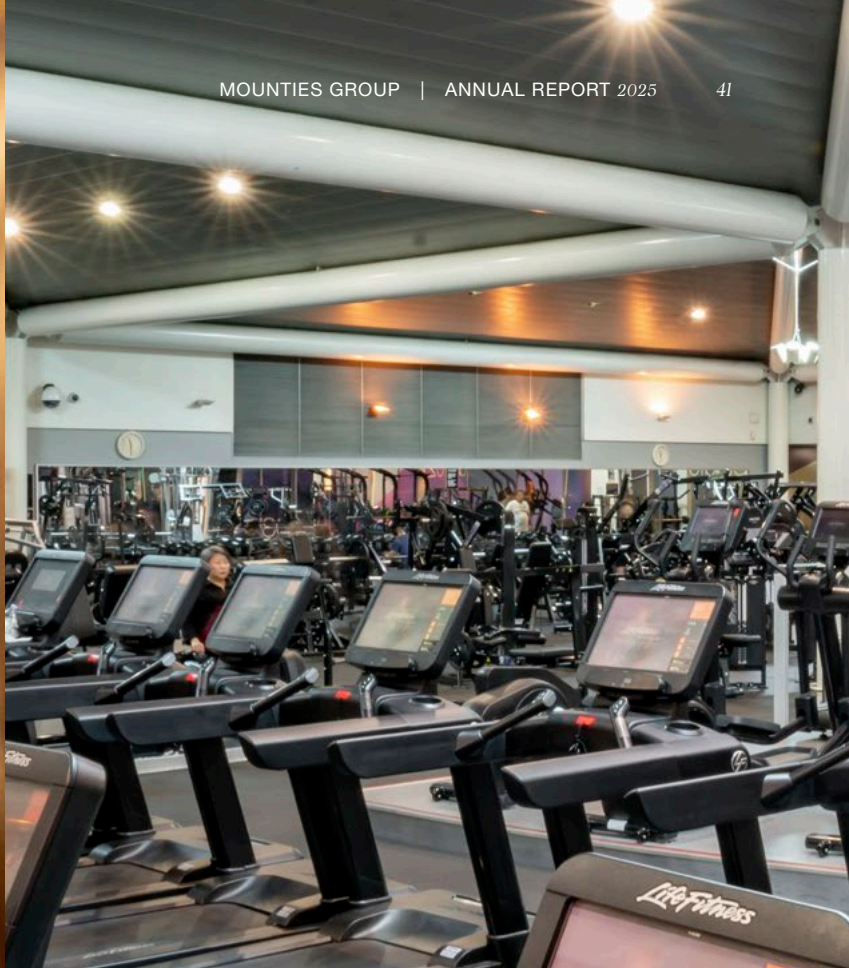
Our tailored mobility and independence services are built around individual needs. Whether that means providing physical therapy, fitting the right mobility aid, or adjusting home environments for ease and safety, everything we do is focused on helping people remain active and self-reliant. Our programs also go beyond the physical, enhancing emotional wellbeing by supporting social interaction and daily participation in the community.

To further support this goal, Mounties Care offers specialised programs that focus on building strength, balance, and coordination, all crucial in preventing falls and promoting overall health. These initiatives don't just help people move more safely; they build self-esteem and promote a sense of control and purpose in everyday life. Our holistic approach ensures every member has the tools and support they need to live life on their terms.

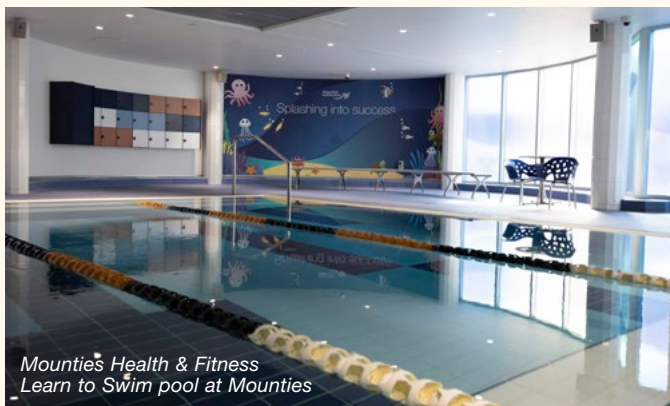
Through our growing retail presence across NSW, Victoria, Queensland, and now Western Australia, we offer members access to high-quality mobility equipment, including scooters, wheelchairs, and living aids, at member-discounted prices. By importing trusted global brands and expanding into Australian manufacturing in 2025, we're proud to deliver better value while boosting local jobs.

LEISURE OUR SERVICES





MOUNTIES HEALTH AND FITNESS



Mounties Health & Fitness
Learn to Swim pool at Mounties

**PARTICIPATING ANNUALLY IN
OUR SWIM & SURVIVE AND
SQUAD SWIMMING LESSONS**

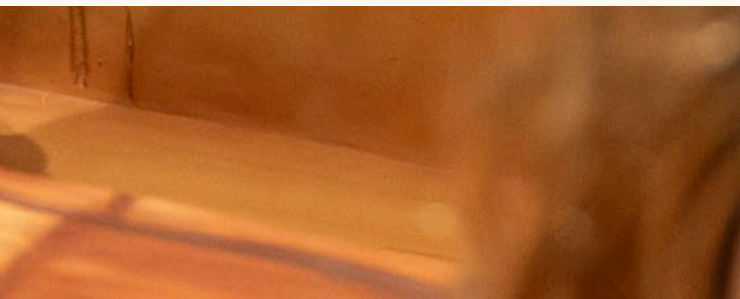
5,500 kids

Mounties Health & Fitness is proud to deliver a premium workout experience tailored to the Western Sydney community. Whether our members are just beginning their fitness journey or a seasoned gym enthusiasts, our facilities are designed to support all levels, offering a welcoming space where everyone feels encouraged and empowered to reach their goals.

Our diverse range of programs caters to adults and children alike, with over 5,500 kids participating annually in our Swim & Survive and squad swimming lessons. Our indoor heated pools, including a 25-metre lap pool and children's pool, are open year-round, making it easy to stay active no matter the season.

Last year, we proudly unveiled a multi-million dollar upgrade, transforming the gym with brand-new state-of-the-art equipment, modernised male and female change rooms, and the addition of two infrared saunas, all designed to enhance our members' overall wellbeing.

Inside, members can access a fully equipped strength room, an open-plan gym floor, group fitness classes, and a dedicated yoga studio, creating a fitness destination that truly has something for everyone.





MAJOR FUN

Major Fun play centres, located at Mounties and Harbord Diggers, are vibrant, child-friendly spaces that blend excitement, learning, and sustainability. Designed to spark imagination and physical activity, each centre offers immersive play zones with a unique environmental theme, creating unforgettable experiences for kids of all ages.

At Major Fun Freshwater, children dive into an enchanting under-the-sea adventure, discovering marine life and sustainability while enjoying giant slides, climbing structures, and interactive games. The venue also features a dedicated café, two themed party rooms, and convenient Drop & Dine services, allowing parents to relax while their little ones are entertained in a safe, engaging environment.

Over at Mounties, Major Fun transforms into a jungle-inspired wonderland packed with high-energy attractions like climbing gyms, bumper cars, action courses, and even a disco room. A ninja course and toddler play zone round out the experience, ensuring there's something for every age group. These activities don't just entertain, they also promote environmental awareness through play.

With a strong commitment to sustainability at their core, Major Fun play centres are more than just places to play, they're spaces where children learn the value of caring for the planet while enjoying creative, active adventures.

ENJOYED BY OVER

144,000
people
each year

MOUNTIES @SUSSEX

Nestled just minutes from some of Australia's most stunning beaches, national parks, and pristine waterways, Mounties Resort offers members the perfect blend of relaxation and adventure. Whether it's a family getaway or a spontaneous weekend escape, the resort invites guests to explore the natural beauty of Sussex Inlet while enjoying laid-back activities and modern comforts.

Every stay is an opportunity to reconnect with loved ones, with nature, and with yourself. The tranquil surroundings and thoughtful amenities create the ideal setting to unwind, build meaningful memories, and fully embrace the charm of the region. Mounties Resort is more than just a destination; it's a place where moments turn into stories.

As part of the Federation of Community, Sporting and Workers Clubs, Mounties Group members also enjoy discounted access to other outstanding coastal retreats across New South Wales, including Urunga, Fingal Bay, and FCSWC Sussex Inlet. These locations are perfect for families seeking quality time and a refreshing change of scenery.

From scenic walks to waterside picnics and everything in between, our resort network is committed to making each stay both memorable and rewarding.



Federation of Community, Sporting and Workers Clubs Fingal Bay



HAIRDRESSING

Opulence 254 has officially arrived at Mounties Mount Pritchard, bringing a fresh new chapter in premium hair care for our members. Replacing Flamez Hair Design, this modern salon sets a new standard as South West Sydney's most contemporary hair studio.

With a full menu of services, Opulence 254 offers the latest trends in hair styling, treatments, and high-quality products, all at exclusive, affordable club pricing.

Serving your Community





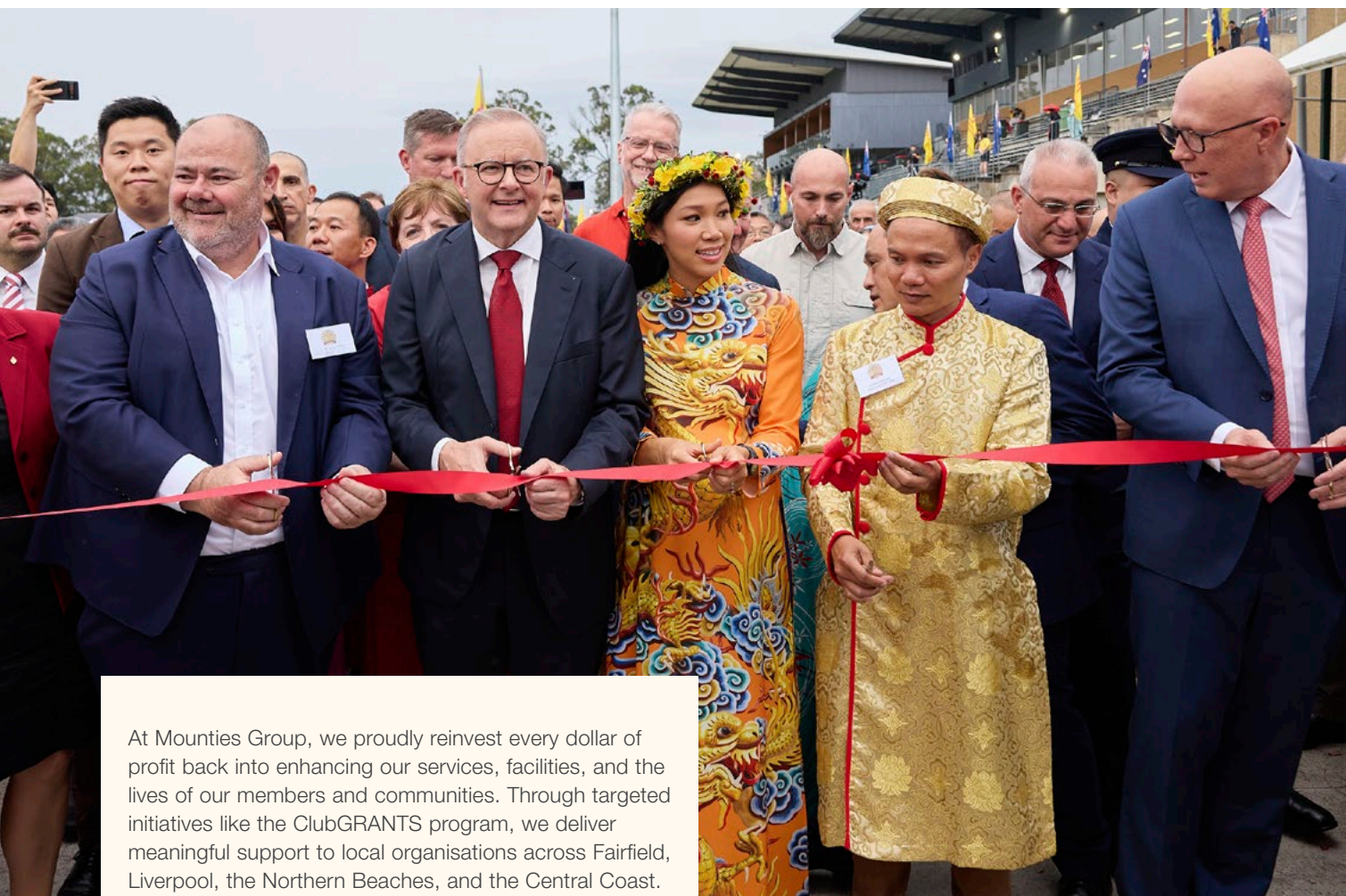
harbord diggers

mountiesgroup



THE DIFFERENCE WE MAKE

Proudly Profit for Purpose



At Mounties Group, we proudly reinvest every dollar of profit back into enhancing our services, facilities, and the lives of our members and communities. Through targeted initiatives like the ClubGRANTS program, we deliver meaningful support to local organisations across Fairfield, Liverpool, the Northern Beaches, and the Central Coast.

Beyond grants, we actively contribute through direct donations, sponsorships, grassroots partnerships, community events, and programs that span sports, sub-clubs, and initiatives that combat social isolation. Each effort is designed with one goal in mind: improving the wellbeing and connectedness of the people we serve.

Last year our ClubGrants requirement was \$3.2 million but we took our community support to \$29.5 million.

Yet, the greatest impact we have lies in the spaces we create, places where people from all backgrounds feel welcome, valued, and part of something bigger. Our clubs are more than venues; they are vital community hubs that help reduce loneliness, foster belonging, and bring purpose to everyday life.

In the past year alone, more than 4.1 million people chose to gather at a Mounties Group, a powerful reflection of the role we play in bringing communities together.

Jason Woods (CCO), Prime Minister Anthony Albanese and former leader of the opposition, Peter Dutton celebrating the TET Festival with a ribbon-cutting ceremony at Fairfield Showground

**VISITED A MOUNTIES GROUP
VENUE, A POWERFUL
REFLECTION OF THE ROLE
WE PLAY IN BRINGING
COMMUNITIES TOGETHER**

*4 million+
people*

dobrodošli v klubu Triglav



NATIONS OF ORIGIN

This year we were proud to sponsor teams from Broken Hill and Wilcannia to compete in the PCYC NSW's Nations of Origin. A community-driven four day long sporting tournament that unites First Nations and non-First Nations young people to celebrate culture through sports, with strong endorsement and support from Elders.

The program focuses on Reconciliation, Education, Cultural Identity, and Sport. Participants must maintain at least 80% school attendance, ensuring a commitment to education, while fostering personal growth and a deeper connection to their cultural heritage.

CULTURAL CELEBRATION

With over 10,000 attendees, stunning lion dances, captivating live performances, and an array of delicious cuisines during Lunar Festival this year, Mounties Group continued our 25 year sponsorship as Principal Sponsor of the Lunar New Year Festival bringing our community together in a celebration of culture and connection.

Director Denis Byrne with Cathy Steptoe and Peter Kroke at Triglav

THE DIFFERENCE WE MAKE



Mounties Rugby League

JUNIOR SPORT

Our commitment to giving local children the best opportunities in life saw Mounties Group subsidise the costs of junior sport for more than 12,000 juniors in our local area.

Being part of an inclusive sport environment gives our youth positive social and health outcomes but it also provides a space where diverse multicultural groups can build trust in one another, helping to break down social and cultural stigmas or barriers, and strengthen overall community connections.

**MOUNTIES GROUP SUBSIDISES
THE COSTS OF JUNIOR SPORT
FOR MORE THAN**

12,000
*juniors in
our local
area*

SUPPORTING OUR VETERANS

We may not be an RSL Club but as a community we appreciate, respect and pay tribute to all that have served our great country.

This year, that respect saw Mounties Group contribute \$620,000 to our veteran community, support four ANZAC Day commemorative services, and provide weekly gathering events for ex-servicemen.



ANZAC Day service at Harbord Diggers



MOUNTIES ANNUAL CHRISTMAS CARNIVAL

For more than 20 years, Mounties Group has been recognising that young families face financial pressures and not all families can afford the expense of events such as the Royal Easter Show. We also know that this pressure can increase even further during the Christmas period.

That's why each and every year, Mounties Group hosts our annual Christmas Carnival and Carols event free for local families to enjoy, including rides, show-bags and entertainment at no cost to local families.



REDUCING LONELINESS AND CONNECTING OUR COMMUNITY

Moving to a new country or retiring from work and losing your social connections can have significant impacts on a person's health and mental wellbeing.

Each week, Mounties Group venues deliver social inclusion programs (sub-clubs) bringing people together through shared interests and common hobbies.

Mounties Table Tennis sub club

CLUBGRANTS REPORT

As the Chairman of the ClubGRANTS and Donations Committee, I am proud to report that our commitment to supporting local people in need has remained committed and impactful throughout 2025. This year, the required contribution under the ClubGRANTS scheme was \$3.2 million. However, true to our values and dedication to the community, Mounties Group contributed a total of \$6.4 million to Club Grant applicants and \$29.5 million in total community support, far exceeding the requirement.

This significant investment in our community is a direct result of our members choosing to spend their time and money at Mounties Group venues. Their support empowers us to reinvest in the local area, addressing real needs and making a real difference in the lives of thousands.

ClubGRANTS is a unique initiative where the NSW Government allows clubs to allocate a portion of their tax obligations directly to community support because as locals we can see where the biggest impacts can be made. For Mounties Group, this is not just a financial decision, it is a reflection of our deep-rooted commitment to the wellbeing of our members and the broader community. Rather than simply meeting the minimum requirement, we chose to go above and

beyond, ensuring that vital services and programs continue to thrive.

This year, our committee reviewed hundreds of applications from community groups, each presenting compelling cases for support. I extend my heartfelt thanks to my fellow committee members, Jenny McNevin, Denis Byrne, and Pamela Hansen, for their tireless efforts in evaluating each request and advocating for maximum impact. Their dedication ensured that our contributions reached those who needed it most.

From funding life-saving equipment and emergency services to supporting youth programs, cultural initiatives, and domestic violence shelters, our contributions have touched every corner of our community. We have reduced social isolation for countless individuals, and provided critical resources to those facing hardship.

Operating in regions marked by socio-economic challenges, high immigration, and rising living costs, our grants and donations have become a lifeline for many. As a community-led organisation with no shareholders, Mounties Group is uniquely positioned to understand and respond to local needs with compassion and efficiency.

I am especially proud of the measurable outcomes achieved this year, from improved community connections and educational opportunities to enhanced safety and wellbeing. These results underscore the power of local decision-making and the importance of investing in our own neighbourhoods.

Thank you to our members for your continued support. It is your patronage that enables us to make such a profound difference. Together, we are building a stronger, more connected community - one grant at a time.

Steve Fitzpatrick
Chairman



ClubGRANTS scheme in 2024/2025:

ClubGRANTS	Category 1	Category 2	Category 3	Total
Mounties	2,012,418.39	1,965,383.16	507,003.67	4,484,805
Mekong	294,943.49	173,390.00	79,480.79	547,814
Harbord Diggers	114,031.39	356,231.91	29,045.54	499,309
Triglav	174,462.37	191,950.00	37,582.60	403,995
Halekulani Bowling Club	83,248.92	42,252.70	23,866.09	149,368
Club Wyong	49,237.94	62,874.33	17,460.23	129,573
Breakers Bowling Club	51,004.23	102,268.91	18,402.26	171,675
Totals	2,779,346.73	2,894,351.01	712,841.19	6,386,538.93

CLUBGRANTS BENEFICIARIES IN 2024 AND 2025 INCLUDE:

777 Movement Ltd	Italia Cultural Fund	St Vincents Clinic
AASS Autism Advisory & Support Service	Just Care Inc	St Vincent de Paul
Allied Health	Kariong Rotary Club	Stand Tall Australia
Assistance Dogs Australia	Kids With Cancer Foundation	StandByU Foundation
Australian Chinese Youth Sports	King Park Public School	STARTTS
Be Centre Foundation Limited	Kookies & Kream	Stewart House
Be Unstoppable Foundation	Koori Kids Pty Limited	Sunnyfield
Beyond The Badge Ltd	Ladies Like To Lunch	Sydney Paragliding & Hang Gliding
Bonnyrigg Public School	Learning Links	Ted Noffs Foundation
Bossley Sports Club Inc	Legacy NSW Associated Clubs	Terrigal BMX Club
Brisbane Water Soroptimist	Little Wings	Terrigal Haven probus
Cambodian-Australian Welfare Council	Live Life Get Active	Terrigal Probus
Camp Breakaway	Liverpool Neighbourhood Connection	Terrigal Rotary Club
Camp Quality Limited	Liverpool West Public School	Terrigal Wamberal Junior Rugby League
Cancer Patients Foundation	Liverpool Womens Health Centre	Terrigal Wamberal Lions Club
CCCMA	Mainbridge School	Terrigal Wamberal RSL Sub Branch
CCCS Vaipuna O Le Olataga	Manly Warringah Womens Resource	The Bikers Hand Inc
CCDVC Central Coast Domestic Violence Centre	Miller IEC	The Heartland Foundation
Central Coast Cancer Council	Miller Technology High School	The Humour Foundation
Central Coast Cycling Club	Minifit	The NSW Netball Association
Cerebral Palsy Alliance	Miracle Babies	The Parks Community Network
Chantilley's Arts & Crafts	Morris Childrens Fund Incorporated	The Rise Foundation
Charmhaven Lions	Motor Neurone Disease	The Shepherd Centre for Deaf Children
City of Liverpool Meals On Wheels	Mt Pritchard Public School	The Smeethy Cup
Community Actions Service Aust	National Australian Xiangqi Federation	The Starz Within Dance
Community Café	Ngaimpe Aboriginal Corporation	The Support society Australia
Coro D/Abruzzo Sydney Inc	Northern Beaches DV	The Warrior Woman Foundation
Dandelion Support Network	Odyssey House NSW	Think & Do Tank Foundation
Daystar Foundation	Orimbah Probus Club	Thrive Nurture Teach Grow
Dreams2Live4	Our Lady Mt Carmel Festival	Top Blokes Foundation
Easylink Community Services	Our National Heart P/L	Tourkley Adult Datcare
Epilepsy Action Australia	Parents Beyond Breakup	UFO Group
Fe Fc Holden Car Club	PAVE Mentoring	United Foundation
Fitted For Work Limited	Powerhouse Youth Theatre Inc	U3A
Foster Care Angels Incorporated	Purple Family Group Inc	Vietnamese Community in Australia
Freshwater Boardriders Inc	Qing Fong Lion Dance Team Inc	Vietnamese Community Services
Friends of Ivanhoe Park	Rainbow Club	We Care Connect Limited
Georges River Life Care	Relove Incorporated	Wheelchair Sports NSW
Good 360 Australia Ltd	Ronald McDonald House Charities	Whitlam Orthopaedic Research
Gotcha 4 Life Foundation	Rotary Club Liverpool West	Women & Children First
Harbord RSL Aged Day Care	Rotary Club Of Gosford North	Womens Justice Network
Harbord RSL Day Club	Rotary Club Of Warringah	Womens Resilience Centre
Harbord RSL Sub branch	Royal Life Saving Society	Wyong Pony Club
HASA Historical Archives of Slovenian Assoc	Saltwater Veterans Sailing Pro	Wyong RSL Sub Branch
Hoxton Park Public School	Smeethy Cup	YADA Young Adults Disabled Association
Inner Wheel Club Liverpool	South West Tigers	Youth Off The Streets
	Southlakes Incorporated	Zen Tea Lounge Foundation
	St Johns Park High School	

LITTLE WINGS, BIG HEARTS

In FY2025, Little Wings completed 2,381 missions, assisting over 5,000 children through the hospital transport service and Medical Wings program, flying doctors to regional areas to provide essential medical clinics. This service offers free air transport to children living with serious illnesses in regional and remote communities. Behind every takeoff is a personal story of determination and the transformative power of access to hospitals and to medical specialists. These flights aren't just about reaching a destination; they're about giving children and their families the strength to keep going.

