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RAMSGATE RSL MEMORIAL CLUB

CLASS 1 LOCAL IMPACT ASSESSMENT OF ADDITIONAL GAMING MACHINES

JULY 2014

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EX	ECUTIVE SUMMARY	
1.	Application is made by Ramsgate RSL Memorial Club (hereafter 'Ramsgate RSL' or 'the Applicant' increase its electronic gaming machine ('EGM') threshold by 20 in respect to the venue at 181 Ramsg Road, Sans Souci, NSW. Ramsgate RSL currently has 182 EGM entitlements. This application available for public inspection at the Applicant Club's premises free of charge for periods determined the Office of Liquor, Gaming and Racing ("OLGR"), as well as on OLGR's website.	gate n is
2.	Ramsgate RSL is situated within the Rockdale Local Government Area ("LGA"). The Club's local community is defined, by methodologies in accordance with the <i>Gaming Machines Regulation 2 (NSW)</i> ("The Regulation") reg 39.6, as suburbs situated within five kilometres of the Applicant Clu	010

facilities or those likely to derive benefits and detriments from the application. A list of those suburbs is provided in Table 1.

- 3. Even though EGMs represent an important source of the Applicant Club's revenue and service mix, they do not dominate the Club's activities. Other than gaming, Ramsgate RSL also offers affordable food and beverage, community meeting space, recreational activities, function facilities, and entertainment (live and televised). Ramsgate RSL's role as a safe, comfortable, and convenient community meeting place should not be underestimated given the lack of comparably-scaled venues in the Ramsgate/Sans Souci area.
- 4. This application, if approved, will generate approximately \$91,685.87 in community benefits, comprising of a \$60,000 donation to Rockdale City Council's plans to install recreational facilities at nearby Cook Park, and \$31,685.87 in estimated additional ClubGRANTS contribution.
- 5. The proposed facilities at Cook Park was developed in close consultation with, and has explicit support from, Rockdale City Council, a copy of their letter of support is attached in Appendix E. Cook Park comprises of an 8.5km stretch of public land adjacent to Botany Bay, which includes Ramsgate Beach, a mere 500m from the Club. The Council stated that Cook Park is 'regionally significant' due to its location, size, cycling and walking connections, and being a popular recreational destination. The Council recognised challenges in maintaining facilities at Cook Park, so in 2010 they developed a Plan of Management for Cook Park in conjunction with the NSW State Government. This Plan, however, can only be implemented as resources become available to the Council.
- 6. This LIA, if approved, allows the Club to supply \$60,000 to Rockdale City Council to fund installation of barbecue and shelter facilities at Cook Park. The Council stated that the Plan of Management for Cook Park was developed with extensive community consultation and demonstrates the community benefits that the proposed facilities will provide. The Council is fully aware of this application being the funding source, as stated in their letter of support in Appendix E. This benefit is real, viable, and permanently available to any member of the local community, not just the Club's patrons.
- 7. Additionally, if this application is approved, the Club's ClubGRANTS contribution is likely to rise. We estimate this increase will be proportionate to the increase in EGM numbers, which means \$31,685.87 will be added to the Club's ClubGRANTS contribution.
- 8. Ramsgate RSL is committed to act above and beyond its legislative obligations in providing responsible services of gambling. This is evidenced by the Club's implementation of extra responsible gaming and counselling measures, developed by Wesley Mission. Those additional measures include (but not limited to see Section 4.1 for details):
 - Modified self-exclusion provisions that require excluded patrons to undergo Wesley's independent counselling and assessment before being allowed to return to the Club (as opposed to no such assessment required under legislations);
 - Minimum six months of self-exclusion (as opposed to three months under legislations);
 - Complaints about gambling behaviour can be lodged not just by the affected players, but also by concerned third-parties (e.g. family), which is then independently investigated by Wesley Mission;
 - Compulsory RCG training for all staff (not just gaming staff).

The Club thoroughly complies with all responsible conduct of gambling provisions as set out in The Regulation, which are detailed in this application.

9. In conclusion, this application will provide the local Ramsgate/Sans Souci community with a real, viable, and permanent benefit, endorsed by Rockdale City Council after its extensive consultation, and the Club has acted above and beyond its legislated minimum requirements in providing responsible gaming services. As such the application should be approved.

1 Introduction

Ramsgate RSL Memorial Club (hereafter 'Ramsgate RSL' or 'the Applicant') is applying to increase the gaming machine ('EGM') threshold of its premises at 181 Ramsgate Road, Sans Souci, by 20, from its current level of 182. Ramsgate RSL is situated in the Rockdale local government area ('LGA'), which is designated as a "Band 2" area by the Office of Liquor, Gaming and Racing ('OLGR'). A threshold increase application of 20 EGMs represents a "mid-range" increase in a "Band 2" LGA, which means that this threshold increase application requires a Class 1 Local Impact Assessment ('LIA') pursuant to the NSW Gaming Machines Act 2001 (NSW) ('the Act')¹. This application is available for public inspection at the Club's premises, as well as on OLGR's website, at no cost for no fewer than 32 days after its initial submission as required by the OLGR.

The main requirements which this application must satisfy are outlined in in the *Gaming Machines Regulation 2010* (NSW) ('the **Regulation**') reg 38. We will demonstrate that this application satisfies the two main requirements; namely, the proposed additional EGMs will provide benefit to the Club's local community; and that the Club has implemented gaming harm minimisation measures above and beyond legislated requirements. A third requirement, "a map showing the Club's location in relations to school, place of public worship, or hospital", is only required for new venues², thus not applicable to this application.



Figure 1-1: Ramsgate RSL's location, relative to the Rockdale LGA (left), and Ramsgate (right). (Source: Google Maps.)

