

Committee Secretary
Joint Select Committee on Gambling Reform
PO Box 6100
Parliament House
Canberra ACT 2600
Australia

**A submission to the Joint Select Committee on Gambling Reform on
behalf of Twin Towns Services Club Limited.
Written by Robert Smith – General Manager**

We write in response to the Committee's invitation to provide information on the proposal to introduce a full pre-commitment system and to effect amendments to the ATM machine operations in clubs.

Overview

Twin Towns Services Club comprises three venues;

Twin Towns Services Club

Twin Towns Services Club was founded in July 1957 after many years of work and preparation by the local ex-services community to develop a club facility for the returned people of the Tweed Heads and Coolangatta community.

The Club is situated on the NSW and QLD border, at Tweed Heads NSW, and for many years enjoyed rapid expansion as a result of the local tourism industry and also no poker machines in other states at that time.



Steadily developed over the subsequent years the main club was expanded to meet demand in the 1968, 1976, 1986 and 2001 and today occupies a site of just over one hectare with 16572 square metres of built facilities. The various components have also been consistently refurbished during this time.

The facilities include a 1050 person showroom, 6 dining options, multiple bars, multiple conference spaces, 860 car parks and 596 gaming machines.



In 1999 and again in 2006 the club developed two high-rise tourist and residential on site accommodation towers atop a three level parking station which services both the clubs needs and those of the accommodation facilities.

The two towers adjoin the club by an overhead pedestrian walkway across Wharf St Tweed Heads. The towers, to the rear of the club building, comprise 120 hotel rooms, 85 apartments and 197 serviced apartments. The club operated these facilities until 2008 when we appointed Outrigger International to manage the assets. The club retains ownership of the hotel, retail, car-parking and 9 apartments.

Today the Club has a membership of 44117, directly employs 418 people, has an annual turnover of \$70m, assets of \$184m and last year recorded a profit before tax of \$1.4m. Employment expenses were \$19.4m and gaming taxes of \$10.49m in the same year.

Outrigger employ 65 people on site.

Contractors in the areas of catering, cleaning, security and services account for a further 34 on site employees.

Twin Towns and the associated employers are predominantly lower income employers with many employees on the average wage. There is a high level of second household income and female employment. The industry is a prolific first time employer and hosts a variety of apprenticeships and youth training opportunities.

Club Banora

Developed progressively from 1983 to 1986 the Club Banora facility is located in the residential suburb of Banora Point, 5 kilometres to the south of Twin Towns Services Club. The facility was created as a purpose built sporting club which features 18 hole golf course, 3 bowls greens, 6 tennis courts, Olympic swimming pool and leisure pool complex, 7000 square metre club on 52 hectares of land. It is also the home to various Twin Towns social and sporting clubs such as garden and snooker.



Club Banora was rationalised in 2009/2010 in response to the impact of various regulatory and environmental impacts, mainly stemming from the increased gaming taxation rates and smoking restrictions. The decision to close 3500 square metres of club (the entire upper floor) and reduce the facility to a single storey club with a communal lounge area, two bars a bistro and one function room was taken to preserve the assets on site and to reduce the financial burden of the club on the parent club operation.

In addition the club removed 100 gaming machines and now operates 152 EGM's on site.

The club remains an impressive community facility and the preservation of the sports and social aspects were paramount to the financial decisions implemented.

Twin Towns Juniors

Purchased in 2002 from a receivers auction of the South Tweed Rugby League Club, Twin Towns Juniors was developed as a junior sporting facility for the people of South Tweed.



The club operates a modest club facility on the site with land holdings of 5500 square metres and 1245 square metres of club buildings.

Featuring one bar, a bistro and 70 gaming machines, the club is very family focused with a large beer garden and alfresco options which open onto the sporting fields.

Home to the local junior rugby league, junior soccer and junior cricket the most prolific sport is touch football attracting 1100 children each season. All juniors sports are financially supported by the club. Senior league and cricket are played at the grounds and are independent incorporated groups that do not receive support.

What does a day cost?

To provide the services to our members and community at the level we do at present in terms of entertainment, sporting facilities, community support and employment incurs costs around \$190,000.00 a day.