Little Wings remains steadfast in its mission to bridge the gap between rural families and life-saving healthcare. The logistics of navigating long road trips, balancing work and caregiving, and covering costs such as accommodation and fuel place enormous pressure on families already facing a complex medical journey. By providing safe, timely, and compassionate air transport, Little Wings lifts that burden, helping families focus on what matters most: the health and well-being of their child.

Thanks to the generous sponsorship from Mounties Group, Little Wings has been able to expand its reach and help an additional 100 families this year — a tangible impact for children in regional and remote communities who need urgent access to medical care. This crucial support comes at a time when Little Wings receives no government funding and relies entirely on the goodwill of individuals, community fundraisers, and like-minded organisations to keep their planes in the air.

**THANKS TO THE GENEROUS
SPONSORSHIP FROM
MOUNTIES GROUP, LITTLE
WINGS HAS BEEN ABLE TO
EXPAND ITS REACH**

100
**ADDITIONAL FAMILIES
HELPED**



Mounties Group, with its strong track record of community investment, has played a direct role in enabling more missions, turning what could have been long, exhausting journeys into safe, timely flights for families in need. Their contribution not only offsets the logistical and financial strain for parents but also brings critical care within reach for children whose futures depend on it.

This partnership is a powerful example of how local organisations can step in to make a real difference. Every flight made possible by this support is more than a trip, it's a lifeline. And for 100 more families this year, that lifeline will help ease the journey, lighten the burden, and bring healing one flight closer.

Looking ahead, Little Wings is focused on increasing flight capacity, expanding partnerships with children's hospitals, and ensuring that even the most remote communities have equal access to care.



PROFIT FOR PURPOSE

\$150,000 DONATION BRIGHTENS THE SMILES OF SICK KIDS AT FAIRFIELD HOSPITAL

Fairfield Hospital's paediatric ward received a much-needed boost after Mounties Group pledged a donation of \$150,000 towards the ward's playground refurbishment.

Thousands of children were admitted to Fairfield Hospital each year, many of whom required the services of the hospital's 24-hour paediatric care ward. The donation aimed to improve the facilities and create a safe and welcoming environment for young patients, with a particular focus on enhancing the existing playground.

The paediatric ward at Fairfield Hospital plays a vital role in providing medical care and support to young patients and their families during challenging times. The refurbished playground would serve as a much-needed recreational space, fostering a sense of joy, normalcy, and healing for children undergoing treatment.

The \$150,000 donation from Mounties Group was instrumental in transforming the playground into a vibrant and secure space for young patients to enjoy. The refurbishment project included a complete renewal of the space, new playground equipment, and plants to ensure a safe and inviting environment.

Aolele Fuimaono, Director of Corporate Services at Fairfield Hospital, expressed immense gratitude to Mounties Group for their incredible generosity in donating the funds to build a new playground at the local hospital. Fuimaono noted that Mounties Group's contribution would undoubtedly make a lasting impact on the lives of those in their care and looked forward to unveiling the new playground at the end of the year.

The collaboration between Mounties and Fairfield Hospital showcases the incredible potential of partnerships between organisations and their ability to make a difference in the community.



**DONATION FROM MOUNTIES
GROUP TO TRANSFORM THE
PLAYGROUND AT FAIRFIELD
HOSPITAL**

\$150,000



CEO Dale Hunt with Directors Denis Byrne, John Dean and Leon Hansen at the Official opening Street Liverpool with Matt Knoffs and participant

TEDD NOFFS STREET UNIVERSITY

Street University is a unique and innovative youth development program for marginalised young people aged 12-25 years, established and administered by the Ted Noffs Foundation.

It has now been 17 years since Mounties Group funded the first ever Street University which opened in Liverpool in 2008.

The Noffs Foundation launched the program to help young people who were dealing with drug, crime and mental health related issues and we have been standing beside Matt & Naomi ever since, providing the building and providing annual funding for the service.

Independent research into Street University found:

50%

REDUCTION IN DRUG DEPENDENCE

71%

EXPERIENCED REDUCED TRAUMA

65.9%

IMPROVEMENT IN PSYCHOLOGICAL HEALTH

63%

REDUCTION IN ANTI-SOCIAL BEHAVIOUR

70%

SAFER COMMUNITY

51.2%

IMPROVEMENT IN QUALITY OF LIFE

55%

IMPROVEMENT IN QUALITY OF LIFE

74%

REDUCTION IN CRIME

42.9%

IMPROVEMENT IN SUBSTANCE USE

So we are very pleased to see Street University now grow to offer the same services in seven locations.



Leon Hansen (right) celebrating Wheelchair Sports NSW/ACT

WHEELCHAIR SPORTS NSW/ACT

Mounties Group is proud to be the key sponsor of Wheelchair Sports NSW/ACT and have the opportunity to change the lives of people with a disability through sport.

This thriving State Sporting Organisation with more than 1,200 Members of all ages participating in nine sports are committed to creating an even brighter future for wheelchair sport in the years ahead and we look forward to being by their side in achieving this goal.

AUTISM ADVISORY SUPPORT SERVICES

As the founding partner of Autism Advisory Support Services, Mounties Group is incredibly proud to have supported this vital initiative from its humble beginnings in 2007, when just seven passionate individuals gathered around a table with a shared vision, to what is now a nationally recognised service supporting thousands of families across Australia.

This remarkable growth reflects not only the dedication of the Autism Advisory Support Services team but also the unwavering commitment of Mounties Group to champion inclusive, community-driven programs that make a real difference.

We remain committed to helping Autism Advisory Support Services continue to thrive, amplifying their message, expanding their reach, and ensuring that every family navigating the autism journey feels seen, supported, and empowered.

SPORTS DIRECTOR REPORT



To our sub-club families, your well-being remains at the heart of everything we do. Despite constant hurdles, our community spirit has stayed strong, and that's something truly worth celebrating.

Across all our sub-clubs within the Mounties Group, Mounties, Harbord Diggers, Manly Bowling Club, Halekulani Bowling Club, Club Wyong, and Breakers Country Club, we've seen a year of fantastic achievements both on and off the field. From Indoor and Lawn Bowls to Netball, Rugby League, Soccer, Cricket, Golf, Snooker, Fishing, Toastmasters, Euchre, and Bridge, our members have shown unwavering commitment and passion.

We also continue to support those who prefer social connection over sport through our two 50s Plus groups in Sydney and Halekulani. These groups have enjoyed monthly outings, high teas, wine tours, cocktail hours (non-alcoholic, of course), and annual getaways, ensuring everyone feels included and valued.

As winter sports wrap up and teams head into semi-finals, I wish you all the very best. Meanwhile, our summer sports clubs are gearing up for the 2025/2026 season, preparing for AGMs and end-of-year celebrations.

It has been a year full of memorable moments and milestones. I want to thank every member, both new and seasoned, for your friendship and continued support. We are more than just a club: we are a family that lifts each other up and shares a love for the activities that bring us together.

To our Sports Committee: Pam Hansen, Trevor Wilks and Denis Byrne and Sarah Radd (Sub-Club Accountant), Lyn King (Club Captain), Marilyn Price (Assistant Club Captain), thank you for your tireless dedication.

A heartfelt thank you to our President Steve Fitzpatrick and the Board for your leadership and support. To our CEO Dale Hunt, his Senior Management team, and all staff, your kindness and assistance make my role a joy.

Special thanks to our Marketing and Facilities teams for your ongoing support of our sub-clubs.

And to my two incredible ladies, Lyn and Marilyn: your love, support, and daily commitment mean the world to me. You make my time as Sports Director truly special, and I'm so grateful.

To all our sub-clubs, thank you for your camaraderie, respect, support, and patience throughout another year of growth and change.

As I always say, we are more than a club, we are a community, a family.

From my heart to yours, thank you.

With love,

Jenny McNevin

Sports Director & Friend

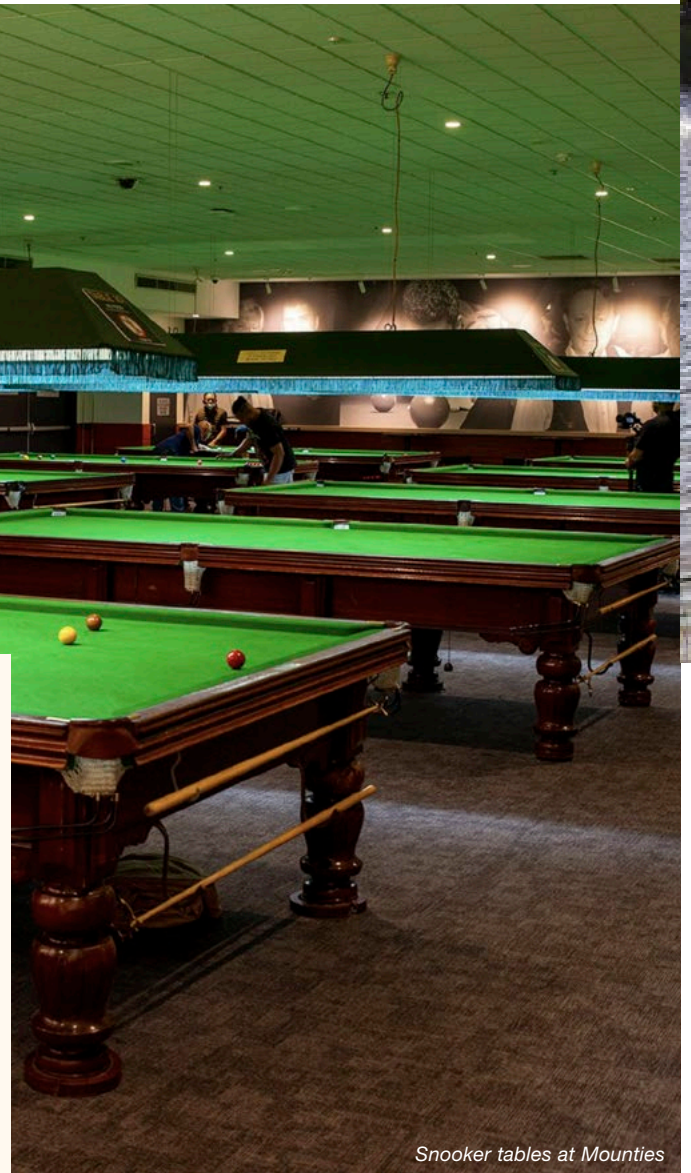
SUB CLUBS

Mounties Group has always believed in the power of connection, and our 54 sub-clubs and social inclusion programs are a testament to that mission. For over 60 years, we've created spaces where members come together to find friendship, purpose, and a shared sense of community. Whether it's a round of indoor bowls, a game of euchre at the Over 50s Club, or simply enjoying our free snooker tables, there's a place for everyone to belong.

These sub clubs are more than recreational groups they are lifelines of support and inclusion. With over \$3 million invested this year alone, Mounties Group has subsidised these programs to ensure over 3,500 members gather each week. The result is something no dollar figure can fully capture: reduced loneliness, stronger social ties, and a deepened sense of purpose and community belonging.

We know that human connection is essential at every stage of life. From early friendships to companionship in older age, social bonds protect our mental and physical health, reduce isolation, and offer meaning. Our sub-clubs serve as the heartbeat of this commitment, weaving support, laughter, and shared interests into everyday life.

At Mounties, we're proud to do more than host activities; we're building a network of care, powered by the belief that community is at the core of wellbeing. For thousands of members, our sub-clubs aren't just something to do; they're somewhere to feel seen, supported, and truly at home.



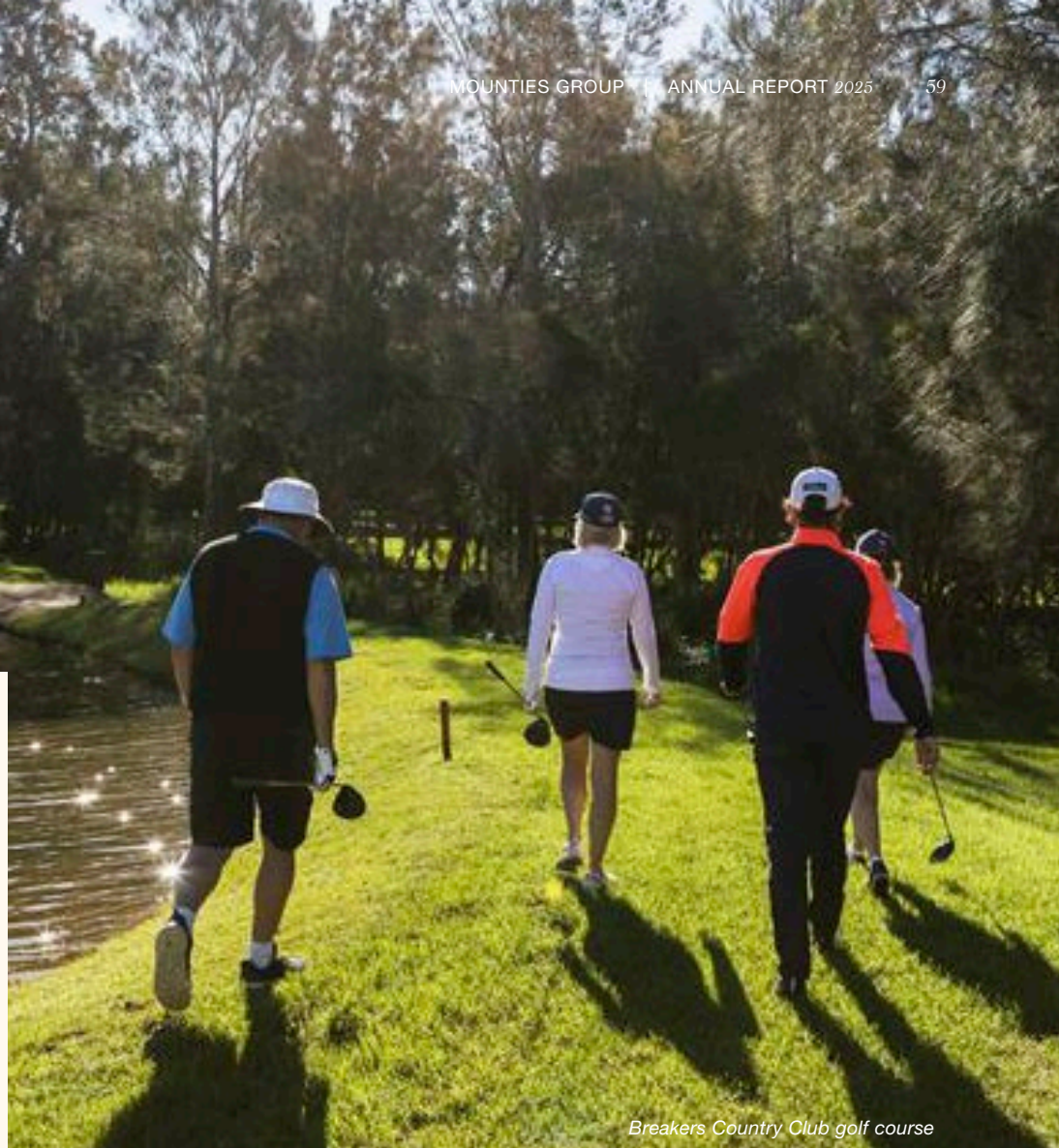
Snooker tables at Mounties

**THESE SUB-CLUBS ARE
MORE THAN RECREATIONAL
GROUPS THEY ARE LIFELINES
OF SUPPORT AND INCLUSION**

\$3m
invested

THESE SUB-CLUBS ARE
MORE THAN RECREATIONAL
GROUPS THEY ARE LIFELINES
OF SUPPORT AND INCLUSION

3,500
members



Breakers Country Club golf course

MOUNTIES GROUP SUB-CLUBS:

MOUNTIES

1. Athletics (Senior)
2. Cricket
3. Darts
4. Euchre
5. 50s Plus
6. Fishing
7. Golf (Senior)
8. Golf (Social)
9. Hockey
10. Indoor Bowls
11. Joggers
12. Lawn Bowls
13. Netball
14. Rugby League (Seniors)
15. Rugby League (Juniors)
16. Rugby League (Try Time)
17. Soccer (Junior)
18. Softball
19. State League Softball
20. Swimming

21. Snooker
22. Table Tennis
23. Toastmasters
24. Physical Culture & Dance
25. Wanderers

CLUB ITALIA

1. Cards
2. Bocce (Abruzzi)
3. Bocce (Competition)
4. Super Ramino
5. Golf

TRIGLAV

1. Bocce

HARBORD DIGGERS

1. Bridge
2. Chess
3. Cribbage
4. Garden
5. Toastmasters (Daytime)
6. Toastmasters (Evening)
7. Women's Bowling

MANLY BOWLING CLUB

1. Men's Lawn Bowls
2. Women's Lawn Bowls

CLUB WYONG

1. Fishing
2. Lawn Bowls
3. Snooker
4. Toastmasters

HALEKULANI BOWLING CLUB

1. Budgewoi Netball
2. Central Coast 50s Plus
3. Golf
4. Men's Lawn Bowls
5. Women's Lawn Bowls

BREAKERS COUNTRY CLUB

1. Darts
2. Men's Golf
3. Women's Golf
4. Men's Lawn Bowls
5. Women's Lawn Bowls

ELITE SPORTS

PATHWAY SPORT

At Mounties Group we pride ourselves on giving opportunities for local children to identify and pursue their dreams in sport. For some, this will always be the pleasure of recreational sport played with friends at a grassroots level and for others it will be chasing their dreams to the most elite level.

Pathway sports are crucial for developing athletes from grassroots to elite levels, ensuring a structured approach to skill development, and fostering long-term engagement in sports. They provide a framework for athletes to progress, receive appropriate support, and maximise their potential.

Mounties Group has now established pathways across multiple sports including Rugby League, Cricket, Football and Netball. A child can start with us in Junior sport and clearly identify a pathway through each level to the highest competitions in Australia.

At the peak of that pathway are our elite sporting programs who all enjoyed success in the past year.

RUGBY LEAGUE

From under 6 through to elite teams in Ron Massey Cup and Harvey Norman Women's Premiership competitions, the Mounties Rugby League program has delivered some of the sports greatest players including over 75 NRL players, and 20 Australian representatives.

This year saw more than 415 local children subsidised to play Rugby League and chase their dreams for the future, whether that be representing their community, playing professionally, or simply building lifelong friendships through sport.



Mounties Rugby League



South West Mounties MAGIC

FOOTBALL

Mounties Junior Soccer has a direct pathway to Mounties Wanderers FC, our semi-professional football club that currently plays in the NSW League One competition.

Mounties Wanderers FC have delivered players such as David Radcliffe and Liam Rose to the international stage.

With around 1,000 local children subsidised to play football this year by Mounties Group, we are watching to see who the next star is to come from our grassroots and pathway program.

CRICKET

Mounties Cricket Club caters for all junior and senior players as well as offering a pathway to higher levels of cricket in Shires and Premier Cricket.

NETBALL

2024 saw another year of success for our Netball pathways program with eight grand final appearances by Mounties Netball winning 6 premierships, and our NSW Premier League Team winning the 2024 Grand Final in our inaugural year, followed up with again reaching the finals in 2025.

Last year we saw three of our MAGIC team promoted to the highest levels of the sport and gain places with GIANTS Netball and NSW Swifts.

WOMEN IN SPORT

Sport is an integral part of Australian culture. It influences who we are and how we live but few years ago, Mounties Group identified that by the age of 14 girls drop out of sport at twice the rate of boys despite the benefits of sport to girls being proven to be truly life changing.

Girls who play sport tend to stay in school, delay pregnancy, and get better jobs. Playing sport boosts their confidence, resilience, and teamwork skills. These benefits extend into their daily lives, empowering them to take initiative and attempt things they never imagined were possible. Research has shown that participating in team sport as a teenager reduces the chance of breast cancer later in life by 20% and that it is also a priority area for the prevention of violence against women.

Recent research found that 94% of C-Suite women have played sports in their formative years and that 91% of women in leadership roles believed the skills they developed were crucial to their professional success. We also know that 88% of our own members regard professional women athletes as impactful role models for young women.

It is why we have been investing more than ever in women's sport, knowing that our local community will benefit from this investment for decades to come.

In 2017, Mounties entered the NSW Rugby League Premiership, in 2024 we launched Mounties Magic Premier League Netball team and in 2026, we are aiming to deliver the next big step in advancing womens sport.

Women athletes wield significantly more influence on our youth compared to other types of influencers. Eighty-eight per cent regard professional women athletes as impactful role models for young women. Seven out of 10 people now watch women's sports.

Our investment in women's sport is about more than winning premierships, it is about improving lives.



South West Mounties MAGIC

SOUTH WEST MOUNTIES MAGIC NETBALL

South West Mounties MAGIC is a dynamic netball franchise born from a powerful partnership between the Liverpool City Netball Association (LCNA) and Mounties Care, a division of Mounties Group. Officially launched in 2023 and entering the Netball NSW Premier League in 2024, MAGIC represents a bold step forward in delivering elite netball to the heart of South West Sydney.

The club was established with a clear mission: to create a pathway from grassroots to elite netball, ensuring that local talent has access to high-performance opportunities without needing to leave their community. This initiative builds on LCNA's strong representative legacy and Mounties Group's longstanding commitment to community sport and wellbeing.



Mounties Rugby League

WOMEN'S RUGBY LEAGUE

The NSWRL Women's Premiership, known as the Harvey Norman NSWRL Women's Premiership, is the top level of women's rugby league football in Australia. Run by the New South Wales Rugby League, the competition is New South Wales's first statewide open age women's competition and since its inception in 2017, Mounties has been the most successful club in the competition with 2 grand final wins, three grand final appearances and one minor premiership.