2 The Applicant Club and its Community

2.1 Definition of the Local Community

The Applicant Club was established in 1956 from the Ramsgate RSL Sub-branch. Since its establishment, the Club has grown to become an important community hub in Ramsgate and its surrounding suburbs, providing a variety of services, such as affordable food & beverage, entertainment (live and televised), meeting place for community groups, in addition to its responsible gaming services. In fact there are no comparably-sized community venues within one kilometre of Ramsgate RSL's premises. The Applicant's role in the Ramsgate area as a safe, convenient, and comfortable community meeting place should not be underestimated.

The Regulation stipulated that a venue's local community shall comprise of the following³:

- (a) the people in the area (or in the group) from which the persons using the services and facilities of the venue concerned are likely to be drawn,
- (b) the people in the area (or in the group):

¹ The Act s 35(4).

² The Regulation reg 38(a).

³ reg 39(6).

- (i) that is to derive, or that the Authority considers is likely to derive, social or economic benefit if the threshold increase application is approved, or
- (ii) that is to suffer, or that the Authority considers is likely to suffer, social or economic detriment if the threshold increase application is approved.

With respect to (a) above, residential distribution of the Club's membership was analysed to determine the likely geographical source of the Club's service-users. As of June 2013, Ramsgate RSL has 12,373 members; 72.3% of whom reside within five kilometres of the Club, as shown in Table 1.

SUBURB	PERCENTAGE OF MEMBERS	POPULATION ⁴	MEMBERSHIP PENETRATION	DISTANCE FROM CLUB (Kilometres) ⁵
SANS SOUCI	21.7%	9671	27.1%	1.4
RAMSGATE	11.9%	2366	60.9%	0
MONTEREY	8.8%	4331	24.5%	1.3
KOGARAH	6.0%	12764	5.7%	4.2
BRIGHTON LE SANDS	5.3%	8003	8.0%	3.5
CARLTON	3.1%	9808	3.8%	3.8
DOLLS POINT	2.9%	1784	20.0%	1.5
ROCKDALE	2.8%	14036	2.4%	4.9
OTHERS	9.8%	26,062 (total)	4.5%	(No single suburb contributed more tha 1.8% to total membership)

Table 1: Proportion of Ramsgate RSL members sourced from suburbs within five kilometres of the Club.

Outside the five-kilometre radius, the highest-represented suburb in the Club's membership is Bexley (2.4%), which is 5.8 kilometres away from the Club; aside from Bexley no single suburb contributed more than 1.8% towards the Club's total membership. Despite this strong representation of Bexley, the presence of another major gaming venue there – Bexley RSL Club – means that Ramsgate's current services and future benefits are likely to be already served for Bexley residents. In other words, people and groups from Bexley (and suburbs beyond that distance from Ramsgate) are not likely to receive benefits from the application, since their needs are likely to be served by other venues closer to those locations.

Given the above analysis, the Club's local community, for the purpose of this application, is defined as people and/or groups situated within five kilometres of the Club.

With respect to the Regulation reg 39(6)(b), Ramsgate has a strong track record of supporting local non-profit organisations. In the 12 months to August 2013, the Club has donated \$288,053.36 via the ClubGRANTS scheme, which is approximately 7.2% above its minimum liability⁶. Of the Club's total ClubGRANTS contribution, \$175,747 (or 61.0%) was donated to organisations located in Ramsgate⁷. The remainder was donated to organisations that, whilst not specifically servicing the Club's surrounding suburbs, do provide benefits throughout NSW and are easily accessible to the Club's local residents. Details of the Club's ClubGRANTS contribution in the 2012-13 financial year is appended in Appendix D.

Furthermore, this application's proposed benefit – to be fully outlined in Section 3.1 – involves installation of new barbecue and shelter facilities at nearby Cook Park for \$60,000. This proposed benefit has direct support from Rockdale City Council ('the Council'), who is fully aware of the Club undertaking this application. Rockdale City Council's letter of support is attached in Appendix E.

Finally with respect to the Regulation reg 39(6)(c), areas from which people/groups derive detriments should be considered in local community definition. It is not part of a Class 1 LIA's requirement for the applicant to assess negative impact of the application⁸. Nevertheless it is important to note that gambling is accepted by

⁴ Sourced from Australian Bureau of Statistics, 2011 Census: "Quick Stats".

⁵ Based on Google Maps. Distances refer to road distance (not straight line).

Appendix D, p 2.

⁷ Appendix D, p 3.

⁸ The Regulation, reg 38.

the Productivity Commission's report into gambling (2010) (hereafter "PC Report (2010)") as generally harmless and enjoyable to most Australians, with 69% of NSW adults participating in some forms of gambling. The same report also stated that problem gamblers, defined as a minority of gamblers suffering from a cluster of harm, are central to policy-making considerations⁹. The PC's report in 1999 (hereafter "PC Report (1999)") found that typically problem gamblers do not travel more than five kilometres from their residence¹⁰. Detailed discussions on the nature of EGM-related detriments, problem gambling, and residential accessibility of gaming machines are beyond the scope of this application.

As a result, for the purpose of this application, Ramsgate RSL's local community is defined as those suburbs within five kilometres of the Club as shown in Table 1. According to the Australian Bureau of Statistics' ("ABS") 2011 census, Ramsgate RSL's local community has a population of 26,062 (see Table 1).

3 Benefits to be derived from this application

This application's primary benefit involves the Club's commitment to fund Rockdale City Council's plans to install four barbecue and shelter facilities at nearby Cook Park. This benefit is quantified at \$60,000.

3.1 Details of benefit

Cook Park is the name given to an 8.5km stretch of public land adjacent Botany Bay, including Ramsgate Beach, which is merely 500 metres from the Club's premises. Rockdale City Council identified Cook Park as 'regionally significant' because of its location, size, cycling and walking connections, and being a popular recreational destination¹¹. The Council, however, also saw the challenge of ensuring adequate facilities to meet Cook Park's growing demands¹².