In the case of our club \$110,000.00 a day of that sum comes from gaming machines and \$4,000.00 is interest received from investments. The remainder comes from food, beverage and accommodation sales.

The profit the club makes each day is \$3,900.00, slightly less than our interest earnings.

The net result from operations each day, excluding interest, is a loss of \$271.00.

2009, the source of these figures, was a typical year in terms of financial performance following the introduction of increased gaming taxes since 2004.

What do patrons receive?

On a typical day;

- Dining on one of 8 eateries.
- Drinking in one of the numerous lounges.
- 21 hours of free entertainment.
- Gaming.
- Discounted products, services and the ability to accrue loyalty points.
- Sports viewing and TAB facilities.
- Dancing.
- Bingo.
- Raffles and promotions.
- Golf, bowls, tennis, snooker, swimming, cards and fishing.
- Free bus service transfers.
- A safe secure environment.

And much more.

Why are NSW Clubs different?

Because we are 55 years old and exist at the scale we do having dealt with our income exactly in accordance with the obligations of a “club”.

We were given gaming machines as an industry sector to ensure that we flourished and provided to the community and our members the services that are listed above.

We have reinvested in ourselves and our members and have created member assets and amenities. We are part of the fabric of our local communities and people have built their lives, retirements, budgets and expectations around what we are and do.

This fact now represents one of the greatest risks to the industry as the operating costs of the model are very high and largely fixed. The model relies on gaming to meet the costs of overheads and because the assets are almost impossible to realise as liquidity and remain in operation, any changes in income from this stream are highly difficult to manage.

Costs such as electricity, water, insurance and rates, along with many others, are dictated by the volume of building being operated, not the volume of goods sold or gambling undertaken. These buildings are purpose built to accommodate a model which is under threat.

Other jurisdictions and industry sectors were not spawned from the same model and ethos, they do not carry the same fixed cost and patron expectation burdens.



Gaming revenue is essential to the model

Gaming income represents 58% of total revenue. As demonstrated, we already operate on wafer thin margins as a result of progressive changes to the industry's regulatory environment over recent years. Impacts to gaming revenues flow directly to a redistribution of services.

Gaming is inelastic as a product. Traditional business principles dictate that you raise the cost of the product in line with increases in the cost of business. This is not achievable with an EGM.

In the past this has been dealt with by adding additional EGM's to increase revenue, this is no longer achievable under regulatory restrictions.

Therefore, to maintain services when gaming revenue is reduced the cost of the service, food or beverages must be increased. If this is not viable or achievable, the service must be reduced or deleted.

There is no latent capacity left in the model to absorb further reductions in gaming income.

The industry is also premised on an expectation of value which is not ordinarily available in other hospitality sectors. All of these subsidies are predicated on the assumption of gaming revenue delivering the fixed operating and carrying costs of the facilities and services. The application of commercial costs for our products falls outside our customers expectations and often capability to absorb. The resultant effect is reduced turnover in non gaming areas of the club.

There is faltering interest in sports, food, beverage and entertainment when offered at commercial or increased rates. A correctly priced product in a Club is often seen as profiteering by the members of the club.



We are already responsible gaming providers

The club has never resisted responsible gambling initiatives and indeed we were at the forefront of the application of the principles before it became either mandatory or commonplace.

Our association with the Southern Cross University Gambling Research Centre and their Bachelor of Business in Club and Gaming Management course of study saw us implement many of the programs that later have become law or regulation well before required. Many of the trials and research were undertaken in the Tweed.

We are members of ClubSafe, provide funding to the Northern Rivers Gambling Service to enable them to have an outreach service in our community and require all staff to be trained in the principles of Responsible Conduct of Gambling. Chefs, kitchen-hands and maintenance included.

Since 2002 we have compiled a list of 34 self excluded patrons. Many of these are members of other local clubs and whilst they are not known to us we support the program when requested. Less formally we have assisted people prior to that time. I have personally been involved in many of the referrals and as a person who has been in the industry for the last 32 years I believe the findings of the Productivity Commission to have little or no relevance to the actual experiences I have had in the industry.