Our Mounties team is the feeder (or reserves team) for National Women's Rugby League team the Canberra Raiders.

COMMUNITY SUPPORT

THREADS OF BELONGING

At Mounties Group, we believe in the power of community to transform lives, especially when it empowers individuals to share their heritage, skills, and aspirations in meaningful ways. In July 2024, we proudly partnered with Think+DO Tank Foundation to bring to life the Fairfield Fashion Runway Project, an initiative that gave more than 60 refugee women the opportunity to showcase their handmade creations in a vibrant and inclusive public fashion parade.

For many of these women, the runway was more than just a stage it was a platform to reclaim their identity, share their culture with pride, and reawaken dormant passions. The project offered economic opportunity through the sale of their designs, practical support through community channels, and above all, a deep sense of connection and belonging within their new home.

Mounties Group invested in direct financial support and provided vital in-kind assistance, from staffing and transport to communications and promotional outreach. This wasn't a one-off gesture, it's part of our long-term commitment to initiatives that amplify underrepresented voices and foster creative self-expression.

While recognition is never the goal, we're honoured that our efforts were acknowledged with a 2025 ClubsNSW Club and Community Award in the Arts, Culture and Entertainment category. This accolade is a testament to what can be achieved when clubs, creatives, and communities come together to build something greater than the sum of its parts. We're incredibly proud of everyone involved, especially the remarkable women who turned a fashion parade into a celebration of resilience, diversity and hope.



“Support like this isn’t just about funding a bus — it’s about driving change. Thanks to ClubGRANTS and Mounties, our clients now have the means to reconnect with community, culture, and purpose. That connection is where real healing begins — and where futures are rebuilt.”

— Alex Lee, CEO



THE GLEN

The Glen Group's community bus initiative aims to enhance the healing journey for clients at their drug and alcohol rehabilitation centers on the Central Coast of NSW. With facilities for both men at Chittaway Point and women at Wyong Creek, The Glen Group serves a diverse population, including Indigenous and non-Indigenous individuals from across Australia, with a significant number arriving from Western Sydney. The purchase of a community bus is essential as it will enable clients to engage with the wider community through various activities, such as dance performances, waterway clean-ups, and cultural events like NAIDOC celebrations. This connection not only aids in their recovery process but also empowers clients to give back to the community, supporting a sense of purpose and belonging. The bus will also benefit former clients who have moved to Western Sydney, helping them maintain ties with The Glen's alumni network.

Mounties has significantly supported this endeavour through the ClubGRANTS scheme by donating \$100,000. This generous funding will directly facilitate the acquisition of the community bus, ensuring The Glen Group can fulfil its mission of community engagement and support. By providing transportation, Mounties is enabling the clients of The Glen to access a range of community activities, thus enhancing their rehabilitation experience. Through this initiative, Mounties and The Glen Group are collaboratively working to create a sustainable impact on community health and wellbeing, particularly benefiting Aboriginal and Torres Strait Islander communities.



THE MEADOWS BY MOUNTIES GROUP

Last year, Mounties Group took a bold step forward in delivering on our core purpose: to improve the lives of our members by uplifting the communities in which our members live. Guided by a commitment to meaningful, lasting change, our Board of Directors created The Meadows by Mounties Group, a transformative initiative dedicated to supporting vulnerable people in our region.

Set across 25 acres of land in Luddenham, South West Sydney, The Meadows will become a purpose-built community precinct, one that nurtures inclusion, fosters empowerment, and creates tangible pathways toward better futures. This is more than a development; it's an investment in people. Our vision is to offer therapy and training opportunities for individuals with disability, providing real skills and meaningful ways to build independence and confidence.

From hands-on experiences in animal therapy and horticulture to learning how to grow vegetables, care for indoor plants, and develop landscaping expertise, the precinct will be alive with learning. We'll also offer training in practical trades such as mechanical repairs and café operations each designed to help create long-term employment pathways and build brighter, more independent futures.

But The Meadows doesn't stop at skills development. It will also feature a men's shed to combat social isolation, a women's shed to encourage mentoring and leadership, and a central village green to foster social interaction among all visitors, building unity and understanding across age groups and backgrounds. With space for up to 100 local youth to take part in apprenticeship programs, The Meadows will stand as a living example of what's possible when the community leads with care. Thanks to the continued support of our members, we're turning shared purpose into shared progress and transforming lives, one opportunity at a time.

MENTAL HEALTH

Mounties Group is proud to partner with Gus Worland and Gotcha4Life, a not-for-profit foundation dedicated to building a mentally fit future.

Together we develop and deliver preventative mental fitness campaigns, workshops, programs and resources in schools, sports clubs, workplaces and communities across Australia.

KARI FOUNDATION

KARI Foundation has no geographical boundary. It aims to service first and foremost Aboriginal people and communities across Australia and Mounties Group is pleased to partner in important projects such as Love Bites respectful relationships, and the School Backpack programs.



Directors Denis Byrne and Jenny McNevin supporting Gus Worland Gotcha4Life

DOMESTIC VIOLENCE

Domestic violence affects one in four women across New South Wales, a confronting statistic that Mounties Group is determined to help change. This year, our Board again made it a strategic priority to tackle this issue head-on, committing to a meaningful and lasting shift not only within our own operations, but across the wider clubs industry. With over 12 million club members and 175,000 staff across NSW, we recognised the opportunity for sector-wide education and took the lead in delivering awareness and practical domestic violence training at no cost to participants.

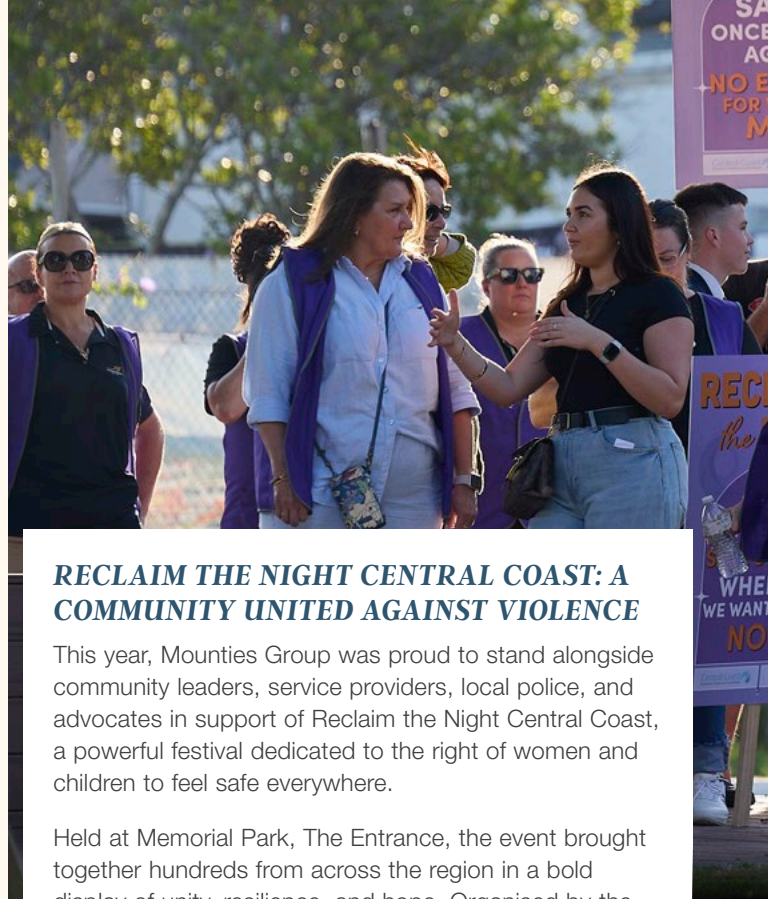
Every one of our 1,371 staff members, along with players from our sporting teams and members of our sub-clubs, took part in domestic violence response training. This united effort was driven by our belief that real change starts with knowledge and that standing up for the safety and dignity of women in our communities is the responsibility of us all.

The impact has been immediate, but our commitment is long term. By sharing the skills and insights we've gained over the past two years, we hope to spark a ripple effect, one that arms more people with the tools to recognise and respond to domestic violence, and helps bring about cultural change across our communities.

At Mounties Group, improving lives is at the heart of our purpose and that means creating safer spaces where every woman feels respected, supported, and protected. Together, we can drive the change that NSW urgently needs.

TRAIN THE TRAINER PROGRAM

This year, we expanded our impact by welcoming clubs from across New South Wales to participate in a free Train the Trainer program hosted at Mounties. By sharing the tools, knowledge, and insights we developed over the past three years, we empowered clubs throughout the state to build their own domestic violence response frameworks. The program marked a major step forward in creating a more informed, proactive, and united club industry, one committed to protecting and supporting women in every community we serve. By covering the full expense, we ensured access wasn't a barrier to taking action.



RECLAIM THE NIGHT CENTRAL COAST: A COMMUNITY UNITED AGAINST VIOLENCE

This year, Mounties Group was proud to stand alongside community leaders, service providers, local police, and advocates in support of Reclaim the Night Central Coast, a powerful festival dedicated to the right of women and children to feel safe everywhere.

Held at Memorial Park, The Entrance, the event brought together hundreds from across the region in a bold display of unity, resilience, and hope. Organised by the Central Coast Domestic Violence Committee, this annual gathering raises critical awareness around domestic and family violence and offers a space for voices to be heard, stories to be shared, and lives to be celebrated.

The Central Coast currently holds one of the highest rates of sexual assault of any LGA in NSW, making the event not only timely but essential. Reclaim the Night was designed as a free, family-friendly evening focused on safety, support, and solidarity. Performances, guest speakers, and community-led initiatives filled the park with energy and purpose, while local services provided resources and guidance to anyone seeking support.

Mounties Group was honoured to partner in delivering this important event, one of 56 community events we supported throughout the year. We believe lasting change requires both grassroots effort and organisational action. That's why our support extended beyond the festival itself, with our team continuing to roll out domestic violence training across our entire workforce, sporting teams, and sub-clubs to foster a culture of awareness and advocacy from within.



Train the Trainer program at Mounties



Reclaim the Night

BUILDING A SAFER COMMUNITY TRAINING PROGRAMS

This year marked a historic milestone for the club industry as Mounties Group proudly hosted the first-ever Building a Safer Community training program, a dedicated initiative focused on domestic, family, and sexual violence (DFSV) prevention. This landmark workshop brought together leaders from clubs across New South Wales, Victoria, Queensland, and the ACT, united by a shared commitment to make our venues and communities safer for all.

Held at Mounties over two impactful days, the training was fully funded by Mounties Group and offered free of charge to participants, an open invitation to clubs of all sizes to step into a greater role in violence prevention. The program was spearheaded by Mounties Group and co-designed in collaboration with Optimum Operating Procedures and Services founder and CEO Michelle Pascoe, renowned relationship counsellor and educator Dr Gabrielle Morrissey and Domestic Abuse advocate Arely Carrion.

Attendees had the opportunity to hear from leading DFSV experts including Hannah Tonkin, Jodie Harrison, Moo Baulch, Rebecca Glenn, Simone Allan, Liz Wright, and Chris Boyle. Sessions focused on equipping club managers with practical tools to identify signs of abuse, respond appropriately and sensitively, create safer workplace environments, and build stronger partnerships with local support services. The program also emphasised the role of clubs as both employers and community hubs, placing them at the heart of cultural change.

The event was generously endorsed by Leagues Club Australia and ClubsNSW, further amplifying its reach and significance. Special thanks were extended to Mounties Group Directors, Dale Hunt, Don Hammond, and Rebecca Riant, whose leadership and support helped bring the initiative to life.

As part of this broader commitment, Mounties Group has also helped launch the Club Industry Domestic Family Violence Prevention Committee (CIDFVPC), a collective of over 35 club representatives across NSW, VIC, and QLD. The goal of the committee is to unite the industry through consistent, specialist-informed messaging and practical resources that reduce duplication and ensure meaningful, coordinated action across the sector.



DV SAFE PHONE

Mounties Group proudly stood alongside DV Safe Phones during this year's 16 Days of Activism campaign (25 November to 10 December), a global movement aimed at ending violence against women and promoting gender equality.

As part of our ongoing commitment to community safety and wellbeing, we took meaningful action to support those impacted by domestic violence. Throughout the campaign, all Mounties Group venues became phone collection points inviting members and guests to donate their unused mobile phones. These devices are then refurbished and distributed to victims of domestic and family violence through frontline services, helping provide a vital link to emergency support.

In addition to offering collection points, our venues also became official DV Safe Phone pick-up locations, ensuring survivors have accessible places to collect a life-saving device in their time of need.

Backing this initiative further, Mounties Group donated \$30,000 to DV Safe Phones, helping to supply more than 400 functional, pre-loaded phones to those in crisis. Each device represents more than just a phone, it offers a lifeline, a sense of safety, and the means for someone to reach help, find shelter, and stay connected to critical support services.

Providing More

IMPROVEMENTS TO MEMBER FACILITIES



MOUNTIES – GAMING FLOOR TRANSFORMATION

A comprehensive revitalisation of the gaming floor to enhance comfort, functionality, and aesthetics and staff interaction with customers :

- Removal of outdated cash offices, replaced with a modern self-service beverage station for coffee, tea, and soft drinks, resulting in more staff on the floor focused on our members
- Introduction of a convenient dispense bar at the gaming floor entrance
- Fresh carpet installed in the Gaming area
- Modern furniture, upgraded bins, and indoor greenery to refresh and modernise the space
- New ice machine and post-mix unit installed to streamline beverage service

MOUNTIES – LEARN TO SWIM KIDS POOL UPGRADES

- Replacement of deck grating
- Complete waterproofing of the pool structure
- Installation of energy-efficient LED lighting
- Repainting and application of vibrant, engaging graphics

MOUNTIES – LEGAL RISK & COMPLIANCE OFFICE

A purpose-built Legal Risk & Compliance Office, supporting key governance functions within the organisation.

MOUNTIES SKY SIGN PROJECT – EXTERNAL BRANDING UPGRADE

- Installation of a new LED rooftop sign to enhance visibility and reinforce Mounties' brand presence throughout the precinct

MOUNTIES STARZ BAR – FLOORING & BAR AREA REFURBISHMENT

- Installation of epoxy flooring
- Waterproofing and vinyl repairs to the front bar
- Repainting of the interior to refresh the overall appearance



MOUNTIES – HUMPHRIES ROAD ENTRANCE – TERMINAL & WELCOME ZONE UPGRADE

- Installation of modern terminals to provide easier checks of identification and better controls
- Custom "Welcome to Mounties" feature signage for visual impact
- Updated carpet and layout to improve aesthetics and member flow

HALEKULANI BOWLING CLUB – SYNTHETIC GREEN & MEMBER FACILITIES UPGRADE

A significant redevelopment to enhance the club's bowling and social facilities:

- New synthetic green installed to enable all-weather play
- Construction of a protective canopy over the green
- Creation of a stylish new bowlers' lounge and bar
- Installation of modern locker rooms and new furnishings for improved member comfort



BREAKERS COUNTRY CLUB – SPORTS LOUNGE REDEVELOPMENT

A modern upgrade to the Sports Lounge to enhance the social and viewing experience:

- Installation of multiple large-screen TVs
- Custom cabinetry and integrated storage solutions
- New carpet and premium furniture to modernise the space

BMS SYSTEMS – BREAKERS, HALEKULANI, TRIGLAV

Implementation of Building Management Systems (BMS) to improve operational efficiency, reduce energy consumption, and enhance safety and comfort across each site.

TRIGLAV – THERMOSHIELD WATERPROOFING & WALKWAY UPGRADE

A major infrastructure initiative featuring:

- Construction of an elevated walkway platform
- Extensive roof upgrades and full Thermoshield waterproofing system installation
- The solution improves thermal insulation, reduces energy use, and protects the Club's interior from water ingress

STREET UNIVERSITY – YOUTH FACILITY ENHANCEMENTS

Ongoing investment in creating a vibrant and functional space for youth engagement:

- Professional-grade soundproofing installed in the music studio
- Stage extended to support larger performances and community events
- Durable rubber flooring added for improved safety and flexibility of use

ONGOING IMPROVEMENTS – ACROSS ALL VENUES

As part of our continuous improvement program, we delivered a range of smaller refurbishments, including:

- Upgraded lighting to energy-efficient LEDs
- Replacement of outdated or worn furniture
- Repainting of high-traffic areas
- Addition of indoor greenery for enhanced ambiance
- Refreshed signage and updated wall graphics
- Line marking updates
- Painting works at Wyong Medical Centre

COMING SOON / IN PROGRESS

HARBORD DIGGERS – MULTI PURPOSE GREEN (IN PROGRESS: DECEMBER)

Work is underway to create a multi-purpose green on the upper Ground Level of Harbord Diggers.

HARBORD DIGGERS – FOOD & BEVERAGE OFFERING (IN PROGRESS: NOVEMBER)

Exciting new food and beverage area under development, set to deliver a fresh dining experience for members and guests.

HARBORD DIGGERS – SPORTS BAR

Focused on:

- Improved interior design and flow
- Upgraded furnishings and finishes
- Enhanced viewing experience to better serve sports fans and social gatherings

MOUNTIES CENTRAL PLANT PROJECT – CHILLERS, COOLING TOWERS & PUMPS (IN PROGRESS: OCTOBER–JANUARY)

A major mechanical services upgrade featuring:

- New central plant room construction
- Installation of advanced chillers, cooling towers, and pumps
- Increased HVAC efficiency and performance
- 37 additional car parking spaces to enhance member access

MOUNTIES SPORTS BAR – REDEVELOPMENT (IN PROGRESS: NOVEMBER)

Major upgrade of the Mounties Sports Bar currently underway, focused on:

- Improved interior design and flow
- Upgraded furnishings and finishes
- Enhanced viewing experience to better serve sports fans and social gatherings





BOWLING GREEN UPDATE

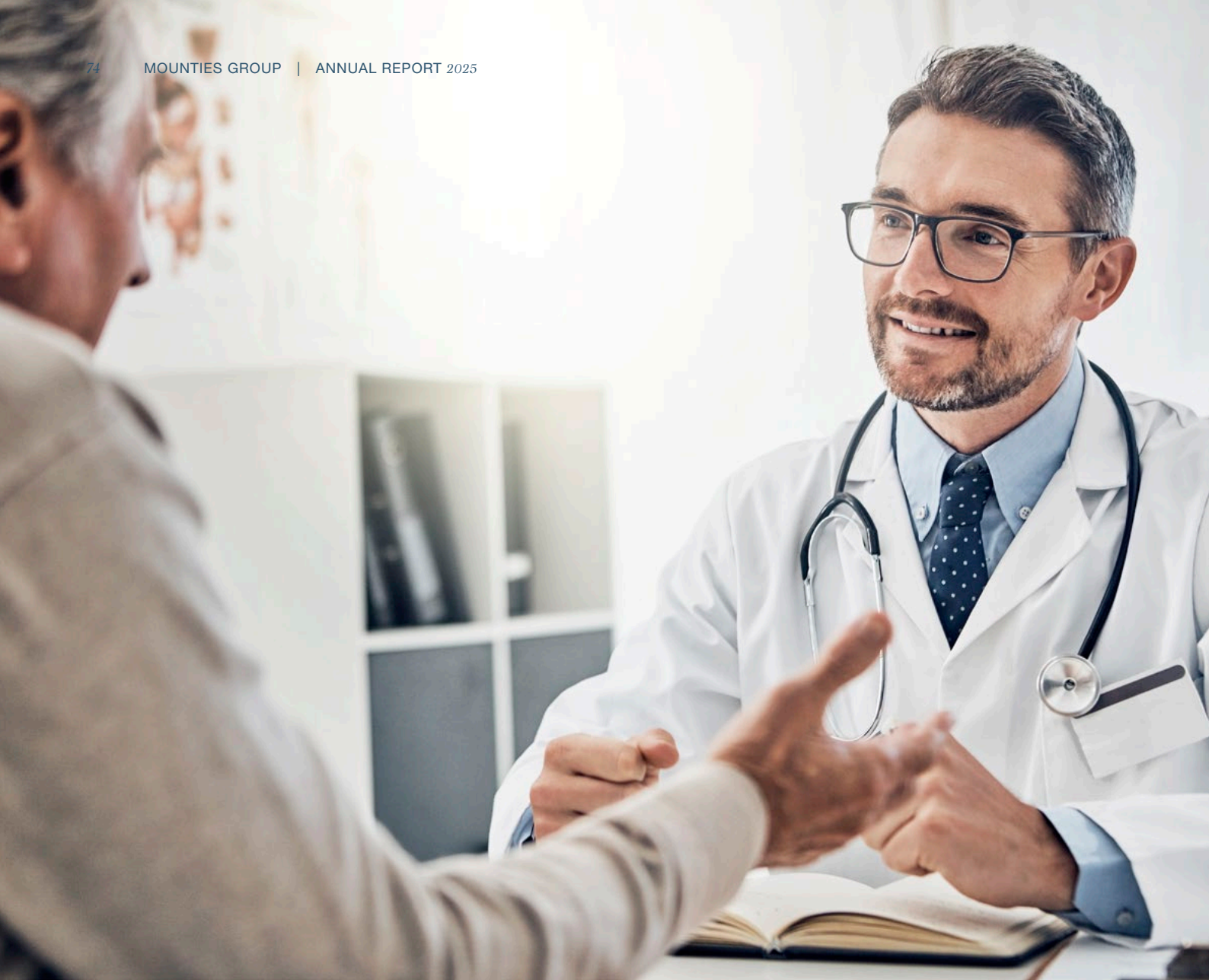


Mounties Group has proudly unveiled the revitalised Halekulani Bowling Club, following a transformative \$3 million investment to deliver state-of-the-art facilities for the Budgewoi community. With a renewed focus on connection, inclusion, and accessibility, the new development reflects Mounties Group continued commitment to enhancing spaces where members can come together, stay active, and thrive.

The redevelopment includes a high-performance synthetic green, an expansive all-weather cover, and professional-grade lighting for year-round play. A new players' lounge and enhanced spectator areas ensure the experience is welcoming for both seasoned competitors and casual bowlers. Every detail has been thoughtfully designed to elevate the bowls experience and make the club a vibrant gathering place for all.

In addition to fulfilling its original commitment from the amalgamation agreement, Mounties Group invested a further \$2.55 million to deliver exceptional amenities, including a contemporary bar area for both private events and social catch-ups among members. The result is a reimagined venue that stands as a true hub for the Halekulani and Budgewoi communities.

**DELIVERING ALL WEATHER
SPORTING SOLUTIONS
TO IMPROVE SOCIAL
INCLUSION**



MEMBERS HEALTH

Ongoing research of our members since 2019 has identified areas that our members state they would like us to deliver our core purpose and that they would like to see us improve their lives.

1. *SOCIAL INCLUSION*

“Continue delivering my Club experience so I can spend time with my friends and family and participate in activities that reduce my loneliness and give me purpose.”