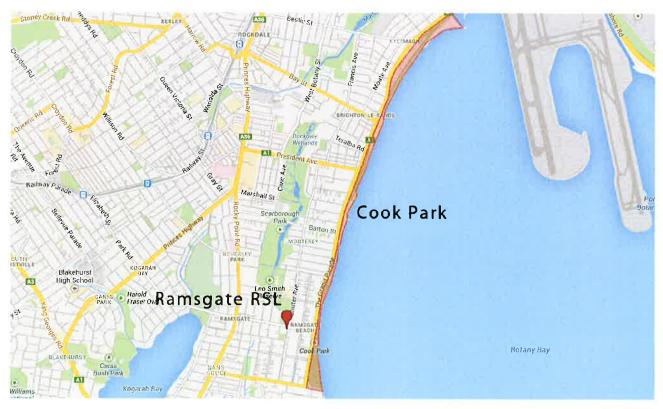


Figure 3-1: Cook Park, and its relation to Ramsgate RSL's premises. (Source: Google Maps.)

The Council and the state government of NSW developed a *Plan of Management for Cook Park 2010*, in which the need for improving barbecue and shelter facilities in the vicinities of Ramsgate Beach was identified; however the Council was only able to implement the Plan of Management as resources permit¹³.

The Council provided a letter of support for this application, which is attached in Appendix E. In this letter, the Council stated that the Cook Park Plan of Management was prepared 'with extensive community

⁹ PC Report (2010) p. 4.2.

¹⁰ PC Report (1999), Summary, p. 17.

¹¹ Appendix E.

¹² Appendix E.

¹³ Appendix E.

consultation and demonstrates the community benefits the barbeque [sic] shelters will provide.' The Council also acknowledged, in the same letter, that it was aware of this application and it being the source of the Club's proposed funding.

The Club believes this application represents a real, viable, and permanent benefit to the Club's local community. It is developed and endorsed by the Rockdale City Council, after extensive community consultation. The Club's role in providing benefit is to supply the capital, and defers to the Council in the project's management and implementation, since the Council has the expertise and control over the Cook Park Plan of Management.

3.2 Details of Ramsgate RSL's current and anticipated ClubGRANTS contribution

As stated in Section 2.1, the Applicant contributed \$288,053.36 under the ClubGRANTS scheme to nonprofit organisations in the most recent year (ending August 2013). This contribution is 7.2% above the Club's required minimum (i.e. 1.5% of its EGM revenue for the corresponding financial period). Sixty one percent of the Applicant's ClubGRANTS contribution was paid to groups based within five kilometres of the Club. A list of local community organisations supported by the Club is provided in Appendix D.

If this application is approved, the increase in the Club's ClubGRANTS contribution may be estimated by assuming it to grow proportionately to the Club's EGM numbers. This Application will increase the Club's EGM numbers by 11.0% (20/182). Applying this percentage, the Club's ClubGRANTS contribution is estimated to increase by the same percentage, i.e. \$31,685.87 (\$288,053.36 x 11%).

Therefore the total quantified benefit arising from this application is:

\$60,000.00 \$31,685.87 \$91,685.87 Cook Park project **Estimated ClubGRANTS increase** Total

4 Details of harm minimisation and responsible gambling measures

Pursuant to the Regulation¹⁴, this application is to outline "details of harm minimisation and responsible gambling measures that are in place at the venue". Ramsgate RSL is strongly committed to responsible conduct of gambling, by implementing measures above and beyond legislatively-required minimums.

The Club's additional Responsible Gambling Program

Ramsgate RSL provides a comprehensive responsible gambling program through Wesley Mission. Wesley Mission is vastly experienced and qualified in providing responsible gambling and counselling services to clubs and other gaming venues. Wesley Mission's services include gambling counselling, financial counselling, and legal services ¹⁵. Those services can be initially conducted over telephone and moving onto face-to-face counselling if required; and is available for both problem gamblers and/or their families.

Wesley Mission's responsible gambling program for Ramsgate RSL is outlined as follows, noting parts that go above and beyond legislative minimums (all references are made with respect to the Regulation unless otherwise specified).

- The Club clearly displays and makes available the Wesley Mission business cards, and their brochures relating to problem gambling services.
- The Club has adopted Wesley Mission's self-exclusion protocol, which in addition to being fully compliant to the Act (s 49) and the Regulation (reg 53) offers more robust protection for selfexcluded members. Once self-excluded, the member cannot withdraw from the program within six months, and even then can only do so after rigorous assessment by a Wesley Mission counsellor to ensure that the person has made progress in managing their gambling problems, and is aware of the assistance available to them. This procedure goes above and beyond legislated requirements (that is, three months) by virtue of the longer exclusion period, and the requirement to gain clearance from Wesley Mission counsellors before readmission (as opposed to no such requirements being mandated by legislations.)

¹⁴ The Regulation reg 38(c).

¹⁵ Wesley Mission, http://www.wesleymission.org.au/Services/counselling/Gambling_Counselling_Service.asp (retrieved 30 June 2014).