Some of the regulations in the area of Harm Minimisation that already exist do so, not based on fact, but based on emotion and media scrutiny of our political powers. These rules have taken a vibrant and thriving industry and put it on a knives edge of sustainability. Fact based research would bear this out, but that is not what is driving legislative outcomes and is a path that was also a recommendation of the Productivity Commission.

Conversely, sensible regulation is valuable and indeed sets us apart from the dubious and open forms of gambling that exist. Regulation is not sensible if it impacts so widely as to decimate recreational gaming, broad based enjoyment and subsequently an industry.

Clubs stand apart because we don't personally benefit from exploiting anyone. We exist to serve our members and this includes accepting some good and some bad regulation to protect individuals but importantly the masses who are our members and don't have a problem with gambling. The current proposal seeks to step beyond that balance and take away all that we work for and all that our members enjoy mutually. That cannot be sensible regulation. Most sadly is it won't work for those with a problem with gambling.

What does mandatory pre commitment mean to us?

Firstly, a fundamental shift in the way we interact with our customers. At present we do not operate any card based play, gaming machine loyalty programs or player tracking. We do this because we simply don't believe that

our players want to have a personal transaction monitored by us or anyone else.

Our research into systems showed that even when card based systems are implemented and players are directly rewarded to use them through the awarding of loyalty points or similar that as few as 30% to 50% voluntarily elect to use these programs. Why, because they want to be anonymous?

To move from this base to 100% tracked play will be confronting and unwelcome.

Technically, whilst acknowledging that the design and finer aspects of any system are yet to be developed, it would be irresponsible for us not to forecast the likely costs as they would effect this club. We have based the costs on similar technology advancements in the form of EGM conversions and replacements. We have a 10 year product cycle and as such we have assumed that machines in the 7.5 to 10 year age bracket will not have an upgrade path and will need to be replaced.

The raw costs would therefore be;

600 upgrade path of \$6000	\$3,600,000
222 replacement path of \$25000	\$5,550,000
Total	\$9,150,000

We have assumed that the NSW X Series protocol will be managed in some way to allow for this technology, although personal knowledge of the intention of this protocol, being one way communication, would seemingly preclude what is being proposed. It is inherently a two way communication system required to track people and communicate with the machine and server simultaneously.

If X Series remains a barrier the EGM upgrade costs would be in the order of \$20.5 million. It should be noted that the Productivity Commission did not recommend a national pre-commitment system as they recognised the technical and jurisdictional barriers to this proposition, such as X Series. The concept of a national system only emerged in the governments agreement with Mr Wilkie and disregards this issue and accelerated the timing of the proposed introduction.

We also assume that there will be increased monitoring costs, compliance costs and the costs of smart cards or USB's. Issuing a smart card to every member alone would cost our club between \$450,000 and \$630,000.

Potential capital outlays in this range would impact on our capacity in all areas of the business to provide the necessary reinvestment to remain viable. The reduction in working capital will also negatively impact on diversification strategies into other income sources.

What will be the impact of mandatory pre commitment?

The announcement of the agreement that the Government has entered into has resulted in the cancellation of approved building works at our clubs in the order of \$50 million. The club was embarking on a redevelopment of our premises including the construction of a dedicated convention and events centre and theatres. These badly needed regional facilities will now not be created and our continued reliance on traditional income sources is solidified.

The redevelopment of our Juniors club valued at \$12m has been put on hold.

Planning for our diversification strategy at our Club Banora property is continuing to allow for asset sales to possibly fund ongoing activities and as part of a corporate disaster plan.

Our corporate advisers, KPMG, have modelled the risk for us in respect of these projects in response to the Governments mandatory precommitment proposal and confirmed these actions as the only course for our directors to take in meeting their directors' fiduciary duties in dealing with the members funds.

We have commenced restructuring our employment base. Commenced redundancies in management, employing only casual staff and reviewing our operations to mitigate exposure to a dramatic and sudden downturn in gaming income by further reducing services and operational delivery points.

The agreement with the Government does not allow us the latitude to not be proactive in these areas due to the accelerated proposed implementation timeframe.