2. *HEALTH*

“Reduce confusion by delivering high quality health services in a more simple and holistic way for myself, my children and my parents.”

3. *LEISURE*

“Provide opportunities to enjoy leisure time away from daily stress for myself, my family and my friends.”

GENERAL PRACTICE

Our General Practice Clinics at Freshwater, Wyoming and Guildford offer the highest standards to members and this year helped more than 20,000 patients needing medical assistance including:

- Acute conditions
- Chronic conditions
- Dermatology & skin cancer
- Child & adolescent health
- Womens health
- Vaccinations
- Healthy ageing
- Skin services

3

GENERAL
PRACTICE
CLINICS



12

MOBILITY &
INDEPENDENCE
STORES



1

NATIONAL
DISABILITY
PROVIDER



4

HOMECARE
NURSING
COMPANIES



5

ALLIED
HEALTH
SERVICES



2

FITNESS
CENTRES

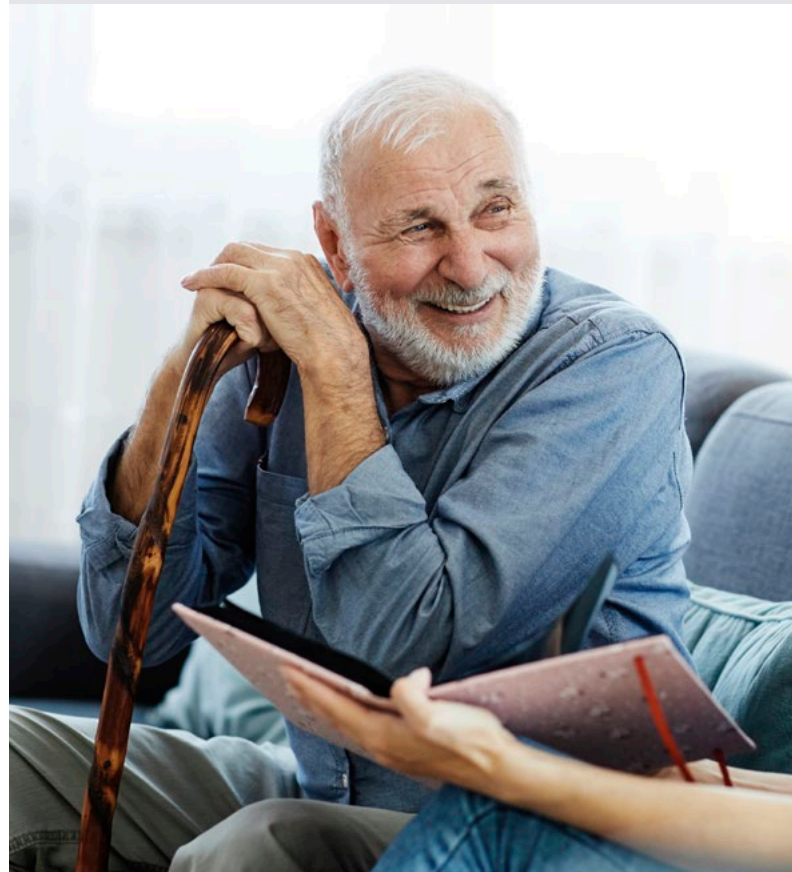


HOMECARE

LIVING INDEPENDENTLY

From 24 hour live-in nursing care to simple companionship or even domestic assistance such as cleaning or meal preparation, Mounties Care is now supplying services to members across NSW and Queensland.

The ability for our members to remain living at home independently rather than needing to access a nursing home or aged care facility means members of Mounties Group enjoy a better standard of life in their older years.



CORPORATE GOVERNANCE

At Mounties Group, we are committed to transparency and accountability. Our corporate governance framework is designed to create sustainable, long-term value for our members while making a positive impact in the communities we serve.

Strong governance is essential to fulfilling our purpose, improving the lives of our members, and achieving our strategic and business objectives. The Board of Directors plays a central role in setting the strategic direction of Mounties Group and overseeing performance, with a clear focus on delivering meaningful member experiences and fostering genuine community engagement.

Throughout the year, the Board continued to strengthen our governance foundations, dedicating significant time to refining our strategic priorities. It also maintained a sharp focus on operational and financial performance, navigating evolving market conditions, regulatory changes, and shifting consumer trends with resilience and foresight.

We confirm that our anti-money laundering and counter-terrorism financing regulator, AUSTRAC, has commenced legal proceedings against Mounties Group, relating to alleged contraventions of our obligations to maintain a compliant AML/CTF Program, comply with that program and conduct appropriate ongoing due diligence of customers under the *Anti-Money Laundering and Counter-Terrorism Financing Act*. As at the time of publication, Mounties is reviewing AUSTRAC's concise statement.

Mounties has been co-operating with AUSTRAC throughout its investigation and will continue to engage constructively with AUSTRAC throughout the course of the proceedings. We take our anti-money laundering obligations seriously, and have been dedicating significant investment and resources to transform our AML/CTF capabilities since being notified by AUSTRAC of its concerns.

Given the matter is before the Court, it is inappropriate that Mounties comment any further on the proceedings.

RECOGNISING AND MANAGING RISK

RESPONSIBLE GAMBLING

As part of its unwavering commitment to social responsibility, Mounties Group prioritises the promotion of a safe and sustainable gaming environment across all its venues. The Group recognises the importance of fostering a culture that supports responsible gambling behaviours, ensuring that entertainment remains safe and enjoyable for all members and guests. This commitment is embedded in the organisation's operations and aligns with our broader mission to contribute positively to the wellbeing of the communities we serve.

Mounties Group implements a comprehensive range of harm minimisation initiatives designed to support individuals who may be at risk of experiencing gambling-related harm. These include the deployment of clear signage, the enforcement of responsible service of gambling practices, and the integration of monitoring systems to identify at-risk behaviours. A key component of this strategy is our self-exclusion program, which empowers individuals to voluntarily restrict their access to gaming areas.

To further support our members, Mounties Group offers access to free, confidential counselling services, delivered through qualified professionals. Through these extensive and proactive measures, Mounties Group reaffirms its dedication to responsible gambling and continues to lead the way in creating a safer gaming experience for members and guests.

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM

Mounties Group maintains a firm stance on anti-money laundering and counter-terrorism financing (AML/CTF). We have no tolerance for any activity that could facilitate money laundering or breach regulatory obligations. This year, we updated our AML/CTF program to further strengthen our compliance and risk management framework, which included standing up a multi-year AML/CTF transformation project, bringing in expert external assistance and establishing a Financial Crime Risk Management team.

We are well progressed with our transformation and engaging regularly with AUSTRAC. Part of that transformation has involved reviewing our membership, enhancing our understanding of our members and significant investment in technology and training to keep our communities, staff and clubs safe from unwanted behaviours and activities.

RESPONSIBLE SERVICE OF ALCOHOL

Promoting the responsible service of alcohol is one of our core responsibilities. All front-of-house staff across the Mounties Group are trained in Responsible Service of Alcohol (RSA) to help minimise the negative social impacts of alcohol and ensure it is enjoyed responsibly in our venues.

Our key practices include:

- All staff and Directors receive RSA training.
- We offer low-alcohol beer at a lower price than full-strength options.
- We do not provide free alcoholic drinks to patrons playing poker machines.
- Valid identification is required for entry into our venues.

OUR COMMITMENT TO ETHICAL PRACTICES

Mounties Group acknowledges its responsibility to take a firm stance against all forms of modern slavery and human trafficking. We are dedicated to upholding ethical business practices that protect individuals from abuse and exploitation, both within our operations and throughout our supply chain.

Our ongoing efforts are outlined in the Mounties Modern Slavery Statement, which details the steps we have taken and continue to take to identify, assess, and reduce the risks of modern slavery.

You can access the full statement on our website: www.mountiesgroup.com.au

PRIVACY AND SCAM AWARENESS

We are committed to delivering the highest standards of customer service, which includes safeguarding respecting your privacy and keeping you informed about how we collect, use, disclose, and secure your personal information.

Our full Privacy Policy is available on our website: www.mounties.com.au/about/your-privacy

Please be vigilant about mobile scams. Mounties Group will never send SMS messages claiming you've won a competition or requesting personal details.

If you receive such a message, do not respond or click any links. Instead, report it to us at info@mountiesgroup.com.au or speak directly with the manager on duty.

CHILD SAFETY COMMITMENT

Mounties Group believes every child has the right to feel safe. We are fully committed to the safety, wellbeing, and empowerment of children, and we maintain a zero-tolerance policy toward child abuse.

OUR LEGAL AND RISK TEAM



Mounties Group Legal and Risk Department

LEADING OUR INDUSTRY IN STANDARDS OF GOVERNANCE, ETHICS AND COMPLIANCE

As part of our 2035 strategic goal to lead the industry in standards of governance, ethics and compliance, Mounties Group has taken a proactive and strategic step in strengthening its commitment to legal, regulatory, and risk management by establishing a dedicated department to oversee this critical space. This newly formed division integrates key functions;

- 1) Legal and Regulatory;
- 2) Risk, Compliance, Assurance and Responsible Gambling; and
- 3) Financial Crime Risk Management,

under one cohesive framework. Previously relying on external expert advice, by bringing a well resourced team in-house, Mounties Group ensures that potential threats are identified and mitigated, legal obligations are met, and ethical standards are upheld across all operations. The department plays a vital role in safeguarding the organisation and its community, offering expert legal counsel, monitoring regulatory changes, promoting safe gambling practices, and protecting against financial crime.

This unified approach reflects Mounties Group's unwavering dedication to integrity, accountability, and responsible governance.

This specialised team of 14 professionals, led by Chief Legal and Risk Officer Amy Williams, is working tirelessly to ensure our operations are not only compliant but also resilient and forward-thinking. By bringing together expertise across legal, risk, compliance, assurance, responsible gambling, regulatory affairs, and financial crime risk management, the department plays a critical role in protecting our members, our communities, and the organisation as a whole. Their work underpins our strategic goals and reflects our unwavering dedication to doing what's right – ethically, legally, and responsibly.

OUR GOVERNANCE FRAMEWORK

In 2020, we launched a progressive, phased program aimed at continuously enhancing not only our legislative and corporate compliance, but also our operational ethics and social responsibility practices. Over the past three years, we have expanded and strengthened this initiative to include:

- 1) Audit & Risk Committee with Independent Chairperson;
- 2) Mandatory training for all Directors & Senior Managers on Anti-Money Laundering; and
- 3) Mandatory training for all Directors & Senior Managers on Responsible Conduct of Gaming and Board Oversight.

In 2023, Mounties Group undertook a comprehensive review of its governance program and adopted a more transparent and structured framework developed by the Australian Institute of Company Directors. This enhanced framework is organised into four key quadrants, each representing a core governance focus: the individual director, the board, the organisation, and stakeholders. Within each quadrant, essential practices are outlined, with the outer ring highlighting the values and behaviours expected in our interactions across all levels.

Mounties Group leverages best practice models from the Australian Institute of Company Directors and the ASX Corporate Governance Council and continuously strives to adapt these models to our organisation.

Our new Legal & Risk Office is supporting our uplift in corporate governance by enhancing oversight, strengthening compliance frameworks, improving risk visibility across the organisation, and enabling more informed decision making aligned with our long term strategic objectives.

Mounties Group leverages best practice models from the Australian Institute of Company Directors and the ASX Corporate Governance Council and continuously strives to adapt these models to our organisation.

Leveraging the Best Practice Guidelines from the Australian Institute of Company Directors and the ASX Corporate Governance Councils Governance Program, we have embedded improved standards of corporate governance for Mounties Group to follow. In relation to each principle, the relevant actions and initiatives are outlined as follows:

	Key Principle	Our outcome this year
Principle 1	Purpose and Strategy	• Annual Strategic Planning conducted • Strategic Plan reviewed and updated • Key Performance measurements reviewed for reporting on progress • Accountability assigned • Quarterly reporting to Board on Strategic Plan progress
Principle 2	Roles and Responsibilities	• Board issued with Code of Conduct, and Directors Handbook • Job descriptions reviewed and distributed • Annual review conducted • Delegation of Authority reviewed, updated and distributed • Board Sub-committees committees created to ensure higher focus in specific areas
Principle 3	Board Composition	• Election of Board of Directors conducted under relevant legislation • Elections conducted by independent electoral officer • National Criminal checks and Enhanced Due Diligence conducted on all Directors • Mandatory requirements for elections are in place • Directors are elected by general membership to best represent members' needs • Members are provided with information on Director skills and experience • An annual review of all Directors' skills and experience is conducted
Principle 4	Board Effectiveness	• Standard reporting is use for ease of access to information • All Director enquires are reported and responses provided • Improved Board reporting for better governance • Induction training is conducted once per year • Directors undertake mandatory and voluntary training each year • Clear roles, job descriptions and delegations are in place and reviewed regularly
Principle 5	Risk Management	• The Board oversees risk management framework and aligns purpose and strategy • Annual risk review and planning conducted with regular reviews and updates • Directors seek and are provided with information about risk and how it is being managed

	Key Principle	Our outcome this year
Principle 6	Performance	• The Board oversees the appropriate use of organisations resources • The Board approves the annual budget for the organisation • The Board reviews and oversees the performance of the CEO • The Board constantly monitors the financial position and solvency of the organisation
Principle 7	Accountability and Transparency	• Mounties Group constitution, key policies, annual report and other key documents are available in all venues and online • Whistle-blower, RSA, RCG policies are available in venues and online • Privacy policy and election notices are available in venues and online • Annual Report is published including the financial report and is available in venues and online • Previous years annual reports are available for members and stakeholders information • Any and all related party transactions are reported to members annually • Registers required per the Registered Clubs Act 1976 are maintained and made available to members on request • Directors remuneration and benefits are reported annually to members
Principle 8	Stakeholder Engagement	• A well documented and established complaints and feedback program is in place • A strong communications and reporting process is in place and actioned • Policies, practices and processes are in place and used to protect the vulnerable
Principle 9	Conduct and Compliance	• Clear policies for staff, members and directors in terms of behaviour • Clearly stated values, training and support documentation • Clear and defined disciplinary policies and processes

DIRECTOR TRAINING AND ACCOUNTABILITY

Each year Directors are expected to undertake training that is relevant to their role and that further improves their knowledge and skills to contribute to the Club. This years training included below:

	Steve Fitzpatrick	Pam Hansen	Trevor Wilks	John Dean	Trevor Forman	Jenny McNiven	Denis Byrne	Steve Soares	Leon Hansen
Responsible Service of Alcohol	✓	✓	✓	✓	✓	✓	✓	✓	✓
Responsible Conduct of Gambling	✓	✓	✓	✓	✓	✓	✓	✓	✓
Advanced Responsible Gambling	✓	✓	✓	✓	✓	✓	✓	✓	✓
National Police Check	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cyber Security	✓	✓	✓	✓	✓	✓	✓	✓	✓
AML/CTF	✓	✓	✓	✓	✓	✓	✓	✓	✓
Compliance Oversight	✓	✓	✓	✓	✓	✓	✓	✓	✓
Finance for Boards	✓	✓	✓	✓	✓	✓	✓	✓	✓
Directors Management Collaboration	✓	✓	✓	✓	✓	✓	✓	✓	✓
Board member responsibilities	✓	✓	✓	✓	✓	✓	✓	✓	✓
Beverage trends	✓			✓				✓	✓
ESG reporting		✓			✓	✓			
Fraud Prevention	✓	✓	✓	✓	✓		✓		
Domestic Violence	✓	✓	✓	✓	✓	✓	✓	✓	✓

BOARD CODE OF CONDUCT

The Directors of Mounties Group have personally committed themselves to upholding the highest standards in compliance, governance and ethical behaviour. As part of that commitment, the Board have committed to a Code of Conduct applying to themselves as Directors.

The Board Code of Conduct applies to matters such as election and appointment of Directors, legal and compliance expectations, performance of Directors in their role, functions of the board, Directors' duties and accountabilities, conflicts of interest and Director benefits.

ESG
REPORTING

Mounties Group sustainability refers to the practice of conducting operations and making decisions through what is known as the “three pillars” of sustainability – environmental, social and governance (ESG).

It involves achieving a balance between short-term profitability goals and long-term negative impacts on the world outside the business while at the same time ensuring positive organisational performance and growth.

Preparation is underway at Mounties Group for mandatory reporting requirements commencing in 2028 per the Australian Sustainability Reporting Standards.

In the meantime, we have over recent years been reporting our ongoing progress towards the goal of addressing change together.

ENVIRONMENTAL

Driving tangible action and effectively managing risk requires an end-to-end approach, considering implications across our value chain and impacts on our members and other stakeholders. Our climate and nature strategy focuses on reducing our emissions and managing climate-related risks across our business and communities. It also details our approach to reduce our impact on nature through the responsible stewardship of natural resources and the sustainable sourcing of commodities.

Environmental	Waste diversion programs in place
	Recycling of paper and cardboard, which helped save 2,210,780 litres of clean water
	Energy monitoring across the Group
	Harbord Diggers no single use plastic and best practice recycling program
	Community clothing E-threads bins
	Infrastructure upgrades for smarter systems with lower impact
	LED lighting installed across the Group

SOCIAL

As a member focused community organisation, we continue to operate in a challenging environment characterised by elevated inflation, accelerated regulatory reform and changing member expectations. A key challenge this year was rising cost-of-living pressures which impacted our members and communities, and resulted in increased need for our services, facilities and support.

We remain committed to our 60 year heritage of providing social infrastructure, social inclusion programs and community engagement.

Social	1,371 staff employed from over 50 cultural backgrounds
	55% of staff and 44% of management are female
	Social Gathering spaces provide for more than 3 million people
	54 social inclusion programs provided to reduce loneliness
	12,000 plus children subsidised to play sport
	Free sporting facilities provided to members to encourage social engagement
	Domestic Violence training conducted for all staff
	Domestic Violence training conducted for community, social inclusion groups and club industry free of charge
	Pathways in sport
	Gaming play limits at \$10 maximum bet
	Clear policies on gambling, alcohol, financial crime, working with children, behaviour and advertising
	Pricing policies that consider the financial environment in which our members live

GOVERNANCE

Our purpose of creating better experiences together for a better tomorrow guides us to better meet the needs of our members and stakeholders. Mounties Group is committed to a high standard of corporate governance. Good governance goes beyond legal compliance; we see it as central to our approach to creating sustainable growth.

Governance	Monthly Financial reporting
	No Debt to financial institutions
	Professional training undertaken by all Directors
	No commercial contracts or agreements with any Directors
	Board is elected by Members not appointed
	Board devotes time to strategy, finance, communication and oversight
	Board performance is independently evaluated
	Clear risk statements, management framework and measurements
	Strategic planning including clear purpose, values and code of conduct
	The Organisation has clear governance structures, policies and practices available in venue or online
	New Legal, Risk & Regulatory department created

Mount Pritchard & District Community Club Ltd
ABN 98 000 458 622

GENERAL PURPOSE FINANCIAL REPORT

for the year ended 30 June 2025

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GENERAL INFORMATION

The financial statements were authorised for issue, in accordance with a resolution of Directors, on 5 September 2025. The Directors have the power to amend and reissue the financial statements.



DIRECTORS' REPORT

The Directors present their report, together with the financial statements on Mount Pritchard & District Community Club Ltd (the “Club” or “Parent”) and the entities it controlled (collectively referred to as the “Group”) for the year ended 30 June 2025.

DIRECTORS

The names and details of the directors in office during the financial year and until the date of this report are as follows:

Fitzpatrick, Stephen	
Hansen, Pamela	
Wilks, Trevor Dallas	
Dean, John Joseph	
McNevin, Jeanette Carol	
Byrne, Denis William	
Forman, Trevor James	
Hansen, Leon George	(Appointed: 27 October 2024)
Soares, Steven	(Appointed: 27 October 2024)
Dean, Lorraine Ellen	(Resigned: 27 October 2024)
Edwards, Stephen Mark	(Resigned: 27 October 2024)

PARTICULARS OF DIRECTORS

Name:	Fitzpatrick, Stephen
Title:	President 2024
Director:	Director since 1993
Qualifications:	Retired Custom Classifier
Experience and expertise:	Club Life Member, FSCWC Delegate, Community Grants Director
Current Committee Membership:	Audit Risk & Compliance Committee, Disciplinary Committee
Name:	Hansen, Pamela
Title:	Vice President
Director:	Director since 2023
Qualifications:	Retired Marketing Director
Experience and expertise:	RSL Services Club Delegate
Current Committee Membership:	Community Grants Committee, Sports Committee, Disciplinary Committee
Name:	Wilks, Trevor Dallas
Title:	Vice President, Gaming Director
Director:	Director since 2023
Qualifications:	Retired Hospitality Manager
Experience and expertise:	H&S Committee Representative
Current Committee Membership:	Sports Committee, Disciplinary Committee
Name:	Dean, John Joseph
Title:	Director
Director:	Director since 1997
Qualifications:	Retired Engineering Manager
Experience and expertise:	Club Life Member, Leagues Club Associate Delegate, Clubs NSW Delegate
Current Committee Membership:	Disciplinary Committee

Name:	McNevin, Jeanette Carol
Title:	Sports Director, Entertainment Director
Director:	Director since 2014
Qualifications:	Retired Account Manager
Experience and expertise:	Club Life Member
Current Committee Membership:	Community Grants Committee, Sports Committee
Name:	Forman, Trevor James
Title:	Director
Director:	Director since 2012
Qualifications:	Manufacturing Manager and Business Owner
Experience and expertise:	Club Life Member, Leagues Club Associate Delegate
Current Committee Membership:	Gaming Committee, Disciplinary Committee
Name:	Byrne, Denis William
Title:	Director
Director:	Director since 2022
Qualifications:	Retired Sheetmetal Worker
Experience and expertise:	FSCWC Delegate
Current Committee Membership:	Community Grants Committee, Gaming Committee, Sports Committee, Disciplinary Committee
Name:	Hansen, Leon
Title:	Director
Director:	Director since 2024
Qualifications:	Retired Roads and Pavement Supervisor Local Council
Experience and expertise:	RSL Services Club Delegate
Current Committee Membership:	Disciplinary Committee
Name:	Soares, Steven
Title:	Director
Director:	Director since 2024
Qualifications:	Transport Company Managing Director
Experience and expertise:	Clubs NSW Delegate
Current Committee Membership:	Audit Risk & Compliance Committee, Gaming Committee, Disciplinary Committee
Declared Interest in Contracts:	Dean, John Joseph – Director of Humphries Pritchard Investments Pty Ltd Hansen, Pamela – Director of New Diggers Service Co Pty Ltd, Mounties Care Pty Ltd and Meadows Commercial Pty Ltd Wilks, Trevor Dallas - Director of Mekong Lease Co Pty Ltd and Meadows Commercial Pty Ltd McNevin, Jeanette Carol - Director of Mounties Care Pty Ltd, Ozcott Pty Ltd, MOTO1 Pty Ltd, MOTO 2 M Pty Ltd, Moto Wholesale Pty Ltd, Motobility Australia Pty Ltd and MOTO 3 Pty Ltd Soares, Steven – Director of Ozcott Pty Ltd Forman, Trevor James – Director of Humphries Pritchard Investments Pty Ltd, New Diggers Carpark Co Pty Ltd and Publications for Life Pty Ltd Hansen, Leon George - Director of New Diggers Land Co Pty Ltd

PRINCIPLE ACTIVITIES

The principal activity of Mount Pritchard & District Community Club Ltd and the entities it controlled (the “Group”) is to improve the lives of Mounties Group members by enriching the community in which they live. This includes operating clubs licensed in NSW under the provisions of the *Registered Clubs Act 1976* (as amended), encouragement of sport, provision of accommodation and health care products and services for members and the community.