- The Club also has a "third party" complaint policy in place, whereby if a third party makes a complaint to the Club about another patron's gambling behaviour (e.g. family members), it is referred to Wesley Mission who then assesses the situation and provides assistance if required.
- Wesley Mission's self-exclusion procedure allows the Club to self-exclude from multiple venues.
- Wesley Mission provides 24-hour patron assistance and counselling with their professional addiction counsellors. This service is also extended to all Club staff at no cost.
- All staff members are thoroughly trained in assisting patrons with potential gambling problems and processing self-exclusions. If a patron is identified as having potential problems, staff will ensure that the patron is made fully aware of Wesley Mission, G-Line, other possible providers near the patron's residence, and (if applicable) the self-exclusion scheme. Brochures from Wesley Mission detailing information on available counsellors and the "G-Line" service are also conspicuously displayed and readily available in the Club. The Club will refer individuals concerned about their gambling to these notices and will forward a copy of all relevant documentation to the Wesley Mission service.
- Wesley Mission also provides a 24-hour crisis intervention service for patrons who may threaten self-harm.
- The Club has a daily and weekly auditing process to ensure that it complies with both legislative and extra responsible gambling measures. Wesley Mission also conducts regular independent audits to ensure compliance of same.
- All staff members, including senior management, have either obtained or in the process of obtaining Responsible Conduct of Gambling (RCG) certification as approved by the OLGR as conditions of their employment. This goes beyond standards required by the Regulation (regs 59-60) where only gaming-related staff is required to hold RCG. All RCG certifications are kept by the Club and made available for inspection by police and relevant authorities (reg 61).

4.2 Other responsible gambling measures

(All references are made with respect to the Regulation unless otherwise specified.)

- Chances of winning, gambling warning, and problem gambling notices: The Club displays notices supplied by the OLGR, providing information about chances of winning a major prize from playing gaming machines. in conspicuous areas in the gaming area as well as clearly displayed on each approved EGM (reg 21). Each of the Club's EGMs also conspicuously carry OLGR-approved notices regarding gambling warning and problem gambling (as defined under reg 25), as well as OLGR-approved player contact cards relating to self-exclusion and problem gambling help contacts (reg 54).
- <u>Player information brochures</u>: The Club makes readily available player information brochures (as defined under reg 22), approved by the OLGR, in EGM-playing areas of the Club (The Regulation reg 23). The Club also makes available these brochures in other community languages as soon as practicable if requested (reg 24).
- Problem gambling helpline and counselling services: the Club displays, conspicuously at its main entrance (reg 26) and automatic teller machines (reg 27), notices regarding the "Gambling Help" helpline. The Club also provides contact information of approved problem gambling counselling services (as defined under reg 52) whenever requested, and to self-exclusion participants (regs 52(2)-52(3)). The Club also displays notices, conspicuously in gaming areas, contact details of such services, as well as availability and relevant contact person of a self-exclusion scheme (reg 52(4)-52(5)). As stated in Section 4.1, Ramsgate RSL's self-exclusion scheme (administer by Wesley Mission) is more robust than that required by the Regulation (reg 53).
- <u>Clocks</u>: The Club displays functioning, accurate (to ten minutes) clocks in its gaming areas, that can be readily viewed by any EGM players at the Club (reg 28);
- <u>Cheque- and cash-handling</u>: the Applicant Club declines all requests to cash cheques. This is above and beyond legislative requirements (i.e. cheque can be cashed as long as it is made out to the venue; that are below \$400; that do not come from the same person more than once on a single day; and that had not previously been dishonoured [reg 29]). The Club also presents all prizes exceeding

\$2000 in value in cheque form (reg 30); and the Club does not place any cash dispensing machines within gaming machine areas (reg 32).

- Promotional material: All outbound promotional material sent by the Club to its members comply with reg 46.4, namely, each members' expressed consent is obtained; contains material other than gaming machine advertising; and contains information relating to availability of player activity statement, problem gambling notice (see reg 25), and permission to withdraw consent;
- Gaming machine and link advertising: The Club does not carry gaming machine advertising outside the Club's premises (regs 46(6) and 47); or any monitors relating to linked gaming systems other than in areas permitted under reg 57;
- Player activity statements: The Club makes available, free of charge, upon requests by participants of its player reward scheme, the participant's own player activity statements (reg 48(2)), containing information as required by regs 48(3)-48(5) and a problem gambling notice (reg 48(7)). Player reward scheme participants are made aware of such statements' availability upon initial participation in the scheme and through subsequent promotional material relating to the scheme (reg 48(6)). The Club keeps records of any player activity statement made available (reg 50). The Club does not supply such statements, or disclose information related therein, other than to person to whom the information relates or who is lawfully entitled to access the information (reg 51).
- Promotions, prizes, and inducements: The Club does not offer any promotional prizes that are offensive or indecent (reg 49); or provide any inducements to play EGMs in the form of free/discounted liquor, free credits, or prize/give-aways that are indecent or offensive (reg 55);
- Preventing under-age gambling: The Club displays, conspicuously at its gaming areas, signs that comply with the Liquor Regulation 2008 (NSW) reg 33 (relating to non-admittance of persons under 18) (reg 56);
- Gaming prize-winners' identity suppressed: the Club does not publish identity of winners of gaming machine-related prizes valued above \$1,000, or any prize-winners who make written requests to suppress publication of their identity (reg 58);

Problem Gambling Counselling

The following is a non-exhaustive list of problem gambling counselling services within and surrounding the St George area 16:

- Co-As-It (Italian association of Assistance) (Leichhardt)
- Hopestreet Urban Compassion (East Sydney)
- St Vincent's Hospital Gambling Treatment Program (Darlinghurst)
- University of Sydney Gambling Treatment Clinic (Darlington)
- William Booth House "The Bridge Program" (Surry Hills)
- Hills)

(Campsie)

Sydney Inner-city Detoxification Unit (Surry

Wesley Mission (Sutherland, Hurstville, Surry

Greek Welfare Centre (Newtown)

Mission Australia (Sydney, Campsie)

Sydney Women's Counselling Centre

- Gamblers Anonymous meetings¹⁷:
 - **Dulwich Hill**
 - Rockdale
 - Sutherland

- Hurstville
- Surry Hills
- Waterloo

4.4 Conclusion of Responsible Gaming Measures

Ramsgate RSL is strongly committed to providing a responsible gambling environment. The Club not only complies fully with all responsible gambling measures required by law, but its commitment to providing a