Industry forecasts have the likely impact on gaming revenue in the range of between 30% and 50%. One would have to assume this is correct when the Productivity Commission has determined 40% of revenue is coming from problem gamblers and this proposal will allegedly stop them having a problem any longer.

The result is a \$52,000 shortfall in our daily operating costs of \$190,000.00.

A 40% reduction in revenue is unsustainable. We simply don't have the ability to move our fixed costs of operation to a point where we could continue to operate with this outcome.

From a current base of break even, with a majority of our capital consumed on delivering the proposed system, and an inability to replace the revenue stream with alternate income sources, our situation would be dire.

Clearly we would dramatically reduce our labour overhead, services and community activities immediately. There would be insufficient scope in these areas to avoid an inevitable failure of the current model within, we estimate, 200 to 600 days of the downturn, based on severity.

ATM's

The proposals with regards to restricting funds from ATM's will doubtless receive a comprehensive response from other parties. We place on record our objection to this proposition and respectfully suggest it is unworkable, retrograde, discriminatory and offends the principles of personal responsibility and ownership of the funds.

We are one of the last remaining cash businesses, not just by design, but also by regulation. Restrictions on gaming machines dictate our use of cash and coins only, the low volume purchases of drinks and entries to services are cash by nature. But at a time when every other sector is moving to electronic funds we are more reliant on cash than ever, and people simply don't carry cash like they used to.

While that might, from the committee's perspective, make cash an easy target it ignores the fact that almost our entire businesses are cash based and not just gaming. Members, our staff and the broader community use the club to access cash for many purposes, including gaming.

Specific to our venue I raise the following two matters;

We sit on the NSW and QLD border, literally. Any attempt to regulate our business will be mitigated by rules in other jurisdictions and business types on both sides of the border. We are already directly targeted as a business by the nearby Jupiter's Casino and unless it is intended to change the banking rules universally across the country in all businesses, changes that target us will further weaken our competitiveness.

We operate 450 apartments and accommodation rooms on site. We attract national and international guests who utilise the property for far more than the activities provided by the Club and gaming rooms. Changes to access to cash place us at a further disadvantage in this sector as well.

Casinos are often talked about as destination properties and as such should receive special exemptions from some rules as they attract tourism. There is not a single day that our venue does not host international tourism and they reside on site. We are 5 minutes from an international airport. When considering exemptions I invite you to visit our clubs either personally or on the web before relegating us with the pack into the international backwaters with regulations such as those proposed.

We are a contemporary and full service destination.

What will it mean for the Tweed?

Richmond – Tweed, the electorate, has one major industry, Clubs.

Richmond has 31 clubs.

Richmond has 92,391 voters.

Richmond Clubs have 142,313 memberships.

Richmond Clubs have 1130 direct employees.

Richmond Clubs payroll is over \$44 million annually

Richmond Clubs donate over \$2 million annually in the local region.

Richmond Clubs provide golf, bowls, pools, tennis and sporting fields for the use of the local community.

The extraordinary number of memberships is evidence that the community love their clubs, support them and in many cases have based their retirement, businesses or careers around their existence.

There is no alternative employment source for employees if displaced. Currently 8000 residents leave the Shire daily for work due to the existing lack of opportunities.

There are no replacement Shire services for those that would be lost. It should be remembered that these are club assets and were built by and for the people who would be losing them, not as a result of some failed commercial judgement.

And, based on the demographic of the shire, there is no ability to pay commercial rates for the services we currently offer. Inherently we trade with our members and their guests.

The Productivity Commission cautioned about the impacts of the haste of change, and then, the current agreement ignores these warnings. The social and community costs in this region would be extraordinarily high.



Gambling is often communal

In venues, particularly clubs, playing a poker machine is often a communal activity. It is part of the social intercourse that occurs in these buildings in many areas.

Playing with your partner, a mate or a group after golf are common occurrences.

A further example of how many recreational gamblers, without a problem, will be impacted by the proposal. We would assert that playing in company is inherently safe and should not be discouraged.