Number of members at year end was 278,993 (2024: 256,204).

There were no other significant changes in the nature of this activity during the year.

Directors' Report continued

MEASUREMENT OF SUCCESS

The Group measures success by focusing on two key areas:

1. FINANCIAL PERFORMANCE MEASURED THROUGH:

- i) Group Revenue
- ii) Group Expenses, including wages and salaries
- iii) Net Profit attributable to members
- iv) Return on capital employed

2. PROVISION OF SOCIAL WELFARE FOR THE GROUP'S MEMBERS AND THE COMMUNITY.

Operating Results for the year

The net profit of the Group for the financial year ended 30 June 2025 after providing for income tax was \$19,883,982 (2024: \$20,930,225).

REVIEW OF OPERATIONS

During the year our membership base grew by 9% to close the year at just over 279,000 members. Visitation to our sites during the year was 4.1 million, an increase of +9% versus the prior year. This ultimately led the group to deliver a record revenue of \$240.2 million, +\$26.8 million +12.6% verse the prior year.

Our traditional business of hospitality grew revenue in total by +8.4% on a like for like basis to close the year at \$197.2 million. All venues performed positively during the year driven through a variety of campaigns continuing to deliver value for money for our members whilst the cost-of-living pressures significantly impacted household budgets.

Our non-traditional business (Retirement, Health and Leisure/Other) continues to gain momentum with revenue increasing year on year by \$11.5 million or 36.3% to close the year at \$43.0 million. During the year we embedded our acquisitions in Health made during FY24 and made three further acquisitions expanding our operations in Queensland and starting operations in Western Australia. Over the last five years we have grown this diversified revenue stream at a compound annual growth rate of 38.0% and it now represents 18% of total group revenue.

The groups expansion continues to provide additional employment to our local communities. Total employment costs for the group in the year was \$63.5 million which was up by +12.6% versus the prior year, driven through a combination of additional employees and annual increases to wages and superannuation contributions.

We continued our disciplined deployment of Capital across the group, in total we invested \$24.4 million in capital expenditure which was split \$17.2 million on current operations and \$7.2 million on expanding our products and service offered to members which will fuel future revenue growth. Key projects included Halekulani Synthetic Bowling Green & Structure, essential infrastructure works at Mount Pritchard & Harbord, the acquisition of Wyoming Medical Centre property and further expansion in our Mobility & Independence business.

Financial community support in the year reached record levels totalling \$15.9 million, +\$2.0 million or +14.2% versus the prior year. Over the last five years we have grown our financial contributions at a compound annual growth rate of 28.5% demonstrating our commitment to improve the lives of our members and enrich the community in which they live.

SHORT AND LONG TERM OBJECTIVES OF THE GROUP

The short term objectives of the Group are:

- a) To maintain a level of operational profitability that supports the Club's objectives, and
- b) To develop a long term supporter base which will benefit from the Club's success.

This long term objective of the Group:

- a) To improve the lives of our members and enrich the community in which they live.

We are achieving this by having a lifetime offering of benefits from the time the members are young families (through Major Fun and Ignite) to social activities of our more mature members (club activities such as beverage, dining and entertainment) through to health care (Mounties Care) and retirement living (Harbord Retirement Village).

SIGNIFICANT CHANGES IN THE STATE OF AFFAIRS

During the financial year, the Group acquired the following businesses and companies:

- The business and assets of Savanto Pty Ltd. The business operates WOW!Mobility & Rehab in Queensland store selling, hiring and servicing mobility devices and aids.
- The business and assets of Active Networks Pty Ltd and Peninsula Living Northern Beaches Pty Ltd. The business sells advertising in and writes editorials for 3 related magazines distributed in 3 regions across the Northern Beaches and Lower North Shore in NSW.
- The business and assets of Wholesale Mobility Pty Ltd as trustee for Mobility Trust, Moto 2 Pty Ltd as trustee for The Scooters Aus Trust and Motorise Pty Ltd as trustee for The Retail Trust. These businesses operate in Western Australia two retail stores, an online retail store, upholstery business and Wholesale; Motobility Osborne Park, Motobility Mandurah, Wholesale Mobility Pty Ltd, Mobilize Me and Upholster Me, retailing and distributing healthcare equipment and mobility solutions.
- 100% of voting shares in Kora WA Pty Ltd as trustee for The Kora Trust and Motobility Australia Pty Ltd, both companies based on Western Australia operating a retail store Motobility Joondalup and Franchisor company Motobility Australia Pty Ltd.

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

SIGNIFICANT EVENTS AFTER THE REPORTING PERIOD

On 30 July 2025, AUSTRAC applied for civil penalty orders against Mount Pritchard and District Community Club Ltd for alleged serious and systemic non-compliance with Australia's AML/CTF laws. Information about these proceedings includes a Media Release, Concise Statement (public version) and Originating application which are available on the AUSTRAC website Lists of enforcement actions taken | AUSTRAC. The allegations are that Mounties contravened s81, s82 and s36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (Act).

The Group takes its anti-money laundering obligations very seriously and has already taken pro-active steps to enhance its risk and compliance functions.

The Group has until 12 September 2025 to lodge a Concise Response after which the Federal Court will hear the matter at a date to be determined. It is not currently possible to determine when an outcome would be delivered given there is significant variation in timings based on historical actions taken against other entities.

A potential outcome of the Court proceedings is a pecuniary financial penalty. The determination of a penalty, if any, involves a significant number of variables, including but not limited to, the nature and number of breaches, deliberate non-compliance, mitigating factors (e.g. reliance on third parties), remediation activities, cooperation with AUSTRAC and the propensity to pay. Furthermore, there is no precedence for such an action against a registered club and not-for profit community based organisation such as Mounties. On this basis the Group has determined that a reliable estimate of any potential financial exposure can not be quantified at this point in time. The Group will continually reassess this position as the matter progresses.

MEMBERS' LIABILITY

Members are liable to contribute a maximum of \$2 in the event that the Club is wound up.

The total liability of members is limited to \$557,986 (2024: \$512,408).

Directors' Report continued

DIRECTORS' BENEFITS

During or since the end of the financial year, no director of the Group has received or become entitled to receive a benefit, other than a benefit included in the aggregate amount received or due and receivable as shown in the consolidated financial statements, by reason of a contract entered by the Group with:

- a director; or
- a firm of which the director is a member; or
- an entity in which a director has a substantial financial interest.

INDEMNIFICATION OF AUDITOR

To the extent permitted by law, the Group has agreed to indemnify its auditor, Ernst & Young (Australia), as part of the terms of its audit engagement agreement against claims by third parties arising from the audit (for an unspecified amount). No payment has been made to indemnify Ernst & Young (Australia) during or since the financial year.

INDEMNIFICATION AND INSURANCE OF DIRECTORS AND OFFICERS

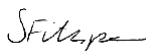
During the financial year the Group paid premiums in respect of a contract insuring all the directors and executives of Mount Pritchard & District Community Club Ltd against legal liability arising for any wrongful act committed, attempted or allegedly committed or attempted in the course of their duties as a director or executive of the Group. The policy prohibits disclosure of the premium paid.

AUDITOR'S INDEPENDENCE DECLARATION

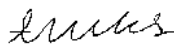
A copy of the auditor's independence declaration as required under section 307C of the Corporations Act 2001 is set out immediately after this Directors' report.

The directors received a declaration of independence from the auditor. The declaration is included within this annual report.

Signed in accordance with a resolution of the directors.



Stephen Fitzpatrick
Director



Trevor Wilks
Director

5 September 2025

AUDITOR'S INDEPENDENCE DECLARATION



Ernst & Young
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Sydney NSW 2000 Australia
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Auditor's independence declaration to the directors of Mount Pritchard & District Community Club Ltd

As lead auditor for the audit of the financial report of Mount Pritchard & District Community Club Ltd for the financial year ended 30 June 2025, I declare to the best of my knowledge and belief, there have been:

- a. No contraventions of the auditor independence requirements of the *Corporations Act 2001* in relation to the audit;
- b. No contraventions of any applicable code of professional conduct in relation to the audit; and
- c. No non-audit services provided that contravene any applicable code of professional conduct in relation to the audit.

This declaration is in respect of Mount Pritchard & District Community Club Ltd and the entities it controlled during the financial year.

Ernst & Young

Anthony Ewan
Partner
5 September 2025

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2025

		Consolidated	
	Note	2025 \$	2024 \$
Revenue from contracts with customers	7	240,177,753	213,363,625
Poker machine taxes		(42,497,128)	(40,108,551)
Purchases net of movement in inventories		(17,844,362)	(12,783,050)
General and administration expenses	8	(67,080,276)	(54,986,254)
Employee benefits expense	9	(63,522,115)	(56,431,666)
Depreciation and amortisation expense		(16,686,739)	(16,527,517)
Profit from trading activities		32,547,133	32,526,587
Fair value (loss)/gain on investment property		1,650,000	2,400,000
Interest income		2,114,692	2,055,807
Other		3,407,306	3,382,075
(Loss)/gain on sale of property, plant and equipment		(146,287)	(277,393)
Other Income		7,025,711	7,560,489
Community support and donations		(15,948,698)	(13,969,945)
Finance costs	10	(294,984)	(540,021)
Profit before income tax expense		23,329,162	25,577,110
Income tax expense	11	(3,445,180)	(4,646,885)
Profit after income tax expense for the year		19,883,982	20,930,225
Other Comprehensive income for the year, net of tax		–	–
Total Comprehensive income for the year, net of tax		19,883,982	20,930,225

The above consolidated statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2025

		Consolidated	
	Note	2025 \$	2024 \$
Assets			
Current assets			
Cash and cash equivalents	12	19,967,668	20,867,404
Other receivables	13	8,808,365	5,668,640
Inventories	14	7,479,006	3,551,221
Other financial assets	15	2,383,662	6,383,662
Total current assets		38,638,701	36,470,927
Non-current assets			
Other receivables	13	513,986	513,986
Property, plant and equipment	16	320,713,900	322,309,970
Investment properties	17	387,620,287	315,315,287
Intangible assets	18	77,604,658	71,493,535
Investments	19	31,082,739	20,304,998
Right-of-use assets	20	591,556	637,014
Other financial assets	15	15,000,000	12,000,000
Total non-current assets		833,127,126	742,574,790
Total assets		871,765,827	779,045,717
Liabilities			
Current liabilities			
Trade and other payables	21	21,156,793	14,000,676
Deferred revenue	22	31,376,495	26,692,629
Provisions	23	1,691,100	1,528,685
Employee benefits liabilities	25	10,055,659	8,277,548
Resident loans	26	296,341,648	240,716,708
Lease liabilities	24	300,174	289,486
Total current liabilities		360,921,869	291,505,732
Non-current liabilities			
Deferred tax	11	50,473,854	47,028,674
Deferred revenue	22	959,013	1,434,344
Provisions	23	445,289	444,318
Employee benefits liabilities	25	1,523,047	1,114,435
Lease liabilities	24	382,413	341,854
Total non-current liabilities		53,783,616	50,363,625
Total liabilities		414,705,485	341,869,357
Net assets		457,060,342	437,176,360
Members' Equity			
Retained earnings		410,197,208	390,313,226
Reserves	27	46,863,134	46,863,134
Total members' equity		457,060,342	437,176,360

The above consolidated statement of financial position should be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the year ended 30 June 2025

Consolidated	Retained earnings \$	Revaluation Reserve (Note 28) \$	Amalgamation Reserve (Note 28) \$	Total Equity \$
Balance at 1 July 2023	369,383,001	12,896,229	33,966,905	416,246,135
Profit after income tax expense for the year	20,930,225	–	–	20,930,225
Other Comprehensive income for the year, net of tax	–	–	–	–
Total Comprehensive income for the year	20,930,225	–	–	20,930,225
Balance at 30 June 2024	390,313,226	12,896,229	33,966,905	437,176,360

Consolidated	Retained earnings \$	Revaluation Reserve (Note 28) \$	Amalgamation Reserve (Note 28) \$	Total Equity \$
Balance at 1 July 2024	390,313,226	12,896,229	33,966,905	437,176,360
Profit after income tax expense for the year	19,883,982	–	–	19,883,982
Other Comprehensive income for the year, net of tax	–	–	–	–
Total Comprehensive income for the year	19,883,982	–	–	19,883,982
Balance at 30 June 2025	410,197,208	12,896,229	33,966,905	457,060,342

The above consolidated statement of changes in equity should be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 30 June 2025

		Consolidated	
	Note	2025 \$	2024 \$
Cash flows from operating activities			
Receipts from customers		229,743,813	212,362,042
Payments to suppliers and employees		(199,320,316)	(191,945,721)
Receipts from retirement village residents	26	2,566,000	530,000
Dividends and interest received		2,298,814	2,244,959
Interest paid		(294,984)	(540,021)
Net cash flows from operating activities		34,993,327	22,651,259
Cash flows from investing activities			
Proceeds from sale of property, plant and equipment		108,601	3,886,742
Purchase of property, plant and equipment	16	(15,116,168)	(28,655,592)
Purchase of intangible assets	18	(350,000)	–
Payment for marketable securities		(12,797,586)	(8,371,364)
Payment for business combinations, net of cash acquired	4	(9,304,357)	(5,637,466)
Net cash used in investing activities		(37,459,510)	(38,777,680)
Cash flows from financing activities			
Payment of principle portion lease liabilities		(406,139)	(254,934)
Proceeds from borrowings		12,797,586	619,273
Repayment of borrowings		(10,825,000)	(3,550,000)
Net cash flows used in financing activities		1,566,447	(3,185,661)
Net decrease in cash and cash equivalents		(899,736)	(19,312,082)
Cash and cash equivalents at 1 July		20,867,404	40,179,486
Cash and cash equivalents at 30 June	12	19,967,668	20,867,404

The above consolidated statement of cash flows should be read in conjunction with the accompanying notes.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the year ended 30 June 2025

NOTE 1. CORPORATE INFORMATION

The consolidated financial report for Mount Pritchard & District Community Club Ltd (the “Club” or “Parent”) and its controlled entities (collectively referred to as the “Group”) for the year ended 30 June 2025 was authorised for issue in accordance with a resolution of the Directors on 2 September 2025.

Mount Pritchard & District Community Club Ltd is a company limited by guarantee. The Constitution prohibits paying a dividend to members. The Club is incorporated and domiciled in Australia.

The primary objective of the Club is the provision of services for members; the directors have accordingly determined the Club is a ‘not-for-profit’ entity for accounting purposes. In accordance with its Constitution the liability of members in the event of the Club being wound up would not exceed \$2 per member.

The registered office of Mount Pritchard & District Community Club Ltd is located at
101 Meadows Road,
Mount Pritchard, NSW 2170.

The Group employed 1,091 employees as at 30 June 2025 (2024:1,058).

Further information on the nature of the operations and principal activities of the Club are described in the directors’ report. Information on the Club’s structure is provided in Note 6. Information on other related party relationships of the Club is provided in Note 30.

NOTE 2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 SUMMARY OF MATERIAL ACCOUNTING POLICIES

The accounting policies that are material to the Group are set out below. The accounting policies adopted are consistent with those of the previous financial year, unless otherwise stated.

a) Basis of preparation

These general purpose financial statements have been prepared in compliance with the requirements of the *Corporations Act 2001* and *Australian Accounting Standards – Simplified Disclosures*. The Company is a not-for-profit, private sector entity which is not publicly accountable for the purposes of preparing these financial statements.

The consolidated financial statements have been prepared on a historical cost basis, except for investments in marketable shares and investment properties that have been measured at fair value.

The financial report is presented in Australian dollars (\$).

b) Changes in accounting policies, disclosures, standards and interpretations

Accounting Standards and Interpretations issued but not yet effective

Certain Australian Accounting Standards and Interpretations have recently been issued or amended but are not yet effective. The directors have not early adopted any of these new or amended standards or interpretations. The directors intend to adopt the new or amended standards or interpretations when they become effective.

c) Going concern

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

At 30 June 2025, the Group’s total current liabilities exceeded total current assets by \$322,283,168 (2024: \$255,034,805). However, the directors are of a view that the Group is a going concern as:

- The net current liability position includes \$296,341,648 (2024: \$240,716,708) relating to the resident loans owed to the retirement village residents. Although the expected average residency term is 12 years, these obligations are classified as current liabilities because the Group does not have an unconditional right to defer settlement to more than twelve months after reporting date if a resident leaves the village. The Directors are of the view that it is highly unlikely that a significant number of residents would depart Watermark Freshwater without new residents entering, thereby replenishing the resident loans balance.

- The net current liability position also includes \$30,911,978 (2024: \$26,306,338) of deferred revenue which represents deferred management fees already earned from retirement village residents which is being deferred for straight-line revenue recognition over the expected average residency term of 12 years. There are no expected cash outflows relating to this balance.
- The Group has had positive operating cash flow of \$34,993,327 (2024: \$22,651,259). Management has prepared a forecast cash flow assessment for 12 months past the authorisation date of this financial report and anticipate the Group to continue earning positive cash flows from operations.
- The Group additionally has access to unused available overdraft banking facilities of \$10,000,000 to assist with liquidity requirements as needed.

Consequently, the Directors have concluded that the use of the going concern assumption in the preparation of the financial report is appropriate.

d) Basis of consolidation

The consolidated financial statements comprise the financial statements of the Club and its subsidiaries as at 30 June 2025. Control is achieved when the Group is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. Specifically, the Group controls an investee if, and only if, the Group has:

- Power over the investee (i.e., existing rights that give it the current ability to direct the relevant activities of the investee)
- Exposure, or rights, to variable returns from its involvement with the investee
- The ability to use its power over the investee to affect its returns

Generally, there is a presumption that a majority of voting rights results in control. To support this presumption and when the Group has less than a majority of the voting or similar rights of an investee, the Group considers all relevant facts and circumstances in assessing whether it has power over an investee, including:

- The contractual arrangement(s) with the other vote holders of the investee
- Rights arising from other contractual arrangements
- The Group's voting rights and potential voting rights

The Group re-assesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control. Consolidation of a subsidiary begins when the Group obtains control over the subsidiary and ceases when the Group loses control of the subsidiary. Assets, liabilities, income and expenses of a subsidiary acquired or disposed of during the year are included in the consolidated financial statements from the date the Group gains control until the date the Group ceases to control the subsidiary.

Profit or loss and each component of other comprehensive income (OCI) are attributed to the equity holders of the parent of the Group and to the non-controlling interests, even if this results in the non-controlling interests having a deficit balance. When necessary, adjustments are made to the financial statements of subsidiary to bring their accounting policies into line with the Group's accounting policies. All intra-group assets and liabilities, equity, income, expenses and cash flows relating to transactions between members of the Group are eliminated in full on consolidation.

A change in the ownership interest of a subsidiary, without a loss of control, is accounted for as an equity transaction.

If the Group loses control over a subsidiary, it derecognises the related assets (including goodwill), liabilities, non-controlling interest and other components of equity, while any resultant gain or loss is recognised in profit or loss. Any investment retained is recognised at fair value.

e) Amalgamations

Amalgamations are accounted for in accordance with AASB 3 Business Combinations using the purchase method of accounting. The purchase method of accounting involves assessing the fair value of the assets and liabilities acquired and the contingent liabilities assumed at the date of amalgamation; gains from amalgamation are recognised as a direct addition to amalgamation reserve within equity and any goodwill arising from amalgamation is brought into account as goodwill on amalgamation if such value is sustainable. Amalgamation-related costs are expensed as incurred and included in general and administrative expenses.

f) Business combinations

Business combinations are accounted for in accordance with AASB 3 *Business Combinations* using the purchase method of accounting. The purchase method of accounting involves assessing the fair value of the assets and liabilities acquired and the contingent liabilities assumed at the date of acquisitions; gains from acquisitions are recognised as goodwill. Acquisition-related costs are expensed as incurred and included in general and administrative expenses.

Notes to the Consolidated Financial Statements continued

Note 2. Material accounting policy information continued

The Group determines that it has acquired a business when the acquired set of activities and assets include an input and a substantive process that together significantly contribute to the ability to create outputs. The acquired process is considered substantive if it is critical to the ability to continue producing outputs, and the inputs acquired include an organised workforce with the necessary skills, knowledge, or experience to perform that process or it significantly contributes to the ability to continue producing outputs and is considered unique or scarce or cannot be replaced without significant cost, effort, or delay in the ability to continue producing outputs.

When the Group acquires a business, it assesses the financial assets and liabilities assumed for appropriate classification and designation in accordance with the contractual terms, economic circumstances and pertinent conditions as at the acquisition date. This includes the separation of embedded derivatives in host contracts by the acquiree.

Any contingent consideration to be transferred by the acquirer will be recognised at fair value at the acquisition date. Contingent consideration classified as equity is not remeasured and its subsequent settlement is accounted for within equity. Contingent consideration classified as an asset or liability that is a financial instrument and within the scope of AASB 9 *Financial Instruments*, is measured at fair value with the changes in fair value recognised in the statement of profit or loss in accordance with AASB 9. Other contingent consideration that is not within the scope of AASB 9 is measured at fair value at each reporting date with changes in fair value recognised in profit or loss.

Goodwill is initially measured at cost (being the excess of the aggregate of the consideration transferred and the amount recognised for non-controlling interests and any previous interest held over the net identifiable assets acquired and liabilities assumed). If the fair value of the net assets acquired is in excess of the aggregate consideration transferred, the Group re-assesses whether it has correctly identified all of the assets acquired and all of the liabilities assumed and reviews the procedures used to measure the amounts to be recognised at the acquisition date. If the re-assessment still results in an excess of the fair value of net assets acquired over the aggregate consideration transferred, then the gain is recognised in profit or loss.

After initial recognition, goodwill is measured at cost less any accumulated impairment losses. For the purpose of impairment testing, goodwill acquired in a business combination is allocated to each of the Group's cash-generating units that are expected to benefit from the combination irrespective of whether other assets or liabilities of the acquiree are assigned to those units.

