



# CLUB DEVELOPMENT

**Dan Morrison**

# Participation Agreement

## Supporting Documentation

- A12 Submission to DFT for last FY
- Not-for-Profit Self review submission (31 Oct)
- Constitution
- Club Budget for upcoming season
- Profit and Loss Statement for last FY
- Balance Sheet for Last FY
- Liquor Licence



# A12 Submission to DFT for last FY



## NSW Government Requirement – Lodged by Public Officer

Tier 1 (large) and Tier 2 (small) associations are required to lodge an annual summary of their financial affairs at the earlier date of either:

Within one month of the date of the annual general meeting (AGM) for the current financial year, or no later than 7 months after the end of the financial year. Late fees apply if you lodge your annual summary more than one month after the AGM.

### Form A12 Annual summary of financial affairs

A Tier 1 association has:

gross receipts/total revenue exceeding \$250,000 or  
current assets exceeding \$500,000

A Tier 2 association has:

gross receipts/total revenue of less than \$250,000 and  
current assets of less than \$500,000.

<https://www.service.nsw.gov.au/transaction/lodge-an-annual-summary-of-financial-affairs-tier-1-and-2-associations>

# **Not-for-Profit Self review submission (31 Oct)**

## **ATO Requirement – Lodged by A committee Member**

The NFP self-review return is an annual reporting requirement for non-charitable NFPs with an active ABN. It is a self-review return to confirm their eligibility to self-assess as income tax exempt.

<https://www.ato.gov.au/businesses-and-organisations/not-for-profit-organisations/statements-and-returns/nfp-self-review-return-reporting-requirement/how-to-lodge-the-nfp-self-review-return>

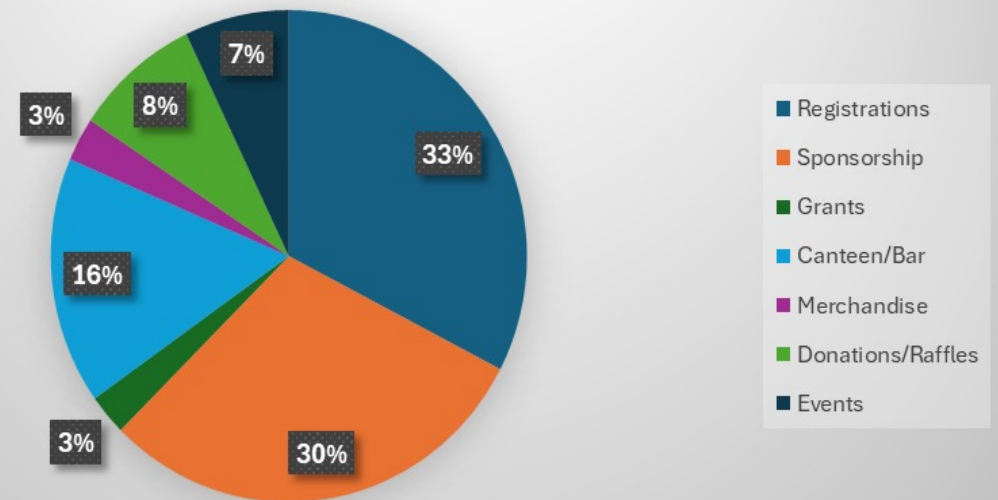


# WHY ?

## P&L Balance Sheets Budget

- Average Canteen Profitability = 31%
- Average Sponsorship = \$101,856.00
- GST Threshold = \$150,000.00
- Average Profitability = - \$24,528.00(5%)
- Sustainability?