Unintended outcomes

The social intercourse that results from a club culture in areas such as ours cannot be overstated. Many of the services we deliver are simply about bringing mainly senior people together in a safe and friendly environment.

Some of them do gamble, many do not. They come to dance, play cards, eat, drink free coffee and just watch among many of the traditional activities that are associated with clubs.

Our clubs provide many hours of live music as well as the other social activities like sports. As a direct result of taxation increases and regulatory changes there is a reduction in these areas already. It is often lamented that there is no live music anymore. There is, but it's in clubs and won't be if these changes are legislated. It will in some respects be the death of arts, culture

and community for regional NSW who you can be assured cannot access the government funded offerings in Sydney and other capital cities.



Many community groups and local charities survive simply because of our Community Development and Support Expenditure grants. These grants have become integral to their operations and there would be a significant and damaging flow on effect through the communities most vulnerable if our gaming revenues, and hence our grants fell in the order of 40%.

Our club gave \$946,000.00 in grants in 2009. Approximately double the value of the legislated minimum. We give to a range of organisations, many of which we have supported for countless years. A full list of last years donations are at the end of this document and a review will clearly indicate the breadth of recipients and the areas they work in. If gaming revenue dropped by 40% the giving list would be reduced to between \$200,000.00 and \$300,000.00 in the first year.



Hand on heart, do you really think it will work for those who need it?

- Have you ever done something you regretted?
- Felt guilty about what you spent on something?
- Had more to drink than you intended?
- Thought an outcome might be better than reality, even though you knew it was unlikely?
- Told a lie?

Chances are you are human and don't have a problem at all, with gambling or anything else.

But if you are human and do have a problem, none of the above is going to stop you. We, at the coal face, are seeing a steady progression towards anti social, unregulated gaming options that simply don't have barriers to playing them when you like, how you like or even as you didn't intend to. With nobody to help if you seek it, like we will. People play poker machines in clubs not just for the gaming product, but also for the atmosphere, safety, camaraderie and social presence.

At the same time. If you make a social activity unpleasant, difficult and invasive then the humans without a problem will simply rebel and take their recreation elsewhere.

We know from many years of customer service experience that small changes to product result in massive changes in acceptance. The change being proposed here is so large and so invasive it can only have monstrous impacts on every user of the product, not just those with a problem. They will desert this industry in droves and for no net positive.

What is the net result of the gaming industry after accounting for problem gambling? It is positive, according to the Productivity Commission.

What more can we do to help?

The Productivity Commission found there is a net positive contribution to society from gambling in the range of \$3.7B to \$11.1B annually. They go on to say that this contribution can be improved if the negative impacts of problem gambling are mitigated.

Surely this is only true if the industry still exists at the end of the changes proposed, or all benefits are also lost.

Mandatory pre-commitment interferes with the rights of every person to play a poker machine for entertainment regardless of if they have a problem or not. And, if this is to be the regime, then playing a machine no longer becomes enjoyable, it becomes invasive, confronting and arduous. When it is no longer fun, people will find some other form of recreation. But the vast majority don't have a problem in the first place.

The concept of being identified and tracked, by whatever electronic means, is not a principle that applies to leisure and will not be tolerated by most recreational gamblers. People know their privacy will not and cannot be protected. We get subpoenaed currently for private individuals transaction records, people expect the ATO, Centrelink and CSA to be able to access any financial transaction records that exist about them. You can say this is not the case, irrespective, people believe it to be true. They have lost their private leisure space.

We accept that we need to produce ID to make a banking transaction, be an employee or interact with government in a host of ways. If we like it or not, we really have no choice. But people do have a choice when it comes to their recreational spending and they simply won't accept it en mass. This is the principle reason the industry is so worried, not out of lack of care for any group and especially problem gamblers.

This proposal is an industry killer.

What must be done is help the individuals who need it. As pointed out previously we do this already in many ways. The industry is also supporting voluntary pre-commitment so that those with a problem can get support.

The media and some commentators are denigrating the concept saying how do you make people use the system if they are at risk? You can't. But the most important aspect of this system is that it involves people, us. People who when limits are set can and will personally intervene if necessary and communicate with a person who has, by virtue of setting limits, invited us to monitor their spending and help if they seek to raise the bar.