Where goodwill has been allocated to a cash-generating unit (CGU) and part of the operation within that unit is disposed of, the goodwill associated with the disposed operation is included in the carrying amount of the operation when determining the gain or loss on disposal. Goodwill disposed in these circumstances is measured based on the relative values of the disposed operation and the portion of the CGU retained.

g) Current versus non-current classification

The Group presents assets and liabilities in the consolidated statement of financial position based on current/non-current classification. An asset is current when it is:

- Expected to be realised or intended to be sold or consumed in the normal operating cycle;
- Held primarily for the purpose of trading;
- Expected to be realised within twelve months after the reporting period, or
- Cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period.

All other assets are classified as non-current.

A liability is current when:

- It is expected to be settled in the normal operating cycle;
- It is held primarily for the purpose of trading;
- It is due to be settled within twelve months after the reporting period, or
- There is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting period.

The Group classifies all other liabilities as non-current.

Deferred tax assets and liabilities are classified as non-current assets and liabilities.

h) Cash and cash equivalents

Cash in the consolidated statement of financial position comprise cash at banks and on hand.

For the purpose of the consolidated statement of cash flows, cash and cash equivalents consist of cash as defined above.

i) Other receivables

A receivable represents the Group's right to an amount of consideration that is unconditional (i.e., only the passage of time is required before payment of the consideration is due). Receivables are recognised initially at the amount of consideration that is unconditional unless they contain significant financing components when they are recognised at fair value. The Group holds the receivables with the objective to collect the contractual cash flows and therefore measures them subsequently at amortised cost using the effective interest rate (EIR) method.

j) Inventories

Inventories are valued at the lower of cost and net realisable value.

Costs incurred in bringing each product to its present location and condition are accounted for, as follows:

- Finished goods: purchase cost on a first-in/first-out basis

Net realisable value is the estimated selling price in the ordinary course of business, less estimated costs of completion and the estimated costs necessary to make the sale.

k) Property, plant and equipment

Property, plant and equipment is stated at cost, net of accumulated depreciation and accumulated impairment losses, if any. Such cost includes the cost of replacing part of the plant and equipment. When significant parts of property, plant and equipment are required to be replaced at intervals, the Group depreciates them separately based on their specific useful lives. Likewise, when a major inspection is performed, its cost is recognised in the carrying amount of the plant and equipment as a replacement if the recognition criteria are satisfied. All other repair and maintenance costs are recognised in profit or loss as incurred.

Depreciation is calculated on a straight-line basis over the estimated useful lives of the assets, as follows:

Buildings and improvements	5-30 years
Leasehold improvements	33 years
Plant and equipment	3-20 years
Member use properties	33 years

An item of property, plant and equipment and any significant part initially recognised is derecognised upon disposal (i.e., at the date the recipient obtains control) or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the consolidated statement of profit or loss and other comprehensive income when the asset is derecognised.

The residual values, useful lives and methods of depreciation of property, plant and equipment are reviewed at each financial year end and adjusted prospectively, if appropriate.

l) Other member use properties

The Group owns or holds an occupancy right to a number of holiday properties. The properties are held for the primary purpose of member use. The properties are accounted for on the same basis as the other property, plant and equipment as set out in Note 2.1(k).

m) Investment properties

Investment properties are measured initially at cost, including transaction costs. Subsequent to initial recognition, investment properties are stated at fair value, which reflects market conditions at the reporting date. Gains or losses arising from changes in the fair values of investment properties are included in profit or loss in the period in which they arise, including the corresponding tax effect.

Investment properties are derecognised either when they have been disposed of (i.e., at the date the recipient obtains control) or when they are permanently withdrawn from use and no future economic benefit is expected from their disposal. The difference between the net disposal proceeds and the carrying amount of the asset is recognised in profit or loss in the period of derecognition.

Transfers are made to (or from) investment property only when there is a change in use. For a transfer from investment property to owner-occupied property, the deemed cost for subsequent accounting is the fair value at the date of change in use. If owner-occupied property becomes an investment property, the Group accounts for such property in accordance with the policy stated under property, plant and equipment up to the date of change in use.

Notes to the Consolidated Financial Statements continued

Note 2. Material accounting policy information continued

n) Impairment of non-financial assets

At each reporting date, the Group assesses, whether there is an indication that an asset may be impaired. Where an indicator of impairment exists or where annual impairment testing for an asset is required, the Group makes a formal estimate of the recoverable amount. An impairment loss is recognised for the amount by which the carrying amount of an asset exceeds recoverable amount, which is defined for not for profit entities as the higher of an asset's fair value less costs to sell or depreciated replacement cost. For the purpose of assessing impairment, assets are grouped at the level for which there are separately identifiable cash flows. An impairment loss is recognised in the consolidated statement of profit or loss and other comprehensive income.

o) Goodwill

Goodwill acquired in a business combination and allocated to a CGU is initially measured at cost being the excess of the cost of the business combination over the Group's interest in the net fair value of the acquiree's identifiable assets, liabilities and contingent liabilities.

Following initial recognition, goodwill is measured at cost less any accumulated impairment losses.

Impairment is determined by assessing the recoverable amount of the cash-generating unit (CGU), to which the goodwill relates. When the recoverable amount of the CGU is less than the carrying amount, an impairment loss is recognised. When goodwill forms part of a CGU and an operation within that unit is disposed of, the goodwill associated with the operation disposed of is included in the carrying amount of the operation when determining the gain or loss on disposal of the operation. Goodwill disposed of in this manner is measured based on the relative values of the operation disposed of and the portion of the CGU retained.

Impairment losses recognised for goodwill are not subsequently reversed.

Goodwill is tested for impairment annually as at 30 June 2025 and when circumstances indicate that the carrying value may be impaired.

p) Intangible assets

Electronic Gaming Machine (EGM) Entitlements are considered intangibles in accordance with AASB 138 Intangible Assets and recognised at cost at the date acquired. Fair value was determined by reference to market prices at which the entitlements had been traded. It is considered that an active market for these entitlements ceased to exist from 1 July 2009 and consequently they are carried at the most recent valuation.

The entitlements are considered to have an indefinite life and accordingly are not amortised.

The entitlements are tested for impairment on an annual basis or whenever events or changes in circumstances indicate that the carrying amount may not be recoverable.

The Group conducts an annual internal review of asset values, which is used as a source of information to assess for any indicators of impairment. External factors, such as changes in Government regulations, technology and economic conditions, are also monitored to assess for indicators of impairment. If any indication of impairment exists, an estimate of the asset's recoverable amount is calculated.

An impairment loss is recognised for the amount by which the entitlements' carrying amount exceeds its recoverable amount. Recoverable amount is the higher of an asset's fair value less costs to sell and value in use. Impairment losses are written off against the revaluation reserve (arose due to recording the entitlements at fair value up to 30 June 2009) to the extent the revaluation reserve is exhausted and against consolidated statement of profit or loss and other comprehensive income.

The gain or loss brought to account on sale of revalued entitlements will represent the difference between the proceeds on disposal and the revalued carrying amount.

Electronic Gaming Machine Entitlements acquired by way of club amalgamation are, in accordance with AASB 3 *Business Combinations* initially brought to account at the date of amalgamation at the fair value at that date, and subsequently accounted for in accordance with the above policy.

q) Investments

An associate is an entity over which the Group has significant influence. Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies.

r) Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

i) Financial assets

Initial recognition and measurement

Financial assets are classified, at initial recognition, as subsequently measured at amortised cost, fair value through other comprehensive income (OCI), and fair value through profit or loss.

The classification of financial assets at initial recognition depends on the financial asset's contractual cash flow characteristics and the Group's business model for managing them. With the exception of trade receivables that do not contain a significant financing component or for which the Group has applied the practical expedient, the Group initially measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss, transaction costs.

In order for a financial asset to be classified and measured at amortised cost or fair value through OCI, it needs to give rise to cash flows that are 'solely payments of principal and interest (SPPI)' on the principal amount outstanding. This assessment is referred to as the SPPI test and is performed at an instrument level. Financial assets with cash flows that are not SPPI are classified and measured at fair value through profit or loss, irrespective of the business model.

The Group's business model for managing financial assets refers to how it manages its financial assets in order to generate cash flows. The business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets, or both. Financial assets classified and measured at amortised cost are held within a business model with the objective to hold financial assets in order to collect contractual cash flows while financial assets classified and measured at fair value through OCI are held within a business model with the objective of both holding to collect contractual cash flows and selling.

Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the market place (regular way trades) are recognised on the trade date, i.e., the date that the Group commits to purchase or sell the asset.

Subsequent measurement

Financial assets at amortised cost (debt instruments)

Financial assets at amortised cost are subsequently measured using the effective interest (EIR) method and are subject to impairment. Gains and losses are recognised in profit or loss when the asset is derecognised, modified or impaired.

The Group's financial assets measured at amortised cost includes cash and short-term deposits, term deposits and other receivables.

Financial assets at fair value through OCI (equity instruments)

Upon initial recognition, the Group can elect to classify irrevocably its equity investments as equity instruments designated at fair value through OCI when they meet the definition of equity under AASB 132 Financial Instruments: Presentation and are not held for trading. The classification is determined on an instrument-by-instrument basis.

Gains and losses on these financial assets are never recycled to profit or loss. Dividends are recognised as other income in the statement of profit or loss when the right of payment has been established, except when the Group benefits from such proceeds as a recovery of part of the cost of the financial asset, in which case, such gains are recorded in OCI. Equity instruments designated at fair value through OCI are not subject to impairment assessment.

The Group elected to classify investments in non-listed shares under this category.

Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss are carried in the statement of financial position at fair value with net changes in fair value recognised in the statement of profit or loss.

This category includes investments in marketable shares held at fair value. This category includes derivative instruments and listed equity investments which the Group had not irrevocably elected to classify at fair value through OCI. Dividends received are also recognised as other income in the statement of profit or loss when the right of payment has been established.

Notes to the Consolidated Financial Statements continued

Note 2. Material accounting policy information continued

Derecognition

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is primarily derecognised (i.e., removed from the Group's consolidated statement of financial position) when:

- The rights to receive cash flows from the asset have expired, or
- The Group has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and either (a) the Group has transferred substantially all the risks and rewards of the asset, or (b) the Group has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

When the Group has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if, and to what extent, it has retained the risks and rewards of ownership. When it has neither transferred nor retained substantially all of the risks and rewards of the asset, nor transferred control of the asset, the Group continues to recognise the transferred asset to the extent of its continuing involvement. In that case, the Group also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Group has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Group could be required to repay.

s) Leases

The Group assesses at contract inception whether a contract is, or contains, a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

Group as a lessee

The Group applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Group recognises lease liabilities to make lease payments and right-of-use assets representing the right to use the underlying assets.

i) Right-of-use assets

The Group recognises right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets, as follows:

- Plant and machinery 3 to 5 years

If ownership of the leased asset transfers to the Group at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset.

The right-of-use assets are also subject to impairment. Refer to the accounting policies in Note 2.1(n) Impairment of non-financial assets.

ii) Lease liabilities

At the commencement date of the lease, the Group recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Group and payments of penalties for terminating the lease, if the lease term reflects the Group exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Group uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g., changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

iii) Short-term leases and leases of low-value assets

The Group applies the short-term lease recognition exemption to its short-term leases of machinery and equipment (i.e., those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the lease of low-value assets recognition exemption to leases of office equipment that are considered to be low value. Lease payments on short-term leases and leases of low-value assets are recognised as expense on a straight-line basis over the lease term.

Group as a lessor

Leases in which the Group does not transfer substantially all the risks and rewards incidental to ownership of an asset are classified as operating leases. Rental income arising is accounted for on a straight-line basis over the lease terms and is included in revenue in the statement of profit or loss due to its operating nature. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned.

t) Trade and other payables

Trade and other payables are initially recognised at fair value and subsequently carried at amortised cost and represent liabilities for goods and services provided to the Group prior to the end of the financial year that are unpaid and arise when the Group becomes obliged to make future payments in respect of the purchase of goods and services.

u) Interest-bearing loans and borrowings

All interest-bearing loans and borrowings are initially recognised at the fair value of the consideration received less directly attributable transaction costs.

After initial recognition, interest-bearing loans and borrowings are subsequently measured at amortised cost using the EIR method. Gains and losses are recognised in profit or loss when the liabilities are derecognised as well as through the EIR amortisation process.

Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortisation is included as finance costs in the consolidated statement of profit or loss and other comprehensive income.

v) Provisions and employee benefit liabilities

General

Provisions are recognised when the Group has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. When the Group expects some or all of a provision to be reimbursed, for example, under an insurance contract, the reimbursement is recognised as a separate asset, but only when the reimbursement is virtually certain. The expense relating to a provision is presented in the consolidated statement of profit or loss and other comprehensive income net of any reimbursement.

If the effect of the time value of money is material, provisions are discounted using a current pre-tax rate that reflects, when appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

Mortality payment

A provision for mortality payment is recognised for the expected costs associated with the members eligible to receive the mortality payment. The provision is based on the number of members entitled to receive the payment, discounted for the time value of money.

Wages and salaries

Liabilities for wages and salaries and non-monetary benefits which are expected to be settled within 12 months of the reporting date are recognised in respect of employees' services up to the reporting date. They are measured at the amounts expected to be paid when the liabilities are settled.

Long service leave and annual leave

The Group does not expect its long service leave or annual leave benefits to be settled wholly within 12 months of each reporting date. The Group recognises a liability for long service leave and annual leave measured as the present value of expected future payments to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to expected future wage and salary levels, experience of employee departures, and periods of service. Expected future payments are discounted using market yields at the reporting date on high quality corporate bonds with terms to maturity and currencies that match, as closely as possible, the estimated future cash outflows.

Notes to the Consolidated Financial Statements continued

Note 2. Material accounting policy information continued

Employee benefits expenses and revenues arising in respect of the following categories:

- wages and salaries, non-monetary benefits, annual leave, long service leave and other leave benefits; and
- other types of employee benefits; are recognised against profits on a net basis in their respective categories. In respect of superannuation plans, any contributions made to the fund by the Group are recognised against profits when incurred.

w) Revenue from contracts with customers

Revenue from contracts with customers is recognised when control of the goods or services are transferred to the customer at an amount that reflects the consideration to which the Group expects to be entitled in exchange for those goods or services. The Group has generally concluded that it is the principal in its revenue arrangements, because it typically controls the goods and services before transferring them to the customer.

Rendering of services

Revenue from rendering of services comprises revenue earned from the provision of gaming facilities together with other services to members and other patrons of the Group. Revenue is recognised when the service is provided.

Deferred Management Fees

Deferred management fee (DMF) revenue on retirement village investment property is earned while the resident occupies the independent living unit or serviced apartment and is recognised as income over the resident's expected tenure. The expected tenure is calculated with reference to expected rollovers within the Group and is 12 years for the independent living units.

DMF revenue is not discounted to present value, as the income is received by offset against repayment of the existing resident loan on its settlement. DMF revenue from each resident is amortised over the expected period of tenure of the resident and is calculated by reference to 'exit'-based contracts, where the current market value of the underlying unit.

DMF revenue to which the Group is contractually entitled at reporting date is presented in the consolidated statement of financial position as a deduction from resident loans. The excess of DMF revenue to which the Group is contractually entitled at reporting date, over DMF revenue earned to date by amortisation over the expected period of tenure, is included in deferred revenue in the consolidated statement of financial position. DMF revenue is considered to meet the definition of a lease and therefore is within the scope of AASB 117 *Leases*.

Commissions and member fees and subscriptions

Commissions and member fees and subscriptions are recognised as revenue over the period to which they relate.

Loyalty points programme

The Group has a loyalty points programme which allows customers to accumulate points that can be redeemed for free products. The loyalty points give rise to a separate performance obligation as they provide a material right to the customer. A portion of the transaction price is allocated to the loyalty points awarded to customers based on relative stand-alone selling price and recognised as a contract liability until the points are redeemed. Revenue is recognised upon redemption of products by the customer.

When estimating the stand-alone selling price of the loyalty points, the Group considers the likelihood that the customer will redeem the points. The Group updates its estimates of the points that will be redeemed on a quarterly basis and any adjustments to the contract liability balance are charged against revenue.

x) Finance income

Interest income is recorded using the EIR. The EIR is the rate that exactly discounts the estimated future cash receipts over the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset. Interest income is included in finance income in the consolidated statement of profit or loss and other comprehensive income.

y) Finance cost

All other finance costs are expensed in the period in which they occur. Finance costs consist of interest and other costs that an entity incurs in connection with the lease liabilities.

z) Government grants

Government grants are recognised where there is reasonable assurance that the grant will be received and all attached conditions will be complied with. When the grant relates to an expense item, it is recognised as income on a systematic basis over the periods that the related costs, for which it is intended to compensate, are expensed. When the grant relates to an asset, it is recognised as income in equal amounts over the expected useful life of the related asset.

When the Group receives grants of non-monetary assets, the asset and the grant are recorded at nominal amounts and released to profit or loss over the expected useful life of the asset, based on the pattern of consumption of the benefits of the underlying asset by equal annual instalments.

aa) Taxes

The Income Tax Assessment Act 1997 (Amended) provides that under the concept of mutuality, Clubs are only liable for income tax on income derived from non-members and from outside entities. Current tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authorities based on the current period's taxable income. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted by the reporting date.

Deferred tax

Deferred tax is provided using the liability method on temporary differences between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date.

Deferred tax liabilities are recognised for all taxable temporary differences, except:

- When the deferred income tax liability arises from the initial recognition of goodwill or an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of taxable temporary differences associated with investments in subsidiary, associates and interests in joint arrangements, when the timing of the reversal of the temporary differences can be controlled and it is probable that the temporary differences will not reverse in the foreseeable future.

Deferred tax assets are recognised for all deductible temporary differences, the carry forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised, except:

- When the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.
- In respect of deductible temporary differences associated with investments in subsidiary, associates and interests in joint arrangements, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are re-assessed at each reporting date and are recognised to the extent that it has become probable that future taxable profits will allow the deferred tax asset to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

The Group offsets deferred tax assets and deferred tax liabilities if and only if it has a legally enforceable right to set off current tax assets and current tax liabilities and the deferred tax assets and deferred tax liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities which intend either to settle current tax liabilities and assets on a net basis, or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

In determining tax balances, the Waratah formula applicable to registered licensed clubs is used.

Goods and services tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except:

- When the GST incurred on a sale or purchase of assets or services is not payable to or recoverable from the taxation authority, in which case the GST is recognised as part of the revenue or the expense item or as part of the cost of acquisition of the asset, as applicable.
- When receivables and payables are stated with the amount of GST included.

The net amount of GST recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the consolidated statement of financial position. Commitments and contingencies are disclosed net of the amount of GST recoverable from, or payable to, the taxation authority.

Cash flows are included in the consolidated statement of cash flows on a gross basis and the GST component of cash flows arising from investing and financing activities, which is recoverable from, or payable to, the taxation authority is classified as part of operating cash flows.

Notes to the Consolidated Financial Statements continued

Note 2. Material accounting policy information continued

ab) Fair value measurement

The Group measures financial instruments such as investments in shares, and non-financial assets such as investment properties, at fair value at each balance sheet date.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- In the principal market for the asset or liability, or
- In the absence of a principal market, in the most advantageous market for the asset or liability.

The principal or the most advantageous market must be accessible by the Group.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Group uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

ac) Comparatives

Where necessary, comparative figures have been reclassified to conform with changes in presentation in the current year.

NOTE 3. SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS

The preparation of the Group's consolidated financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the accompanying disclosures, and the disclosure of contingent liabilities. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future periods.

ESTIMATES AND ASSUMPTIONS

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The Group based its assumptions and estimates on parameters available when the consolidated financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising that are beyond the control of the Group. Such changes are reflected in the assumptions when they occur.

REVALUATION OF INVESTMENT PROPERTIES

The Group carries its investment properties at fair value, with changes in fair value being recognised in the consolidated statement of profit or loss and other comprehensive income. For investment properties a valuation methodology based on a cash flow model is applied by management, as there is a lack of comparable market data because of the nature of the properties. The Group used CBRE to assess the fair value of the investment property of the seniors' living village as at 30 June 2025.

ESTIMATION OF USEFUL LIVES OF ASSETS

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

IMPAIRMENT OF NON-FINANCIAL ASSETS

The Group assesses impairment of all non-financial assets at each reporting date by evaluating conditions specific to the Group and to the particular asset that may lead to impairment. These include economic and political environments and business expectations. If an impairment trigger exists, the recoverable amount of the asset is determined except for Goodwill and Electronic Gaming Machine Entitlements which are tested for impairment annually. Management do not consider that the triggers for impairment testing have been significant enough and as such these assets have not been tested for impairment in this financial period.

LONG SERVICE LEAVE PROVISION

The liability for long service leave is recognised and measured at the present value of the estimated future cash flows to be made in respect of all employees at balance date. In determining the present value of the liability, attrition rates and pay increases through promotion and inflation have been taken into account.

TAXES

Deferred tax assets are recognised for all unused tax losses to the extent that it is probable that taxable profit will be available against which the losses can be utilised. Significant management judgement is required to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and the level of future taxable profits together with future tax planning strategies.

MORTALITY PROVISION

Provision is made for the anticipated costs with respect to the passing of qualifying members. In determining the present value of the liability, mortality estimates and the time value of money have been taken into account.

GROUP AS LESSEE

Determining the lease term of contracts with renewal and termination options

The Group determines the lease term as the non-cancellable term of the lease, together with any periods covered by an option to extend the lease if it is reasonably certain to be exercised, or any periods covered by an option to terminate the lease, if it is reasonably certain not to be exercised.

The Group has several lease contracts that include extension and termination options. The Group applies judgement in evaluating whether it is reasonably certain whether or not to exercise the option to renew or terminate the lease. That is, it considers all relevant factors that create an economic incentive for it to exercise either the renewal or termination. After the commencement date, the Group reassesses the lease term if there is a significant event or change in circumstances that is within its control and affects its ability to exercise or not to exercise the option to renew or to terminate (e.g., construction of significant leasehold improvements or significant customisation to the leased asset).

Where the Group is reasonably certain to exercise an option to renew on a lease agreement, the renewal period has been included as part of the lease term when calculating the right of use asset and lease liability under AASB 16.

ESTIMATING THE INCREMENTAL BORROWING RATE (IBR)

The Group cannot readily determine the interest rate implicit in the lease, therefore, it uses its incremental borrowing rate (IBR) to measure lease liabilities. The IBR is the rate of interest that the Group would have to pay to borrow over a similar term, and with a similar security, the funds necessary to obtain an asset of a similar value to the right-of-use asset in a similar economic environment. The IBR therefore reflects what the Group 'would have to pay', which requires estimation when no observable rates are available (such as for subsidiaries that do not enter into financing transactions) or when they need to be adjusted to reflect the terms and conditions of the lease (for example, when leases are not in the subsidiary's functional currency). The Group estimates the IBR using observable inputs (such as market interest rates) when available and is required to make certain entity-specific estimates (such as the subsidiary's stand-alone credit rating).

DEFERRED MANAGEMENT FEE REVENUE

Deferred management fee (DMF) revenues are earned from residents of the retirement village at a rate of 4% per year up to a maximum of 20% across 5 years, based on the fair value of the independent living unit (ILU) occupied at the date the resident exits the village.