¹⁶ Sources: OLGR (http://www.olgr.nsw.gov.au/gaming_rgf_counselling_support_services.asp); BetSafe (http://www.betsafe.com.au/help_for_gamblers/gambling_counselling_services/#NSW); Mission Australia (https://www.missionaustralia.com.au/what-we-do-to-help-new/children-and-families/problem-gambling/help-for-problem-gambling); Salvation Army (http://salvos.org.au/contact/social-services-and-programs/#rs); Gambling Help (http://www.gamblinghelp.nsw.gov.au) Source: Gamblers Anonymous website, http://www.gansw.org.au/NSW%20Meetings.htm

responsible gambling environment is evidenced by adopting additional measures (through Wesley Mission) that are above and beyond legislative requirements. All of the Club's staff (not only gaming staff) received RCG training to identify people with potential issues, and would offer appropriate assistance with tact and dignity. Ramsgate RSL's self-exclusion scheme is stronger than legally-required minimum by virtue of its longer period and requirement for the excluded patrons to undergo independent assessment for gambling problem management before readmission to the Club is allowed. Overall Ramsgate RSL, through its partnership with Wesley Mission, has strong measures to ensure a responsible gambling environment.

5 General Conclusions

This application, if approved, will provide Ramsgate RSL's local community with improved recreational facilities at nearby Cook Park, which is a real and permanent benefit. Rockdale City Council has identified Cook Park as 'regionally significant', and this benefit will assist the Council in implementing its Plan of Management which arose from extensive community consultation. Furthermore Ramsgate RSL has acted well above and beyond minimum legislative requirements in providing responsible gaming services, in conjunction with Wesley Mission, a highly respected and qualified provider of problem gambling counselling and compliance services.

The Club has satisfied the Regulation's requirements relating to Class 1 LIA's, by demonstrating the application's benefit to the local community¹⁸, and detail of harm minimisation and responsible gambling measures¹⁹. As such the application should be approved.

¹⁸ Reg 38(b).

¹⁹ Reg 38(c).

APPENDIX A

Russell Corporate
Advisory and
Authors'
Qualifications

Appendix A: Russell Corporate Advisory and Authors' Qualifications

Russell Corporate Advisory (RCA) is a Chartered Accounting firm providing a wide range of services to the hospitality and gaming sector.

We have developed a particular expertise in the registered clubs and hospitality industries, having consulted to organisations in this sector for many years.

As the Principal, Greg Russell has been a Registered Liquidator since 1991 and with a wealth of experience in the hospitality and gaming sector, manages a team of qualified professionals to provide high level, effective, commercial solutions to our clients.

Our firm has an extensive network of contacts with other service providers to the industry, including solicitors, valuers, property consultants, construction and development companies, financiers, operations and facilities maintenance, insurers, suppliers and regulatory bodies who we are able to work with to provide creative and achievable solutions for our clients.

In conjunction with the University of Sydney, RCA have been awarded an Australian Research Council Linkage Grant to primarily identify and investigate whether gaming machine accessibility and gamblers' memory of previous gambling outcomes can cause irresponsible gambling. The research has already commenced with the Federal Government providing financial support of \$188,000 over the next three years. The results of the research are expected to assist in the preparation and evaluation of social impact assessment for increasing the accessibility of gambling opportunities on local communities. The results will shed light on the balance of gambling as a benefit and cost to a community.

We provide a broad range of services to a broad spectrum of clubs throughout New South Wales and Victoria. We have acted in both a consulting and an insolvency capacity for clients ranging from small clubs to large multi-million dollar enterprises and have the capability to undertake large scale appointments while providing regular and concise reports to stakeholders.

We provide services to a number of industries within the sector, including:

- Registered Clubs, Hotels and Bottle Shops
- Restaurants and Nightclubs
- Stand Alone Conference / Function Centres
- Accommodation Hotels and Motels

The major focus for our services is as follows:

Corporate Consulting
Restructuring and Turnaround
Formal Insolvency Appointments
Accountancy Services
Research
Corporate Governance
Social Impact Assessments

Greg Russell

Greg holds a Bachelor of Business degree majoring in Accounting with a sub major in Business Law. Greg practices as a Chartered Accountant and a Registered Liquidator.

Greg has a wide exposure to insolvency practice and to the hospitality industry, particularly dealing with clubs. He is currently involved in providing a broad range of consulting services to registered clubs, hotels and other sporting organisations, as well as providing general insolvency services.

Greg has extensive experience in feasibility studies, operational consulting, financial analysis and modelling, finance negotiations, strategic planning, management reporting, fraud investigation, amalgamations, financial hardship applications, social impact assessments, investigating accountants' reports, restructuring, insolvency and as an expert witness.

Greg is a member of the Institute of Chartered Accountants and a member of the Insolvency Practitioners Association of Australia. He has authored various support materials on the subject of Advanced Insolvency.

Greg has a wide range of experience in the hospitality industry, working with clubs in particular for the last 10 years. With 25 years experience in general insolvency matters, Greg has acted in a diverse range of businesses ranging from oyster farms to major construction companies. He has also acted for major banks in restructuring, reporting and insolvency assignments, and for many clubs in restructuring their business.

Alex Li

Alex hold a PhD from the University of Sydney Business School, Discipline of Marketing. During his doctoral tenure Alex received an *Australian Postgraduate Award Industry* (APAI) scholarship for his investigation into antecedents of irresponsible gambling behaviour and gamblers' self-regulation strategies. This study forms part of a research program examining irresponsible gambling behaviour, for which Russell Corporate Advisory and the University of Sydney jointly gained an Australian Research Council Linkage Grant. Alex also holds a Bachelor of Psychology (Honours I) degree from the University of Sydney.

Alex has extensive experience in quantitative and statistical research from his works in the disciplines of Psychology and Marketing at the University of Sydney. He has coordinated rigorous and intensive projects including Local Impact Assessments, customer research (both qualitative and quantitative), market demographic studies, and gaming/trading analysis.