In venue limits create a safety net environment where people can be touched and get help. Flags can also be in place for consistently reaching the limit set, or doing so in a short period of time. These triggers invite interaction.

If we get an approach to raise a self imposed limit, it is time to intervene. This committee's efforts on developing processes and intervention steps would be valuable and professional efforts in this area would be welcome. Because it will make a difference.

Compare this to a national, mandatory, full precommitment system, which was never recommended by the Productivity Commission, where your card stops the machines operating when you get to a limit. If I have a problem am I going to set a realistic limit in the first place?

The reality is nobody cares, you just simply swap a card with another person, buy one in the bathroom off someone ready to pray on your addiction, move onto the internet or some other form of gambling. If you want to find a way to gamble, you will. No technology is going to stop that, but it will stop this industry and the positive things that we do achieve.

Alcoholics Anonymous have a catchcry, "my name is X and I'm an alcoholic". Until a person makes that assessment, no amount of electronic interference is really going to help them.

Observation and Summary

We thank the committee for considering our submission.

It is our position that the proposal for national mandatory precommitment on gaming machines and restriction on ATM's are not in the net positive interests of the community, particularly those who enjoy the assets, services and camaraderie which exists in the mature NSW Club industry.

We believe the proposal has the potential to close clubs, including ours, which will result in a net negative outcome.

We believe there are more effective and targeted means of addressing problem gambling with individuals who are affected by the affliction and that this can be achieved without decimating the club movement. We have undertaken to continue to work on measures which achieve these outcomes.

Our club, our industry, our community and our workers are fearful of the proposal as presented in the agreement with government. There have been immediate negative impacts incurred since the announcement was made and these have been tangible. The club recognises it cannot accommodate the financial impact of the changes proposed and is in concert with our industry in informing all parties of this considered conclusion. Our members and community are aware that they will not have access to the services and funds that they presently enjoy if the club is put under financial distress and that no alternative source of these benefits and services exists. They will be socially

poorer for their loss. Our employees are fearful for their future and that of their families. They know there is no replacement employment in this region, if at all, and sincerely believe they are currently delivering a positive contribution to society from their present efforts.

With the greatest respect to the Productivity Commission, the Joint Select Committee on Gambling and its Chairman, you will not fix problem gambling by enacting what has been proposed. If that was the charter given to you, it is unreasonable. Please consider the broader community in your deliberations.



Community Development & Support Expenditure

Total Donations \$946,500

Alzheimer's Australia NSW
 Australasian Order of Old Bastards
 Australian Red Cross Tweed Heads Branch
 Australian Wolf Horschhorn Support Group
 Autism Gold Coast Inc
 Autism Spectrum Australia (ASPECT)
 Banora Point High School
 Banora Point High School Special Education Support
 Banora Point High School Support Unit
 Banora Point Soccer Club
 Bilambil Jets Junior Rugby League
 Camp Quality Northern NSW - Tweed Activity
 Cancer Council
 Care & Share Equipment Project Kids In Need Assoc
 Centaur Primary School
 Chillingham Public Hall Committee Inc
 Christmas Day Celebration Lunch Committee
 Clean Up Australia Day
 Club Banora Oasis Pool Upgrade
 Club Banora Tennis Court Upgrade
 Condong Bowling Club
 Crystal Creek Public School P&C Association
 Cudgen Primary School P&C Association
 Dept of Community Services Foster Carers Day
 Dungay Public School P&C Association
 Extremely Disabled War Veterans
 Fingal Rovers SLSC
 Foster Care Association Pamper Day
 Gold Coast Tweed Region Croquet Club
 Hannah's Choice Foundation
 Heart Foundation
 HMAS Leeuwin 28th Intake
 It's About Our Kids (It's AOK Pty Ltd)
 Kids in Need Association Inc
 Kingscliff Mini School
 Kokoda Challenge
 Kunghur Community Preschool & Hall Committee
 Ladies Probus Club of Coolangatta Tweed Heads
 Legacy Club of Coolangatta Tweed Heads
 Lunch with Friends (Christmas Lunch for Homeless)
 Macular Degeneration Foundation
 Mt Warning Community Preschool
 Murwillumbah Community Centre Inc
 National Servicemen's Association
 Naval Association of Australia Twin Towns Sub Branch
 New Horizons Enterprises Limited
 Nortec Volunteering
 North Coast Academy of Sport
 Northern Rivers Gambling Service
 Northern Rivers Regional Referees Association
 On Track Community Programs
 Operation Care RSL & Services Clubs Association
 Palm Beach Share N Care Centre Inc
 Piggabeen Cobaki Red Cross
 Point Danger RSL Day Club
 Prostate Cancer Awareness Twin Towns & Tweed Coast
 Queensland Retired Police Association Inc
 Royal Australian Army Service Corps Supply Platoon
 Raffles Assisted Aged Care Facilities Tweed Heads South
 Rainbow Bay SLSC - Nippers
 Rats of Tobruk
 Riding for the Disabled (NSW) Tweed Valley Centre
 Rotary Club District 9640
 Rotary Club of Coolangatta Tweed Heads
 Rotary Youth Transition Seminar (RYTS)
 RSL Bowls Association Committee
 Sailability NSW Inc Tweed Branch
 Salvation Army Victorian Bush Fire Appeal
 Sexton Hill Probus Club
 Sids & Kids Qld
 Snooker Group Noble Lakeside Park
 South Tweed Community Touch Football Association
 South Tweed Junior Rugby League Football Club
 South Tweed Senior Rugby League Football Club
 St Anthony's Primary School Kingscliff
 St Joseph's Primary School
 St Josephs Youth Service