The fair value of the underlying ILU is inherently subject to significant estimation, which drives changes in the estimated DMF revenues earned at any point in time until the resident exits the village.

DMF revenues are recognised across the expected average tenure of the resident in the retirement village, which management has estimated to be 12 years. Amounts earned but not yet recognised in the income statement are recognised as deferred revenue in the balance sheet. Amounts deferred are recognised to the income statement immediately where a resident leaves the village before the estimated 12 year tenure.

CONTINGENT LIABILITY

The Group has determined a contingent liability exists when a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity or a present obligation that arises from past events exists but is not recognised because the amount of the obligation cannot be reliably measured. Contingent liabilities are reviewed at each reporting date. If it becomes probable that an outflow of resources will be required, and the amount can be reliably estimated, the item is reclassified and recognised as a provision.

Notes to the Consolidated Financial Statements continued

NOTE 4. BUSINESS COMBINATIONS**ACQUISITIONS IN 2025**

Acquisition of the Savanto Pty Ltd, Active Networks Pty Ltd and Peninsula Living Northern Beaches Pty Ltd, Wholesale Mobility Pty Ltd as trustee for Mobility Trust, Moto 2 Pty Ltd as trustee for The Scooters Aust Trust, Motorize Pty Ltd as trustee for The Retail Trust, Kora WA Pty Ltd as trustee for The Kora Trust and Motobility Australia Pty Ltd.

The Group acquired the following businesses, assets and shares during the year;

- a) On 15 August 2024, the group acquired the business and assets of Savanto Pty Ltd. The business operates WOW!Mobility & Rehab in Queensland, store selling, hiring and servicing mobility devices and aids.
- b) On 31 January 2025, the group acquired the business and assets of Active Networks Pty Ltd and Peninsula Living Northern Beaches Pty Ltd. The business sells advertising in and writes editorials for 3 related magazines distributed in 3 regions across the Northern Beaches and Lower North Shore in NSW.
- c) On 14 February 2025, the group acquired the business and assets of Wholesale Mobility Pty Ltd as trustee for Mobility Trust, Moto 2 Pty Ltd as trustee for The Scooters Aus Trust and Motorise Pty Ltd as trustee for The Retail Trust. These businesses operate in Western Australia two retail stores, an online retail store, upholstery business and Wholesale; Motobility Osborne Park, Motobility Mandurah, Wholesale Mobility Pty Ltd, Mobilize Me and Upholster Me, retailing and distributing healthcare equipment and mobility solutions.
- d) On 14 February 2025, the group acquired 100% of voting shares in Kora WA Pty Ltd as trustee for The Kora Trust and Motobility Australia Pty Ltd, both companies based in Western Australia operating a retail store Motobility Joondalup and Franchisor company Motobility Australia Pty Ltd.

ASSETS ACQUIRED AND LIABILITIES ASSUMED

The fair value of the identifiable assets and liabilities at the date of acquisition were:

Assets and Liabilities	Fair value recognised on acquisition S
Inventories	2,853,297
Plant and equipment	1,341,170
Intangibles	350,000
Trade Debtors	288,087
Prepaid Expenses	52,197
Employee benefit liabilities	(384,966)
Store Credits	(28,599)
Hire Bonds	(3,000)
Income in Advance	(24,188)
Trade and Other Payables	(580,492)
Accrued Expenses	(67,311)
Leases Liabilities	(66,013)
Total identifiable net assets at fair value	3,730,182
Goodwill arising on acquisition	5,598,335
Operating expenses	(75,924)
Purchase consideration transferred	9,252,593
Representing:	
Cash paid	9,304,357

NOTE 5. AMALGAMATIONS

There were no amalgamations in the current financial year.

NOTE 6. GROUP INFORMATION

INFORMATION ABOUT THE SUBSIDIARIES

The consolidated financial statements of the Group include the Club and the below subsidiaries:

Name	Principle Activities	Country of Incorporation	% Equity Interest	
			2025	2024
Humphries-Pritchard Investments Pty Ltd	Service Company	Australia	100	100
Ignite Property Group Pty Ltd	Service Company	Australia	100	100
Meadows Commercial Pty Ltd	Service Company	Australia	100	100
Mekong Lease Co Pty Ltd	Service Company	Australia	100	100
Mounties Care Pty Ltd	Health and Home Care	Australia	100	100
New Diggers Car Park Pty Ltd	Service Company	Australia	100	100
New Diggers Land Co Pty Ltd	Service Company	Australia	100	100
New Diggers Service Co Pty Ltd	Service Company	Australia	100	100
Ozcott Pty Ltd	Home Care, NDIS, retail and wholesaler	Australia	100	100
Publications for Life Pty Ltd	Media Publications Company	Australia	100	–
Moto Wholesale Pty Ltd	Wholesaler	Australia	100	–
Moto 1 Pty Ltd	Health Retail	Australia	100	–
Moto 2 M Pty Ltd	Health Retail	Australia	100	–
Moto 3 Pty Ltd	Health Retail	Australia	100	–
Motobility Australia Pty Ltd	Franchisor	Australia	100	–

NOTE 7. REVENUE FROM CONTRACTS WITH CUSTOMERS

Set out below is the disaggregation of the Group's revenue from contracts with customers:

Types of goods or service	Consolidated	
	2025 \$	2024 \$
Hospitality revenue *	197,177,756	181,819,410
Health related revenue **	18,673,657	15,504,813
Leisure revenue ***	7,719,659	7,117,968
Retirement Village revenue	16,606,681	8,921,434
Total revenue from contracts with customers	240,177,753	213,363,625

* Hospitality revenue from registered club operations: \$162,584,188 Poker Machines, \$24,404,349 Food & Bars and \$10,189,219 from other club revenue.

** Health related revenue from Home Care, GP Clinics and Allied Services, Mobility & Independence retail stores and wholesale; \$10,211,106 Mobility & Independence stores, \$6,475,961 Home Care and \$1,986,590 GP Clinics and Allied Health.

*** Leisure revenue from Health & Fitness Centre, Play Centres, Holiday Cottages, Rental properties and Publications; \$4,479,316 Health & Fitness Centre, \$2,043,120 Play Centres and \$1,197,223 from resorts and publications.

Geographical markets	Consolidated	
	2025 \$	2024 \$
New South Wales	230,827,617	207,267,093
Queensland	4,713,879	5,547,938
Victoria	1,058,426	548,594
Western Australia	3,577,831	–
Total revenue from contracts with customers	240,177,753	213,363,625

Notes to the Consolidated Financial Statements continued

NOTE 7. Revenue from contracts with customers continued

	Consolidated	
	2025 \$	2024 \$
Timing of revenue recognition		
Goods and services transferred at a point in time	216,570,450	196,807,415
Services transferred over time	23,607,303	16,556,210
Total revenue from contracts with customers	240,177,753	213,363,625

NOTE 8. GENERAL AND ADMINISTRATION EXPENSES

	Consolidated	
	2025 \$	2024 \$
Club services	(3,729,436)	(3,432,517)
Advertising and promotions	(10,778,011)	(6,686,744)
Administration expenses	(17,653,028)	(19,212,034)
Repairs and maintenance	(12,968,348)	(7,507,357)
Property costs	(1,841,618)	(1,140,420)
Short-term lease expense	(113,599)	(675)
Member loyalty and gift shop	(14,441)	(19,394)
Resort expenses	(1,072)	(1,223)
Poker machines	(6,529,518)	(6,021,988)
Bars	(763,555)	(611,953)
Fitness centres	(39,467)	(48,492)
Membership	(256,770)	(220,507)
Admissions and raffles	(2,493,991)	(2,446,447)
Club Keno and Tab commissions	(127,301)	(126,578)
Catering commissions and booking fees	(2,037,488)	(2,004,539)
Member services	(7,732,633)	(5,505,386)
	(67,080,276)	(54,986,254)

NOTE 9. EMPLOYEE BENEFITS EXPENSE

	Consolidated	
	2025 \$	2024 \$
Wages and salaries	(50,377,492)	(44,729,457)
Staff on-costs	(2,912,826)	(2,657,641)
Superannuation	(5,934,400)	(5,090,626)
Other employee benefits	(4,297,397)	(3,953,942)
	(63,522,115)	(56,431,666)

NOTE 10. FINANCE COSTS

	Consolidated	
	2025 \$	2024 \$
Interest expense	294,984	540,021

NOTE 11. INCOME TAX

The major components of income tax expense are for the years ended 30 June 2025 and 2024 are:

	Consolidated	
Consolidated statement of profit or loss	2025 \$	2024 \$
<i>Income tax expense:</i>		
Current income tax charge	140,572	1,607,017
Utilisation of carried forward tax losses	(140,572)	(1,607,017)
Deferred income tax	3,445,180	4,646,885
Aggregate income tax expense	3,445,180	4,646,885
Income tax expense is attributable to:		
Profit from continuing operations	3,445,180	4,646,885
Income tax expense reported in the consolidated statement of profit or loss	3,445,180	4,646,885
<i>Reconciliation of income tax expense and the accounting profit multiplied by Australia's domestic tax rate for 2025 and 2024:</i>		
Profit before income tax expense	23,329,162	25,577,110
Tax at the statutory tax rate of 30%	6,998,749	7,673,133
Tax effect amounts which are not deductible/(taxable) in calculating taxable income:		
(Recognition)/Derecognition of deferred tax assets	(453,581)	(53,818)
Members only income	(5,810,280)	(5,685,103)
Members only expenses	9,215,843	9,726,016
Effect of mutuality	(4,551,954)	(7,951,200)
Non-deductible expenses	2,028,798	1,368,158
Other deductible expenditure	(3,982,395)	(430,301)
Income tax expense reported in the consolidated statement of profit or loss and other comprehensive income	3,445,180	4,646,885

	Consolidated	
	2025 \$	2024 \$
<i>Amounts credited directly to members' equity</i>		
Deferred tax assets	(116,611)	—

Notes to the Consolidated Financial Statements continued

Note 11. Income tax continued

	Consolidated	
	2025 \$	2024 \$
Deferred Tax		
Deferred tax asset		
Deferred tax asset comprises temporary differences attributable to:		
Amounts recognised in profit or loss:		
Employee benefits	944,023	475,667
Rectification provision – Accrued expenses	146,092	120,465
Recognised carry forward and current year tax losses	4,932,870	4,919,627
Deferred tax asset	6,022,985	5,515,759
Movements:		
Opening balance	–	–
Credited to members' equity	116,611	–
Closing balance	116,611	–

	Consolidated	
	2025 \$	2024 \$
Deferred tax liability		
Deferred tax liability comprises temporary differences attributable to:		
Amounts recognised in profit or loss:		
Net fair value gain on investment properties	55,508,923	51,292,565
Valuation of trading investments	140,778	288,120
Tax gain on amalgamation	963,748	963,748
Deferred tax liability	56,613,449	52,544,433
Deferred tax liabilities, net	(50,590,465)	(47,028,674)
Movements:		
Opening balance	(47,028,674)	(42,381,789)
Credited to profit or loss	(3,445,180)	(4,646,885)
Closing balance	(50,473,854)	(47,028,674)

NOTE 12. CASH AND CASH EQUIVALENTS

	Consolidated	
	2025 \$	2024 \$
Cash on hand	19,967,668	20,867,404

For the purpose of the consolidated statement of cash flows, cash and cash equivalents comprise the above.

NOTE 13. OTHER RECEIVABLES

	Consolidated	
	2025 \$	2024 \$
Current assets		
Other debtors and prepayments	8,808,365	5,668,640
Non-current assets		
Other receivables	513,986	513,986
	513,986	513,986

NOTE 14. INVENTORIES

	Consolidated	
	2025 \$	2024 \$
Catering and bar – at cost	696,621	646,982
Merchandise – at cost	29,820	23,726
Retail – at cost	6,752,565	2,880,513
Total Inventory at cost	7,479,006	3,551,221

Cost of inventories sold to customers amounting to \$17,844,362 (2024: \$12,783,050) was recognised as an expense during the year.

NOTE 15. OTHER FINANCIAL ASSETS

	Consolidated	
	2025 \$	2024 \$
Current assets		
Term Deposits	2,383,662	6,383,662
Non-current assets		
Term Deposits	15,000,000	12,000,000

Term deposits classified as current other financial assets have a maturity more than 90 days but less than 365 days.

Notes to the Consolidated Financial Statements continued

NOTE 16. PROPERTY, PLANT AND EQUIPMENT

	Freehold land \$	Building improvements and other buildings \$	Leasehold improvements \$	Plant and equipment \$	Member use properties \$	Construction in progress \$	Total \$
Cost							
At 1 July 2024	61,833,531	285,266,900	5,873,608	94,326,883	4,454,566	6,915,659	458,671,147
Additions	–	–	–	–	–	15,116,168	15,116,168
Transfer	–	5,316,382	262,551	8,508,874	58,643	(14,146,450)	–
Disposal	–	–	–	(2,334,935)	–	–	(2,334,935)
At 30 June 2025	61,833,531	290,583,282	6,136,159	100,500,822	4,513,209	7,885,377	471,452,380
Depreciation							
At 1 July 2024	–	(70,358,124)	(2,666,161)	(61,171,662)	(2,165,230)	–	(136,361,177)
Depreciation charge for the year	–	(8,218,004)	(190,229)	(7,963,054)	(86,062)	–	(16,457,349)
Disposals	–	–	–	2,080,046	–	–	2,080,046
At 30 June 2025	–	(78,576,128)	(2,856,390)	(67,054,670)	(2,251,292)	–	(150,738,480)
Net book value							
At 30 June 2025	61,833,531	212,007,154	3,279,769	33,446,152	2,261,917	7,885,377	320,713,900
At 30 June 2024	61,833,531	214,908,776	3,207,447	33,155,221	2,289,336	6,915,659	322,309,970

NOTE 17. INVESTMENT PROPERTIES

	Consolidated	
	2025 \$	2024 \$
Investment Property Watermark Freshwater – at independent valuation	387,620,287	315,315,287
Opening fair value	315,315,287	306,905,287
Changes in fair value of investment property	72,305,000	8,410,000
Closing balance at 30 June 2025	387,620,287	315,315,287

Investment properties relates to interest in operating retirement living properties (independent living apartments). The value reported as at 30 June 2025 is in accordance with AASB 140 *Investment Property under the Fair Value* model and supported by an independent external valuation carried out by a qualified and industry experienced appraiser, CBRE on all independent living units (occupied and unoccupied units) at Watermark Freshwater.

Investment properties are initially recognised at cost including acquisition costs and subsequently stated at fair value at each balance date. The fair value has been determined using the Discounted Cash Flow and Direct Comparison valuation approach and key assumptions used under this valuation.

NOTE 18. INTANGIBLES

	Electronic Gaming Machine entitlement S	Goodwill S	Software S	Patent and Trademarks S	Total
Cost					
At 1 July 2024	43,434,613	28,048,131	20,950	–	71,503,694
Additions	–	168,002	–	–	168,002
Acquired through business combinations	–	5,598,335	–	350,000	5,948,335
At 30 June 2025	43,434,613	33,814,468	20,950	350,000	77,620,031
Accumulated amortisation					
At 1 July 2024	–	–	10,159	–	10,159
Amortisation charge for the year	–	–	5,214	–	5,214
At 30 June 2025	–	–	15,373	–	15,373
Net book value					
At 30 June 2025	43,434,613	33,814,468	5,577	350,000	77,604,658
At 30 June 2024	43,434,613	28,048,131	10,791	–	71,493,535

DESCRIPTION OF THE GROUP'S INTANGIBLE ASSETS

For the nature and description of the intangible assets, please refer to the descriptions in Notes 2.1 (o) and 2.1 (p).

Patents and trademarks

Significant costs associated with patents and trademarks are deferred and amortised on a straight-line basis over the period of their expected benefit, being their finite life of 10 years.

NOTE 19. INVESTMENTS

	Consolidated	
	2025 S	2024 S
Non-current assets		
Investments in associates using the equity method	4,800,000	4,800,000
Investments in marketable shares held at fair value	26,282,739	15,504,998
Total investments	31,082,739	20,304,998

During the year ended 30 June 2025, the Group received \$224,254 (2024: \$228,626) dividends on its investments.

Notes to the Consolidated Financial Statements continued

NOTE 20. RIGHT-OF-USE ASSETS**GROUP AS A LESSEE**

The Group has lease contracts for various items of plant and machinery used in its operations. Leases of plant and machinery generally have lease terms between 3 to 5 years. The Group's obligations under its leases are secured by the lessor's title to the leased assets.

The Group also has certain leases of equipment with lease terms of 12 months or less and leases of equipment with low value. The Group applies the 'short-term lease' and 'lease of low-value assets' recognition exemptions for these leases.

Set out below are the carrying amounts of right-of-use assets recognised and the movements during the year:

	Plant and Machinery
As at 1 July 2023	1,023,111
Depreciation expense	(386,097)
As at 30 June 2024	637,014
Additions	–
Depreciation	(45,458)
As at 30 June 2025	591,556

NOTE 21. TRADE AND OTHER PAYABLES

	Consolidated	
	2025 \$	2024 \$
Current liabilities		
Trade payables	21,156,793	14,000,676

NOTE 22. DEFERRED REVENUE

	Consolidated	
	2025 \$	2024 \$
Current liabilities		
Deferred revenue	464,517	386,291
Deferred management fee – deferred portion	30,911,978	26,306,338
	31,376,495	26,692,629
Non-current liabilities		
Deferred revenue	959,013	1,434,344

The Club collects club membership and gym membership fees in advance. At any point in time, where the services for those membership fees have not yet been provided they have been recorded as deferred revenue.

NOTE 23. PROVISIONS

Consolidated			
	2025 \$	2024 \$	
Current liabilities			
Mortality payments	315,406	329,145	
Other provisions	1,375,694	1,199,540	
	1,691,100	1,528,685	
Non-current liabilities			
Mortality payments	445,289	444,318	

	Mortality \$	Other Provisions \$	Total \$
Movement in provision			
At 1 July 2023 (current and non-current)	829,547	850,480	1,680,027
Arising during the year	–	905,529	905,529
Utilised/paid	(34,000)	–	(34,000)
Discounting and probability adjustments	(22,084)	–	(22,084)
At 30 June 2024 (current and non-current)	773,463	1,756,009	2,529,472
Utilised/paid	(29,095)	(380,315)	(409,410)
Discounting and probability adjustments	16,327	–	16,327
At 30 June 2025 (current and non-current)	760,695	1,375,694	2,136,389

NOTE 24. LEASE LIABILITIES

Consolidated		
	2025 \$	2024 \$
Current liabilities		
Lease liability	300,174	289,486
Non-current liabilities		
Lease liability	382,413	341,854
Group as a Lessee		
Presented below is a maturity analysis of future lease payments:		
Within one year	300,174	289,486
One to five years	323,136	341,854
	623,310	631,340

Notes to the Consolidated Financial Statements continued

Note 24. Lease Liabilities continued

GROUP AS A LESSOR

The Group has entered into operating leases on its investment property portfolio. These leases have terms of between 1 and 20 years. Rental income recognised by the Group during the year is \$4,141,925 (2024: \$3,903,913).

	2025	2024
Within one year	3,150,106	2,963,104
After one year but not more than five years	7,800,393	9,035,396
More than five years	3,409,933	3,941,213
	14,360,432	15,939,713

NOTE 25. EMPLOYEE BENEFITS LIABILITIES

	Consolidated	
	2025 \$	2024 \$
Current liabilities		
Employee benefits	10,055,659	8,277,548
Non-current liabilities		
Employee benefits	1,523,047	1,114,435

All employees are entitled to benefits on retirement, disability or death. The Club contributes to employees nominated superannuation fund at the statutory rate of 11.5% (2024: 11%); these contributions are legally enforceable.

NOTE 26. RESIDENT LOANS

	Consolidated	
	2025 \$	2024 \$
Current liabilities		
Resident Loans	296,341,648	240,716,708

RECONCILIATION

Reconciliation of the fair values at the beginning and end of the current and previous financial year are set out below:

Opening balance	240,716,708	240,051,107
Deferred management fee recognised in consolidated statement of profit or loss and other comprehensive income	(12,990,420)	(5,512,290)
Net cash receipts on resident departures and arrivals	2,566,000	530,000
Change in fair value of resident loan	70,655,000	6,010,000
Change in deferred revenue – DMF	(4,605,640)	(362,109)
Closing balance at 30 June	296,341,648	240,716,708

Resident loans are classified as financial liabilities at fair value through profit and loss with resulting fair value adjustments recognised in the consolidated statement of profit or loss and other comprehensive income. Fair value is the amount payable on demand and is measured at the principal amount plus the residents' share of any increases in market value to reporting date less deferred management fees contractually accruing to reporting date.

Although the expected average residency term is around 12 years, these obligations are classified as current liabilities, as required by Accounting Standards, because the Club does not have an unconditional right to defer settlement to more than twelve months after reporting date.

Resident loans are non-interest bearing and are payable at the end of the resident contract. The rate at which the Group's retirement residents vacate their units, and hence the rate at which the resident loans will fall due for repayment, can be estimated based on statistical tables.

NOTE 27. MEMBERS' EQUITY

	Consolidated	
	2025 \$	2024 \$
Revaluation reserve		
Balance at beginning of the year	12,896,229	12,896,229
Balance at the end of the year	12,896,229	12,896,229
Amalgamation reserve		
Balance at beginning of the year	33,966,905	33,966,905
Balance at the end of the year	33,966,905	33,966,905

REVALUATION RESERVE

The revaluation reserve is used to record increases and decreases in the fair value of electronic gaming machine entitlements to the extent that they offset each other up to 30 June 2009. It was considered that an active market for these entitlements ceased to exist from 1 July 2009 and consequently they are carried at the most recent valuation. Electronic gaming machine entitlements are tested for impairment annually and any impairment losses are recorded first against the revaluation reserve to the extent that prior fair value gains have been recognised, and subsequently through profit or loss.

AMALGAMATION RESERVE

The amalgamation reserve represents the gain arising on the amalgamation of Triglav and Mekong in 2013, Wyong RSL and Halekulani Bowling Club in 2021, and Breakers Country Club in 2022.

NOTE 28. COMMITMENTS

	Consolidated	
	2025 \$	2024 \$
Estimated capital expenditure contracted for at reporting date but not provided for:		
Payable not later than one year	7,683,274	2,962,531

NOTE 29. RELATED PARTY TRANSACTIONS

There were no transactions with related parties during the current and previous financial year.

KEY MANAGEMENT PERSONNEL

Disclosures relating to key management personnel including remuneration paid are set out in note 30.

Notes to the Consolidated Financial Statements continued

NOTE 30. DIRECTOR AND EXECUTIVE DISCLOSURES**30.1 KEY MANAGEMENT PERSONNEL**

Key management personnel, being those persons having authority and responsibility for planning, directing and controlling the activities of the entity, include the Directors and Senior Management.