APPENDIX B

Statutory Declarations

Appendix B: Statutory Declarations

STATUTORY DECLARATION (NEW SOUTH WALES)

- I, Gregory Alexander Russell, Partner of Russell Corporate Advisory Suite 502, Level 5, 53 Walker Street, North Sydney, NSW do solemnly and sincerely declare that:
- 1. I am the author of the Class 1 Local Impact Assessment Gaming attached hereto in respect of Ramsgate RSL Memorial Club.
- 2. In the preparation of the document I have relied on information supplied to me by the Office of Liquor, Gaming and Racing, Ramsgate RSL Memorial Club, and Rockdale City Council.
- 3. To the best of my knowledge and belief the information contained in this document represents either an accurate restatement of data obtained from the sources noted above, or represents an opinion formed honestly after consideration of the information provided by those sources.

and I make this solemn declaration, as to the matter (or matters) aforesaid, according to the law in this behalf made – and subject to the punishment by law provided for any wilfully false statement in any such declaration.

Declared at North Sydney on

(Declarant's signature)
In the presence of an authorised witness, who states:
, Haven Bush Justice of the Peace.
certify the following matters concerning the making of this statutory declaration by the person who made it: [please cross out any text that does not apply]
1. *I saw the face of the person OR *I did not see the face of the person because the person was wearing a face covering, but I am satisfied that the person had a special justification for not removing the covering, and
2. *I have known the person for at least 12 months OR *I have confirmed the person's identity using ar identification—document—and—the—document—I relied—on—was— [describe identification document relied on]—
(Witness' signature)

KAREN BUSH

A Justice of the Peace in and for the State of New South Wales Reg No 182151

STATUTORY DECLARATION (NEW SOUTH WALES)

I, Alex Sai Hoi Li, of Russell Corporate Advisory Suite 502, Level 5, 53 Walker Street, North Sydney, NSW do solemnly and sincerely declare that:

- 1. I am the author of the Class 1 Local Impact Assessment - Gaming attached hereto in respect of Ramsgate RSL Memorial Club.
- 2. In the preparation of the document I have relied on information supplied to me by the Office of Liquor, Gaming and Racing, Ramsgate RSL Memorial Club, and Rockdale City Council.
- 3. To the best of my knowledge and belief the information contained in this document represents either an accurate restatement of data obtained from the sources noted above, or represents an opinion formed honestly after consideration of the information provided by those sources.

and I make this solemn declaration, as to the matter (or matters) aforesaid, according to the law in this behalf made - and subject to the punishment by law provided for any wilfully false statement in any such declaration.

14 July 2014

Declared at North Sydney on [4]	2014
dest	(Declarant's signature)
In the presence of an authorised witness, who states:	6 2
i, Harn Bush , a Tu	stice of the Peace
certify the following matters concerning the making of please cross out any text that does not apply]	this statutory declaration by the person who made it: [*
1. *I saw the face of the person OR *I did not see the face covering, but I am satisfied that the person had a 	
2. *I have known the person for at least 12 months identification document and the document I relied [describe identification document relied on]	
ACHET BE (Witness' signature) A Justice of the Peace in and for the State of New South Wales

(Note: the witness must be a solicitor, Justice of the Peace or other person authorised to witness Statutory Declarations in the jurisdiction)

Reg No 182151

Date: 14.07, 2014

APPENDIX C

Glossary of Terms

Appendix C: Glossary of Terms

Abbreviation	Full term			
(the) Act	Gaming Machines Act 2001 (NSW)			
(the) Authority	Casino, Liquor and Gaming Control Authority			
(the) Club	Ramsgate RSL Memorial Club			
(the) Council	Rockdale City Council			
CDSE	(former) Community Development and Support Expenditure, replaced by the ClubGRANTS Scheme in September 2011.			
CPGI	Canadian Problem Gambling Index			
DA	Development Application			
EGM	Electronic gaming machine			
(the) St George Region	Areas comprising of the Hurstville, Kogarah, and Rockdale LGA's.			
IPART	Independent Pricing and Regulatory Tribunal, NSW			
LAB	(former) Liquor Administration Board			
LGA(s)	Local Government Area(s)			
LIA	Local Impact Assessment (as defined under Gaming Machines Regulation 2010 (NSW))			
NCOSS	Council of Social Services NSW			
OLGR	Office of Liquor, Gaming and Racing (NSW)			
PC Report (1999)	Productivity Commission (1999). Australia's Gambling Industries, Report no. 10, AusInfo, Canberra.			
PC Report (2010)	Productivity Commission (2010). Gambling, Report no. 50, Canberra.			
PG(s)	Problem gambler(s)			
RCG	Responsible Conduct of Gambling			
(the) Regulation	Gaming Machines Regulation 2010 (NSW)			
SOGS	South Oaks Gambling Screen			

APPENDIX D

List of organisations receiving support from Ramsgate RSL via ClubGRANTS (Twelve months to August 2013)

Premises No

LIQC300229696

Premises Name

RAMSGATE RSL MEMORIAL CLUB LTD

Town/Suburb RAMSGATE

Expenditure Summar	y - Tota	Expenditure	on ClubGRANTS
--------------------	----------	-------------	---------------

	Category 1	Category 2	Total
Cash Donations	112,306.36	175,747.00	288,053,36
In-Kind Donations	0.00	0.00	0.00
Total	112,306.36	175,747.00	288,053.36

Approved Secretary's Statement and Declaration

I (name)

PHILLIP BRAGG

of (address)

CNR RAMSGATE ROAD AND CHUTER AVENUE, RAMSGATE, NSW, 2217

do solemly and sincerely declare as follows:

1. I am the approved Secretary of the

Name of Club

RAMSGATE RSL MEMORIAL CLUB LTD

LIQC300229696

of Address

CNR RAMSGATE ROAD AND CHUTER AVENUE, RAMSGATE, NSW, 2217

2. My contact details are

Phone Fax

02 9504 8000 02 9504 8099

E-Mail

philb@ramsgaterst.com.au

3. In the tax year ended 31 August 2013 the Club;

(a) made donations to specific Community Welfare, Community Development, Social Services and Employment Assistance activities as set out on the attached Calegory 1 listing; (b) made donations to other ClubGRANTS activities as set out on the attached Category 2 listing.