Premier Div Club Revenue Breakdown as %  
of club total revenue



# WHY ?

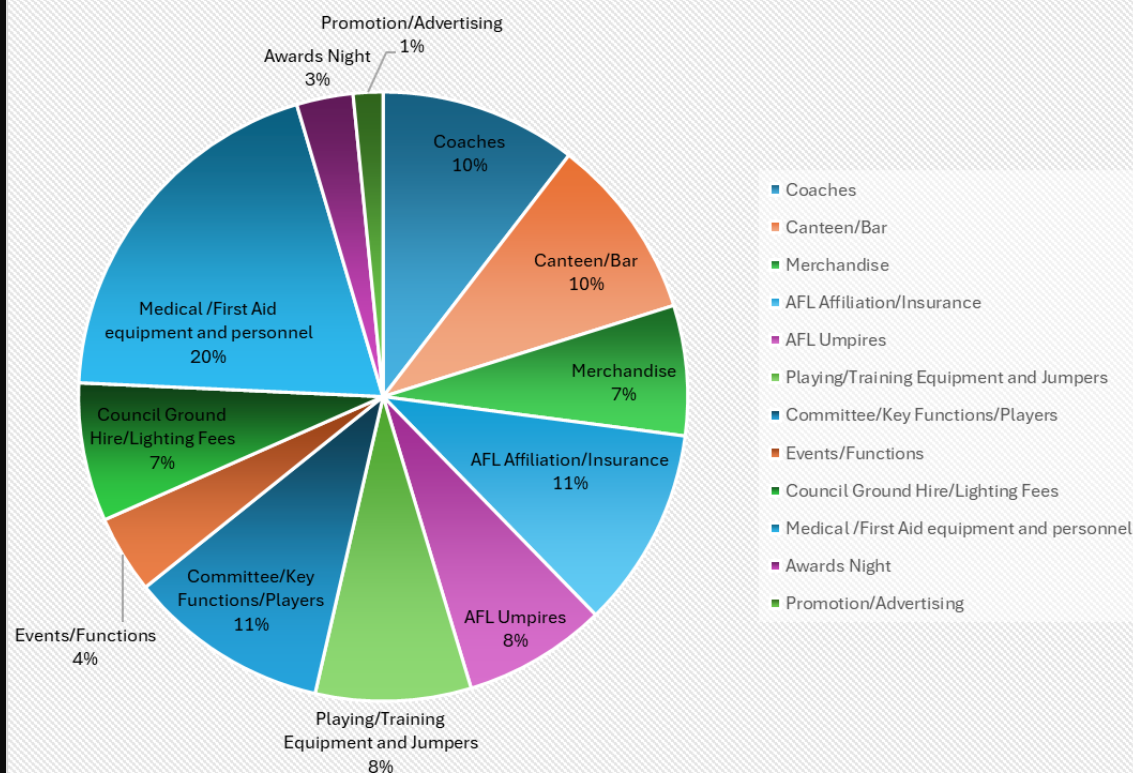
## Costs

- Average for medical/Physio Support = \$50,397.42 (16% of costs)
- Average for Coaches = \$28,320.00 (9% of costs)
- Average cash reserves 41% of annual costs



PLAY

Premier Div Club Costs as % Total Costs



# WHY ?

## Liquor License

- Major Source of Club Revenue
- Class
- Operational Address
- Licencee

*Are you at risk of losing a major revenue source ?*



# WHY ?

## GOVERNANCE

- Constitution
  - Meets current Act
  - Supports Club size/Growth
- A12
  - Department Fair Trading
- Not-For-Profit Self Review
  - Australian Taxation Office



Fair Trading



Australian Government  
Australian Taxation Office



# MARSH COC

Often required by councils to book grounds/facilities for season

Have your Club's Marsh AFL ID

Brad Greenshields has login details if you do not have these.

[MARSH Certificate of Currency](#)

Complete questionnaire 100%








# MARSH COC New Conditions

- Club Must be an Incorporated Association to be covered
- Dual Signatory on bank accounts
- Match Day Checklists / Duty of Care
- Hiring of Clubrooms