Compensation

Total compensation for key management personnel including Directors and Senior Management of the Consolidated entity during the financial year are set out below:

	Consolidated	
	2025 S	2024 S
Total compensation	3,924,389	3,601,152

The Directors' remuneration is of the nature of expense reimbursements, and is capped at the amounts approved each year by the members at the Annual General Meeting. The remuneration of directors is all of the nature of short term compensation; the directors are not entitled to post-retirement benefits or other long term benefits.

Senior Management are entitled to normal annual leave, vesting sick leave, and long service leave (subject to qualification) and superannuation benefits, they are not entitled to any other long term benefits.

30.2 COMPENSATION OF MANAGEMENT**30.2.1 Compensation policy**

The performance of the Group depends on the quality of its directors and management staff. To prosper, the Group must be able to attract, motivate and retain highly skilled management staff. To this end, the Group embodies the following principles in its compensation framework:

- Provide competitive rewards to attract high calibre executives;
- Establish appropriate market measures of salaries and ensure that management salaries are maintained at market value.
- Maintain and continually develop a reputation as an employer of choice in our industries.

30.2.2 Remuneration committee

Four (4) members of the Board of Directors, together with the Executive Manager People and Culture and Chief Executive Officer form the Remuneration Committee, and maintain responsibility for reviewing compensation arrangements for senior management personnel.

The Remuneration Committee assess the appropriateness of the nature and amount of compensation of key management personnel on a periodic basis by reference to relevant employment market conditions with the overall objective of ensuring maximum membership and Club benefit from the retention of a high quality executive team.

30.2.3 Compensation structure

In accordance with best practice corporate governance, the Remuneration Committee use information obtained from an external consultant in the form of a written report detailing market levels of compensation for comparable executive roles. The report is then presented to a meeting of the Remuneration Committee who review executive remuneration levels, and make recommendations to the Board.

In consideration of the job market, state of the economy, business location, type of organisation and business performance, it has been resolved that the Group will reward management personnel within the market range relevant to the position that they hold, and that the market will be checked every 2 years to ensure that this is maintained.

Senior Management personnel are on employment contracts which specify all conditions of employment and remuneration details. These contracts are reviewed at determined intervals in line with performance, salary and market reviews.

NOTE 31. EVENTS AFTER THE REPORTING PERIOD

No matter or circumstance has arisen since 30 June 2025 that has significantly affected, or may significantly affect the Consolidated entity's operations, the results of those operations, or the Consolidated entity's state of affairs in future financial years.

NOTE 32. REMUNERATION OF AUDITORS

During the financial year the following fees were paid or payable for services provided by Ernst & Young(Australia), the auditor of the Company:

	Consolidated	
	2025 \$	2024 \$
<i>Audit services – Ernst & Young</i>		
Audit of the financial statements	328,400	393,386
<i>Other services – Ernst & Young</i>		
Non-audit services	80,448	38,100
	408,848	431,486

NOTE 33. INFORMATION RELATING TO MOUNT PRITCHARD & DISTRICT COMMUNITY CLUB LTD (THE PARENT)

Set out below is the supplementary information about the parent entity.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	Parent	
	2025 \$	2024 \$
Profit after income tax	23,186,194	20,550,290
Total Comprehensive income	23,186,194	20,550,290

STATEMENT OF FINANCIAL POSITION

	Parent	
	2025 \$	2024 \$
Total current assets	27,450,423	30,751,390
Total assets	835,598,016	755,562,632
Total current liabilities	322,030,612	268,370,212
Total liabilities	375,255,964	318,406,773
Members' Equity		
Reserves	46,863,134	46,863,134
Retained Earnings	413,478,918	390,292,725
Total members' equity	460,342,052	437,155,859

Contingent liabilities

On 30 July 2025, AUSTRAC applied for civil penalty orders against Mount Pritchard and District Community Club Ltd for alleged serious and systemic non-compliance with Australia's AML/CTF laws. Information about these proceedings includes a Media Release, Concise Statement (public version) and Originating application which are available on the AUSTRAC website Lists of enforcement actions taken | AUSTRAC. The allegations are that Mounties contravened s81, s82 and s36 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (Act).

The Group takes its anti-money laundering obligations very seriously and has already taken pro-active steps to enhance its risk and compliance functions.

Notes to the Consolidated Financial Statements continued

Note 33. Information Relating to Mount Pritchard & District Community Club Ltd (The Parent) continued

The Group has until 12 September 2025 to lodge a Concise Response after which the Federal Court will hear the matter at a date to be determined. It is not currently possible to determine when an outcome would be delivered given there is significant variation in timings based on historical actions taken against other entities.

A potential outcome of the Court proceedings is a pecuniary financial penalty. The determination of a penalty, if any, involves a significant number of variables, including but not limited to, the nature and number of breaches, deliberate non-compliance, mitigating factors (e.g. reliance on third parties), remediation activities, cooperation with AUSTRAC and the propensity to pay. Furthermore, there is no precedence for such an action against a registered club and not-for profit community based organisation such as Mounties. On this basis the Group has determined that a reliable estimate of any potential financial exposure can not be quantified at this point in time. The Group will continually reassess this position as the matter progresses.

Material accounting policy information

The accounting policies of the parent entity are consistent with those of the Consolidated entity, as disclosed in note 2.

CONSOLIDATED ENTITY DISCLOSURE STATEMENT

Entity name	Entity type	Place formed / Country of incorporation	Ownership interest %	Tax residency
Humphries-Pritchard Investments Pty Ltd	Service Company	Australia	100.00%	Australia
Ignite Property Group Pty Ltd	Service Company	Australia	100.00%	Australia
Meadows Commercial Pty Ltd	Service Company	Australia	100.00%	Australia
Mekong Lease Co Pty Ltd	Service Company	Australia	100.00%	Australia
Mounties Care Pty Ltd	Health and Home Care	Australia	100.00%	Australia
New Diggers Car Park Pty Ltd	Service Company	Australia	100.00%	Australia
New Diggers Land Co Pty Ltd	Service Company	Australia	100.00%	Australia
New Diggers Service Co Pty Ltd	Service Company	Australia	100.00%	Australia
Ozcott Pty Ltd	Home Care, NDIS, retail and wholesale	Australia	100.00%	Australia
Publications for Life Pty Ltd	Media Publications	Australia	100.00%	Australia
Moto Wholesale Pty Ltd	Wholesaler	Australia	100.00%	Australia
Moto 1 Pty Ltd	Health retail	Australia	100.00%	Australia
Moto 2 M Pty Ltd	Health retail	Australia	100.00%	Australia
Moto 3 Pty Ltd	Health retail	Australia	100.00%	Australia
Motobility Australia	Franchisor	Australia	100.00%	Australia

DIRECTORS' DECLARATION

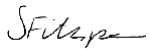
In accordance with a resolution of the directors of Mount Pritchard & District Community Club Ltd, we state that:

In the opinion of the directors:

- a) the consolidated financial statements and notes of the Group for the financial year ended 30 June 2025 are in accordance with the Corporations Act 2001, including:
 - i) giving a true and fair view of the Group's financial position as at 30 June 2025 and its performance for the year ended on that date; and
 - ii) complying with Australian Accounting Standards – *Simplified Disclosures* and the Corporations Regulations 2001;
- b) there are reasonable grounds to believe that the Club will be able to pay its debts as and when they become due and payable;
- c) the consolidated entity disclosure statement required by section 295 (3A) of the Corporations Act is true and correct.

Signed in accordance with a resolution of Directors made pursuant to section 295(5)(a) of the Corporations Act 2001.

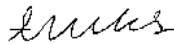
On behalf of the Board



Stephen Fitzpatrick

Director

5 September 2025



Trevor Wilks

Director

INDEPENDENT AUDITOR'S REPORT



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Independent auditor's report to the members of Mount Pritchard & District Community Club Limited

Opinion

We have audited the financial report of Mount Pritchard & District Community Club Limited (the Company) and its subsidiaries (collectively the Group), which comprises the consolidated statement of financial position as at 30 June 2025, the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, notes to the financial statements, including material accounting policy information, the consolidated entity disclosure statement and the directors' declaration.

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

- a. Giving a true and fair view of the consolidated financial position of the Group as at 30 June 2025 and of its consolidated financial performance for the year ended on that date; and
- b. Complying with Australian Accounting Standards - Simplified Disclosures and the *Corporations Regulations 2001*.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial report* section of our report. We are independent of the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

Information other than the financial report and auditor's report thereon

The directors are responsible for the other information. The other information is the directors' report accompanying the financial report.

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

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

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



Responsibilities of the directors for the financial report

The directors of the Company are responsible for the preparation of:

- ▶ The financial report (other than the consolidated entity disclosure statement) that gives a true and fair view in accordance with Australian Accounting Standards - Simplified Disclosures and the *Corporations Act 2001*; and
- ▶ The consolidated entity disclosure statement that is true and correct in accordance with the *Corporations Act 2001*; and

for such internal control as the directors determine is necessary to enable the preparation of:

- ▶ The financial report (other than the consolidated entity disclosure statement) that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and
- ▶ The consolidated entity disclosure statement that is true and correct and is free of misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial report

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

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

- ▶ Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ▶ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- ▶ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- ▶ Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to



events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- ▶ Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.
- ▶ Plan and perform the Group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the Group financial report. We are responsible for the direction, supervision and review of the audit work performed for the purposes of the Group audit. We remain solely responsible for our audit opinion.

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

The logo for Ernst & Young, featuring the company name in a stylized, handwritten-style font.

Ernst & Young

A handwritten signature in black ink, appearing to read 'A Ewan'.

Anthony Ewan
Partner
Sydney
5 September 2025

PROPERTY SCHEDULE

SCHEDULE OF LANDS OWNED BY MOUNT PRITCHARD AND DISTRICT COMMUNITY CLUB LIMITED

CORE PROPERTIES

Name	Certificate of Title
Mounties Site	
101 Meadows Road, Mount Pritchard	Volume 8261 Folio 233 Volume 9060 Folio 131 Folio Identifier 1/204779 Vol 10577 Fol 99 Folio Identifier 4/524205 Folio Identifier 21/536004 Folio Identifier 12/521803
Property at end of Lena Street Mt Pritchard 221568 Lot 200 DP 1015848 & Lot 1 DP 837474 Consolidation Lena Street (12,14,16,18,20, 21,22,23,24,25,27,28,29,30,31 and Lot 1 Lena)	2005/1090149
Property Young Street Mount Pritchard Consolidated Property (Lot 13 Lot 14 & Lot 18 Young St) (formerly 29, 21 & 33 Young St)	101/ 1085221
Closed Road Houston Place Mount Pritchard	101/1006165
1 Houston Place Mount Pritchard	7/231805
2 Houston Place Mount Pritchard	8/231805
3 Houston Place Mount Pritchard	9/231805
4 Houston Place Mount Pritchard	10/231805
5 Houston Place Mount Pritchard	11/231805
4 Kewin Avenue Mount Pritchard	2/231805
6 Kewin Avenue Mount Pritchard	3/231805
8 Kewin Avenue	22/231805
10 Kewin Avenue Mount Pritchard	4/231805
12 Kewin Avenue Mount Pritchard	5/231805
14 Kewin Avenue Mount Pritchard	6/231805
35 Young St Mount Pritchard	12/231805
254 Humphries Road Mount Pritchard	1/231805
4 Leo Street Mt Pritchard	12 / 220028
113 Meadows Road Mount Pritchard	31/201418
Club Italia	
Club Italia Certificate of Land titles	Torrens Title ref 2/805378 P6MP-RP-TNWZ
Club Italia Certificate of Land titles	Torrens Title ref C/421416 4NMH-76CS43
Club Italia Certificate of Land titles	Torrens Title ref 3/805378 JHZ5-S7-YN7H

Name	Certificate of Title
Mekong	
Mekong Certificate Land Title – Core	10/SP23152
Mekong Certificate Land Title – Core	11/SP23152
Mekong – Lot 12 – Strata Plan 23152 – Non-Core	23152
Mekong – 13 Mekong Certificate Land Title – Core	13/85081
Mekong – 14 Mekong Certificate Land Title – Core	14/85081
Mekong – 15 Mekong Certificate Land Title – Core	15/85081
Triglav	
Triglav Certificate Land Title Lot 1 – Core	1/1079685
Club Wyong Central Coast	
Torrens Title Ref 7964-209 Core 15 Margaret Street Wyong NSW 2259 Main Club House Part 13/6/3136 1/415164 (comprises auto-conso 7964-209) 121, 122 / 510189 Lot 13 Lot 1 Lot 1	Issued 15/3/2021 DP510189 DP3136 DP15164 DP1088301
Lot 121 Torrens Title 121/510189 15 Margaret Street Wyong NSW 2259 Main Club House (see above) – Core	DP510189
Lot 122 Torrens Title 122/510189 15 Margaret Street Wyong NSW 2259 Main Club House (see above) – Core	DP510189
Lot 201 Torrens Title 201/740551 20 Hope Street Wyong NSW 2259 Bowling Club – Core	DP740551
Lot 200 Torrens Title 200/740551 24 Margaret Street Wyong NSW 2259 Residential – Non-Core	DP740551 CZ agree
Halekulani Bowling Club	
Lot 2194 Torrens Title 2194/30673 8 Alexandra Street Budgewoi NSW 2262 Residential – Non-Core Address is 8 Alexandra Street	DP30673
Lot 2195 Torrens Title 2195/30673 6 Alexander Street Budgewoi NSW 2262 (Residential – non-core)	DP30673
Lot 2196 Torrens Title 2196/30673 4 Alexandra Street Budgewoi NSW 2262 Car Park overflow – Core	DP30673
Lot 1 Torrens Title 1/859618 50 Natuna Avenue, Budgewoi NSW 2262 (Actual address is 2 Alexandra Street Budgewoi NSW 2262) Main Club House – Core	DP859618

Property Schedule continued

Name	Certificate of Title
Lot 2 Torrens Title 2/859618 63-71 Natuna Avenue Budgewoi NSW 2262 Car Park Main – Core	DP859618
Lot 2190 Torrens Title 2190/30673 1 Marina Street Budgewoi NSW 2262 Residential – Non-Core	DP30673
Lot 2191 Torrens Title 2191/30673 3 Marina Street Budgewoi NSW 2262 Residential – Non-Core	DP30673
Breakers Terrigal Memorial Country Club Central Coast	
Breakers Lot 351 DP 1976 – FREEHOLD – club – Core 62-64 Dover Road Wamberal NSW 2260 1 Reservations and conditions in the crown grant 2 6421194 Lease to Ausgrid (seeAJ71566) • AK971351 LEASE OF LEASE 6421194 to Blue Asset Partner Pty Ltd, Eric Alpha Asset Corporation 1,2,3,4 Pty Ltd (CLAUSE 2.3 (B) (11) • AK971352 LEASE OF LEASE AK71351 to Blue Asset Partner Pty Ltd, Eric Alpha Asset Corporation 1,2,3,4 Pty Ltd clause 12.1 • AK971502 Mortgage of lease AK971351 to ANZ Fiduciary Services Pty Ltd • AK71571 Change of name affecting lease 6421194 Lessee now Alpha Distribution Ministerial Holding Corporation 3 DP1180895 Restrictions on the use of land 4 DP1180895 Positive Covenant Note: DP637899 (registered)	DP351/1976
Breakers – Core car park Lot 1 Torrens Title 1/514231 FREEHOLD 62-64 Dover Road Wamberal NSW 2260	DP514231
Breakers – Core golf course Lot 350 DP1976 FREEHOLD 62-64 Dover Road Wamberal NSW 2260	DP1976
Breakers – Core – Club Lot 351 DP1976 62-64 Dover Road Wamberal NSW 2260	DP1976
Breakers – Core Lot 336 DP1976 FREEHOLD 124 Willoughby Road Wamberal NSW 2260 First lot of land comprising Auto Consol 8585-177	DP1976
Breakers – Core Lot 337 DP 455028 124 Willoughby Road Wamberal NSW 2260 Second lot of land comprising Auto Consol 8585-177	DP455028
Breakers – Core Lot 2 DP 708231 124 Willoughby Road Wamberal NSW 2260 Third (and final) lot of land comprising Auto Consol 8585-177	DP708231

NON-CORE PROPERTIES

Name	Certificate of Title
Mounties Site	
17 Lena Street Mount Pritchard	7/203051
89 Meadows Road Mount Pritchard	1/206532
99 Meadows Road Mount Pritchard	10/515019
115 Meadows Road Mount Pritchard	3/210350
3 Leo Street Mount Pritchard	20/220028
5 Leo Street Mount Pritchard – Rental property NSW_ Title Search - 19_220028.pdf	19/220028
7 Leo Street Mount Pritchard	18/220028
8 Leo Street Mount Pritchard	14/220028
9 Leo Street Mount Pritchard	17/220028
10 Leo Street Mount Pritchard	15/220028
12 Leo Street Mount Pritchard	16/220028
10 Cherry Street Mount Pritchard	28/220028
19 Young Street Mount Pritchard	13/235239
87 Meadows Road Land Title	2/206532
121 Meadows Road Mount Pritchard	2/513938
121 Meadows Road Mount Pritchard	2/513938
123 Meadows Road Mount Pritchard	1/513938
5 Kewin Avenue Mount Pritchard – Rental Property NSW_ Title Search - 17_231805 FINAL.pdf	17/DP231805
6 Lena Street Land Title	3/206532
9 Lena Street Mount Pritchard	11/203051
9 Young Street Mount Pritchard	23/220028
11 Young Street Mount Pritchard	22/ 220028
38 Young Street Land Title	3/235239
256 Humphries Road, Mount Pritchard – Rental property	20/231805
Diggers	Folio ID 100 / 1136132
80 Evans Street Freshwater – Consolidated Lots	Sub division of Harbord
Harbord Diggers	
Diggers Core	12/1197725
80 Evans St Freshwater	
Diggers Core	2/579837
4a Lumsdaine Drive Freshwater	
Watermark Freshwater	20/ DP 1242304
Subdivision Retirement Village – Lot 1 and Lot 3	Refer Link:
Lot 20 80 Evans Street Freshwater 2096	Core and Non-core Property
2 Harbord Street Sussex Inlet – Resorts – Non-core	116/521290
Shoalhaven Sussex Inlet – Rental property – Non-core	170/21038
253 River Road Sussex Inlet	
Street University	
403 Newbridge Road Moorebank (Street University) – Non-core	7/11948

Property Schedule continued

Name	Certificate of Title
Mounties Care	
Guildford Road Medical Centre – Commercial – Mounties Care 268 Guildford Rd Guildford Lot 11 Non-core	DP564326
6/3 Vuko Place Warriewood NSW 2101 Lot 5 in Strata Plan 36915 Non-core LGA – Northern Beaches	FOLIO CP / SP 36915
Mounties	
6 – 75 Silverwood Avenue Luddenham NSW 2745 LOT 8 DP 248069 LGA Liverpool	DP248069

SCHEDULE OF LANDS OWNED BY MOUNT PRITCHARD & DISTRICT COMMUNITY CLUB LIMITED

Leased Land	
Manly Bowling Club Perpetual Leased Land	2661/752038- remove from property – this is crown land Agreed with CZ
Fairfield Bowling Club Perpetual – Leased Land	385/752060
Breakers	
Lot 1 Torrens Title 1/705486 – Leased Land	DP705486
Lot 22 Torrens Title 22/526952 – Leased Land	DP526952
Leased Land 1 B85111 Land excludes Minerals 2 7914996 Lease to MPCC exp 30/6/2022 (See AS33539) Parcels Land 338-339 in DP 1976 – Leased Land	DP1008-5
Lot 334 Torrens Title 334/1976 – Leased Land	DP1976
Carers and Companions – Mounties Care Level 10/15/809 Pacific Hwy, Chatswood NSW 2067 Lease Terminated	n/a
Assignment Lease Integrative Health – Mounties Care 256 Parry Drive Wyoming (Invitation to Health Pty Ltd) Lease	
Mounties Care ESP Healthcare Suite F14/1-15 Barr Street Balmain NSW 2041 Lease Ozcott Pty Ltd	Exp 30/6/2022
Sanctuary Care Lease	
Scooters Australia Pty Ltd Lease	

CORPORATE DIRECTORY

MOUNTIES GROUP

101 Meadows Road
Mount Pritchard NSW 2170

Locked Bag 1
Wetherill Park NSW 2164
(02) 9822 3555

info@mountiesgroup.com.au
mountiesgroup.com.au

Business – Company names

- Mount Pritchard & District Community Club Limited
- Mounties
- Aidapt Australia
- ArmrX Australasia
- Babylon Bites
- Breakers Country Club
- Carers and Companions
- Care Your Way
- Club Care
- Club Italia
- Club Wyong
- ESP HealthCare
- Galen Healthcare[^]
- Galen Petroleum[^]
- Galen Property[^]
- Guildford Road Medical Centre
- Halekulani Bowling Club
- Harbord Diggers
- Humphries-Pritchard Investments Pty Ltd.
- Ignite Property Group Pty Ltd
- Invitation to Health
- Jumbo Seafood Restaurant
- Major Fun Freshwater
- Major Fun Mount Pritchard
- Manly Bowling Club
- M Brasserie
- Meadows Commercial Pty Ltd
- Mekong Lease Co Pty Ltd
- Moto 1 Pty Ltd
- Moto 2 M Pty Ltd
- Moto Wholesale Pty Ltd
- Mounties Academy of Excellence
- Mounties Bowling Club
- Mounties Care
- Mounties Care Retirement Living
- Mounties Care Health & Fitness
- Mounties Care Mobility & Independence
- Mounties Care Health Clinic
- Mounties Care Home Care
- Mounties Centre of Excellence
- Mounties @ Sussex
- New Diggers Carpark Co Pty Ltd
- New Diggers Service Co Pty Ltd
- New Diggers Land Co Pty Ltd
- Opulence 254 by Mounties
- Ozcott Pty Ltd
- Sanctuary Care
- Scooters Australia
- Southwest Mounties MAGIC Pty Ltd
- Specialist Oncology Group[^]
- Specialist Services Management Group Pty Ltd+
- SMG Auchenflower Qld[^]
- SSMG Bella Vista NSW[^]
- SSMG Blacktown NSW[^]
- SSMG Castle Hill NSW[^]
- SSMG Deakin ACT[^]
- SSMG Katoomba NSW[^]
- SSMG North Lakes Qld[^]
- SSMG Richmond NSW[^]
- SSMG Spring Hill Qld[^]
- SSMG Wentworthville NSW[^]
- SSMG Westmead NSW[^]
- Publications for Life Pty Ltd
- Rehab & Mobility
- Rehab & Mobility Products
- Rehab & Mobility Queensland
- Rehab & Mobility Wholesalers
- Rehab & Mobility Wholesalers NSW
- Spinners Restaurant
- Triglav
- Watermark Freshwater
- WOW! Mobility
- WOW! Mobility & Rehab

[^]Mounties Group Partnership