- 4. The club holds documents, as tabled at each Board meeting at which the Directors approved donations, which provide satisfactory evidence of the donations made and the category classification to which each belongs.
- 5. Each recipient of a donation has undertaken to provide to the club a written report confirming the purpose or project to which the expenditure was applied. The club has not made any donation in this tax year to any previous recipient who/which has failed to provide a report on any previous donation.
- 6. The club agrees to maintain appropriate records relating to the ClubGRANTS scheme in accordance with the audit guidelines issued by the NSW Office of Liquor, Gaming and Racing.
- 7. A signed copy of this document will be held by the club for the next 5 years.
- 8. The club agrees that any of the information submitted may be made publicly available.
- 9. The club acknowledges that penalties apply for supplying false or misleading information.

NOTE: PENALTIES MAY BE IMPOSED FOR PROVIDING FALSE OR MISLEADING INFORMATION

Approved Secretary's Statement Yes, I confirm the above information is correct

06/09/2013

and I make this declaration conscientiously believing the same to be true and by virtue of the provisions of the Caths Act 1900 (NSW),

Declared at

in the State of New South Wales

before me:

SHELLHARBOUR

6-9-2013 KENIN HANES JRX 188587

(SIGNED)

(SIGNED)

JUSTICE OF THE PEACE

APPROVED SECRETAS

Calculation of Required ClubGRANTS

Premises No LIQC300229696

Premises Name RAMSGATE RSL MEMORIAL CLUB LTD, RAMSGATE

Expenditure Summary - Total Expanditure on CoubSRANTS							
	Category 1	Category 2	Total				
Cash Donations	112,306.36	175,747.00	288,053.36				
In-Kind Donations	0.00	0.00	0.00				
Total	442 200 20	176 747 00	200 052 20				

	3 Months to 30.11.2012		3,932,169,88
-	3 Months to 28.02 2013		4,116,956,97
	3 Months to 31,05,2013		3,774,131.10
	3 Months to 31.08.2013		3,702,604.75
	Total Profit for Tax Year		15,525,862,70
	Less Threshold		1,000,000 00
	Total Profit Less Threshold		14,525,862.70
		Category 1	Calegory 2
	Minimum Expenditure Required	108,943,97	159,784.49
	Less Expenditure	112,305 36	175,747.00
	Excess	3,362,39	15,962.51
_	Shortfall	0.00	0.00
	In-Kind Expenditure > 20%		0,00
	Estimated Additional Tax		0.00
	In-Kind Exemption Number .		

Gaming Machine Profit

- Notes:

 1. This calculator is provided to help you estimate any excess/shorfalt in ClubGRANTS expenditure. It is not mandatory to use the calculator.

 2. The "Estimated Additional Tax" above is based on the figures you provide and is not a tax assessment. The estimate does not take into account any exemption received to the 20% limit on in-kind claims. Regardless of whether or not the calculator is used, the actual additional tax psyable will be calculated based on the assessed gaming
- machine profit of your club,
 3, Any shortfall will automatically be included in the invoice for the August quarter tax assessment and will be direct debited by OSR. Please do not send a cheque for the shortfall to our office.

Premises No LIQC300229696

Premises Name RAMSGATE RSL MEMORIAL CLUB LTD, RAMSGATE

ID	Name of Recipient	Purpose of Recipient	Other (Please Specify)	Associated with Club ?	Purpose for which Funds Advanced	Cash Donations	in-Kind
Cate	gory 2 Expenditure Rows Entered: 5		C Wanting Inc.	i Avisjelva		175,747,00	0.0
2.1 Ram	sgate RSL Junior AFL Club	A - Sport		Yes	Grant	19,000.00	0.0
2.2 Ram	sgate RSL Junior Cricket Club	A - Sport		Yes	Grant	18,000.00	0.00
2.3 Ram	sgate RSL Junior Soccer Club	A - Sport		Yes	Grant	30,000.00	0.0
2.4 Ram	sgate RSL Junior Netball Club	A - Sport		Yes	Grant	25,000.00	0.00
2.5 Bow	ing Greens Maintenance	A - Sport		Yes	Grant	83,747.00	0.00

Premises No LIQC380229896

Premises Name RAMSGATE RSL MEMORIAL CLUB LTD, RAMSGATE

Gategory 1 - An	nounts claimed to have been applied to specifi	c Community Wellare and Social Services	15, 11,311	100	
ID	Name of Recipient	Purpose of Recipient & Funds	LC Recommended	Cash Donations	In-Kind
Category	1 Expenditure Rows Entered: 3	The subsection of the subsecti		112,306.36	0.0
1.1 Wesley M		A3 - Counselling Services	Yes	3,126.36	0.0
1.2 Learning L		B3 - Community Education Programs	Yes	4,180.00	0.0
1.3 Bear Cotte	oge	C5 - Health Promotion Initiatives	Yes	105,000.00	0.0

APPENDIX E

Rockdale City Council's letter (dated 28 April 2014) supporting the proposed \$60,000 benefit for Cook Park barbecue/shelter installation.

28 April 2014

Our Ref: F08/589

Contact: Stephen Kerr 9652 1737

Mr Phillip Bragg CEO Ramsgate RSL Club Limited 181 Ramsgate Road SANS SOUCI NSW 2219



Dear Mr Bragg

Proposed Barbeque Shelters in Cook Park

I refer to the proposal by Ramsgate RSL Club Limited (the Club) to increase the number of gaming machines at the Club and to fund the installation of 4 new barbeques and shelters at Cook Park at a cost of \$60,000.