# MARSH COC

What's covered?	Limits & Excess												
 <b>PUBLIC LIABILITY</b> Protection for association, clubs, players, officials and appointed volunteers for legal liabilities with in respect of third party personal injury or property damage	<table><tr><td>General &amp; Products Liability</td><td>\$30,000,000 (\$1,000 Excess)</td></tr><tr><td>Errors &amp; Omissions</td><td>\$5,000,000 any one claim (\$1,000 Excess)</td></tr></table>	General & Products Liability	\$30,000,000 (\$1,000 Excess)	Errors & Omissions	\$5,000,000 any one claim (\$1,000 Excess)								
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Errors & Omissions	\$5,000,000 any one claim (\$1,000 Excess)												
 <b>CLUB MANAGEMENT LIABILITY</b> Protection for financial losses in respect of wrongful acts committed by committee members/officials of your club	<table><tr><td>Directors &amp; Officers and Employment</td><td></td></tr><tr><td>Practices</td><td>\$10,000,000 aggregate</td></tr><tr><td>Crime</td><td>\$1,000,000 (\$20,000 Excess)</td></tr></table>	Directors & Officers and Employment		Practices	\$10,000,000 aggregate	Crime	\$1,000,000 (\$20,000 Excess)						
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Practices	\$10,000,000 aggregate												
Crime	\$1,000,000 (\$20,000 Excess)												
 <b>PERSONAL ACCIDENT COVER</b> Financial assistance for some medical costs associated with football related injuries	<p>Four levels of cover are available under this section of the Program. Please refer to the next page for further information.</p> <table><tr><td>Death and Capital Benefits</td><td>\$100,000</td></tr><tr><td>Baggage &amp; Computers</td><td>\$5,000</td></tr><tr><td>Money</td><td>\$1,000</td></tr><tr><td>Personal Liability</td><td>\$5,000,000</td></tr><tr><td>Standard Excess</td><td>\$100</td></tr><tr><td>Baggage Excess</td><td>\$250</td></tr></table>	Death and Capital Benefits	\$100,000	Baggage & Computers	\$5,000	Money	\$1,000	Personal Liability	\$5,000,000	Standard Excess	\$100	Baggage Excess	\$250
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 <b>TRAVEL</b> Travel coverage for representative games and interstate based competitions	<table><tr><td>Maximum total coverage is \$15,000 per claim</td><td></td></tr><tr><td>Standard Excess</td><td>\$250 (higher Excesses may apply)</td></tr></table>	Maximum total coverage is \$15,000 per claim		Standard Excess	\$250 (higher Excesses may apply)								
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 <b>ASSET PROTECT</b> Coverage for the contents and assets of your club premises													



Marsh Pty Ltd  
ABN 86 004 651 512  
727 Collins Street  
MELBOURNE VIC 3008  
  
GPO Box 1229  
MELBOURNE VIC 3001  
Tel 1300 130 373  
Email sport@marsh.com  
Marsh.com.au

9 October 2025

## CERTIFICATE OF CURRENCY

<b>INSURANCE CLASS</b>	General & Products Liability and Umbrella Liability	
<b>INSURED</b>	Pennant Hills Demons	
<b>GEOGRAPHICAL SCOPE</b>	Worldwide excluding USA, Canada and their protectorates	
<b>PERIOD OF INSURANCE</b>	From: 1 November 2024 at 4pm Local Time (VIC) To: 1 November 2025 at 4pm Local Time (VIC)	
<b>INTEREST INSURED</b>	Legal liability to third parties for bodily injury and property damage arising out of the activities of the Insured	
<b>LIMITS OF LIABILITY</b>	General Liability	\$20,000,000 any one occurrence
	Products Liability	\$20,000,000 in the aggregate
	Errors & Omissions	\$20,000,000 in the aggregate
<b>DEDUCTIBLE/EXCESS</b>	\$1,000 each and every occurrence (inclusive of Defence Costs)	

**INSURER**  
Lloyd's of London

**POLICY NUMBERS**  
PACEA2250043  
PACEA2250046  
PACEA2250048

Dean Mumm  
Head of Corporate Sport

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this certificate by email or for any loss, damage or expense thereby occasioned to any recipient of this letter.

# Safeguarding Children and Young People



## Sports Integrity Australia

- Safeguarding Policy and Safeguarding Commitment statement
- Appoint a Safeguarding Officer
- Officials appointment subject WWCC validation
- Photographing and Filming
- Communications Policies and Procedures
- Supervision
- Reporting

- [Play AFL](#) – Can find more documents regarding roles and jobs in club land





# TFG 2026



**Open from: 1st Dec 2025**

**Apply via** <https://play.afl/clubhelp/footy-grants>

- Increased Funding for Ice Machines, POS Systems & Line Markers
- Increased Funding for Goal Post Padding, Defibrillator Systems, & PA Systems
- Expanded support for Multicultural, Indigenous, Pride & Disadvantaged Groups
- Pride & Indigenous themed items now include Education & Awareness Initiatives
- Overall, stronger emphasis on Safe Guarding Young People & Children

# Working Documents

**Started a range of options for clubs to tailor for late 2025 and in to 2026**

- **Season Pacing Document – Available for clubs**
- **End of Season Closure Document – Being floated with specific clubs**
- **Role Specific Details – Will continue to role out for 2025/2026**

# THANK YOU.



[Dan.Morrison@afl.com.au](mailto:Dan.Morrison@afl.com.au) - 0499 222 561

[Simon.smyth@afl.com.au](mailto:Simon.smyth@afl.com.au) - 0401 932 535