Community Development & Support Expenditure (cont.)

Total Donations \$946,500

St Vincent De Paul - St Joseph's Conference
Stokers Siding Dunbible Memorial Hall
Teenage Adventure Camps Qld
The Buttery
The Family Centre Inc
The Salvation Army Banora Point
The Salvation Army Banora Point Red Shield Appeal
The Wintersun Festival
Tumbulgum Community Association Inc
Tweed Border Hockey Association
Tweed Byron Group 18 Junior Rugby League
Tweed Coolangatta Ex-Service Women
Tweed District Tennis Association
Tweed Heads & Coolangatta RSL Sub Branch
Tweed Heads Aqua Ducks Winter Swimming Club
Tweed Heads Public School
Tweed Heads Rowing Club
Tweed National Aboriginal & Islander Day
Observance Committee (NAIDOC)
Tweed Palliative Support Inc
Tweed River High School
Tweed Shire Council Banora Point Community Centre
Tweed Shire Council Community Conference
Tweed Shire Council Senior Citizens Week
Tweed Shire Vacation Care Inc
Tweed Shire Women's Service Inc
Tweed Shire Youth Development Project
Tweed Tourism
Tweed Valley Banana Festival
Tweed Valley Early Childhood Intervention Service Inc
Twin Towns Evening View Club - The Smith Family
Twin Towns Friends Association Inc
Twin Towns Kindergarten Association Inc
Twin Towns Services Community Foundation Ltd
United Hospitals Auxiliaries Inc Tweed Heads Branch
Vietnam Veterans Club South Tweed
Vietnam Veterans Supply Reunion
Volunteer Marine Rescue Point Danger
War Widows Guild of Australia

WeeWak Reunion
Womens Auxiliary
Wommin Bay Seniors Week
106 Field Workshop Reunions
1st Squadron Royal Australian Regiment
2nd Squadron Royal Australian Air Force Association
2nd Battalion Royal Australian Regiment
4th Battalion Royal Australian Regiment - B Company
7th Battalion Royal Australian Regiment Reunion

Twin Towns Services Club Internal Sections

Bridge
Club Banora Tennis
Dance
Diggers Social Golf
Euchre and 500
Fishing
Garden
Junior Golf
Ladies Bowls
Ladies Golf
Masters Swimming
Mens Bowls
Mens Golf
Rifle
Runners and Walkers
Seniors Social
Social Snooker
Diggers Swimming
Table Tennis
Triathlon and Cycle
Twin Towns Swim Team
Veterans Golf