Cook Park is the name given to the 8.5km stretch of public land adjacent to Botany Bay including Ramsgate Beach and nearby Pine Park. Cook Park is regionally significant because of its location, size, regional cycle and walking connections and frontage to Botany Bay. Cook Park is a very popular destination for picnicking and barbequing. One of the key challenges for Council and the local community is ensuring there are adequate facilities available to accommodate the growing demand for this important public space.

In 2010 a Plan of Management was prepared for Cook Park by Rockdale City Council and the NSW Government that identified, among a long list of works, the need for improved barbequing facilities in the vicinity of Ramsgate Beach. Rockdale City Council has been implementing the Plan of Management as resources permit.

Council welcomes the Club's offer to improve the facilities available for the community at Ramsgate Beach. The Cook Park Plan of Management was prepared with extensive community consultation and demonstrates the community benefits that the barbeque shelters will provide.

If you have any questions regarding this letter, please do not hesitate to contact Council's Director City Planning & Development, Mr Stephen Kerr, on 9562 1737.

Yours faithfully

Meredith Wallace

muchoch borlace

General Manager

2 Bryant Street Rockdale NSW 2216 Australia PO Box 21 Rockdale NSW 2216 Australia Tel 02 9562 1666 Fax 02 9562 1777 Email rcc@rockdale.nsw.gov.au DX 25308 Rockdale www.rockdale.nsw.gov.au

APPENDIX F

Notification of submission of LIA in accordance to the Regulation, reg 41(2)(a) (with LIA and application attached)

Recipients:

- Hurstville Local Area Command;
- Rockdale City Council;
- St George Local Area Command.



14 July 2014

Hurstville Local Area Command 36-38 Ormonde Parade HURSTVILLE 2220

Dear Sir / Madam

RE: RAMSGATE RSL MEMORIAL CLUB – CLASS 1 LOCAL IMPACT ASSESSMENT OF ADDITIONAL GAMING MACHINES ('LIA') – NOTICE OF SUBMISSION

We act for the above-stated club in submitting to the NSW Independent Liquor and Gaming Authority an application to increase the gaming machine threshold of the club's premises at the corner of Ramsgate Road and Chuter Avenue, by 20. This application is accompanied by a Class 1 Local Impact Assessment.

Pursuant to the *Gaming Machines Regulation* (2010) ('the Regulation') Section 41.2(a), our client wishes to make notice that the threshold increase application and the LIA are being submitted to the NSW Office of Liquor, Gaming and Racing on 15 July 2014. A copy of the LIA and the threshold increase application form is attached herein. The Regulation further stipulates that written submissions regarding this application can be made to the NSW Independent Liquor and Gaming Authority within 30 calendar days of receiving this notice.

If you have any queries regarding this application, please do not hesitate to contact Alex Li at our offices by (02) 9957 6700 and/or alex.li@russellcorporate.com.au.

Yours faithfully,

G A Russell Director

Chartered Accountant

Chartered Accountants

W www.russellcorporate.com.au

APPENDIX G

Notification of submission of LIA in accordance to the Regulation, reg 41(2)(b) (no LIA attached.)

Recipients:

- NCOSS;
- South Eastern Sydney Local Health District;
- Hurstville Gamblers Anonymous*;
- Rockdale Gamblers Anonymous*;
- Wesley Gambling Counselling Service [St George/ Sutherland]*.

(*: Gambling counselling services receiving funding from the Responsible Gambling Fund.)



14 July 2014

Wesley Gambling Counselling Service - St George/Sutherland Locked Bag 2700 Strawberry Hills NSW 2012

Dear Sir / Madam

RAMSGATE RSL MEMORIAL CLUB - CLASS 1 LOCAL IMPACT ASSESSMENT OF ADDITIONAL GAMING MACHINES ('LIA') - NOTICE OF SUBMISSION

We act for the above-stated club in submitting to the NSW Independent Liquor and Gaming Authority an application to increase the gaming machine threshold of the Club's premises at the corner of Ramsgate Road and Chuter Avenue, by 20. This application is accompanied by a Class 1 Local Impact Assessment.

Pursuant to the Gaming Machines Regulation (2010) ('the Regulation') Section 41.2(b), our client wishes to make notice that the threshold increase application and the LIA are being submitted to the NSW Office of Liquor, Gaming and Racing ('OLGR') on 15 July 2014. The LIA can be viewed on the OLGR website (www.olgr.nsw.gov.au) for approximately 32 days from whence it is submitted. The Regulation further stipulates that written submissions regarding this application can be made to the NSW Independent Liquor and Gaming Authority within 30 calendar days of receiving this notice.

If you have any queries regarding this application, please do not hesitate to contact Alex Li at our offices by (02) 9957 6700 and/or alex.li@russellcorporate.com.au.

Yours faithfully,

G A Russell

notice - Wesley.doc

Director

Chartered Accountant



APPENDIX H

Notification of submission of LIA as to be advertised in the St George & Sutherland Shire Leader, on 15 July 2014, in accordance to the Regulation, reg 41(4)(a)

(An identical notice is placed at a conspicuous location at the Club's main entrance in accordance to the Regulation, reg 41(4)(b).)

Notice is given for an application to the Independent Liquor and Gaming Authority ('ILGA') by the Ramsgate RSL Memorial Club to increase its existing gaming machine threshold by 20. A Class 1 Local Impact Assessment ('LIA') as defined under Part 3, Division 3, *Gaming Machines Regulation 2010* (NSW), is lodged with this application. Any person may inspect the application and the LIA on the website of the NSW Office of Liquor, Gaming and Racing. Any person may also make a submission to the ILGA in relations to this application within thirty (30) days following publication of this notice.