

RSL QUEENSLAND

State Congress Documentation 2025



ROYAL
INTERNATIONAL
CONVENTION CENTRE



RSL
Queensland

RSL Queensland's mission is to provide **care, commemoration** and **camaraderie** to enable veterans and their families to live with dignity and respect.

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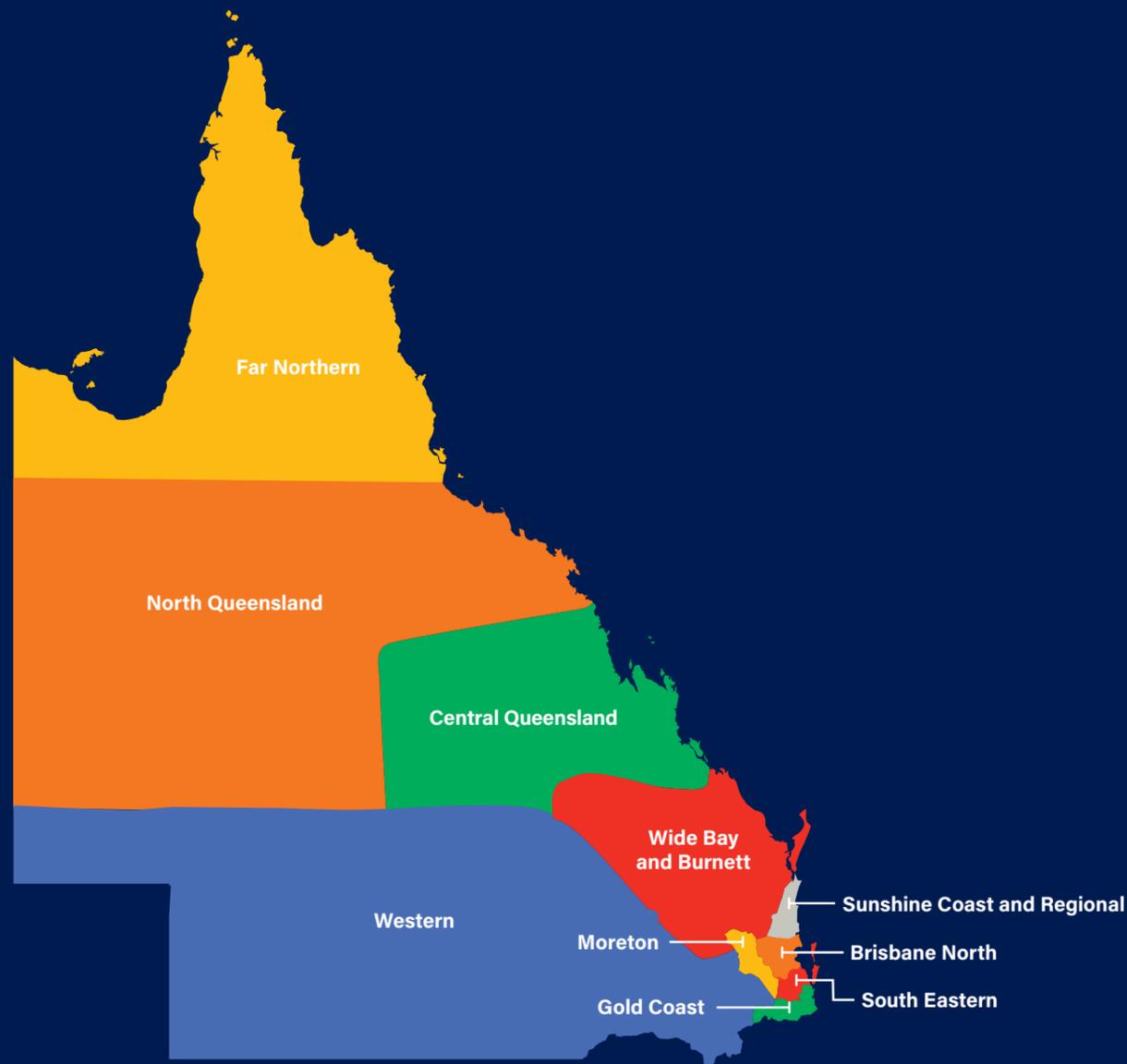
RSL QUEENSLAND OBJECTS

RSL Queensland is consistently guided by the pursuit of the below Objects:

- 2.1** The main objects for which the RSL (Queensland Branch) is established is to relieve the distress and poverty suffered by the sick, helpless, wounded, aged, vulnerable, destitute and needy among those who are serving or who have served in the Australian Defence Forces and their dependants.
- 2.2** RSL (Queensland Branch) achieves this object by implementing and connecting those in need with programs and services to assist in the relief of their distress and suffering and, these programs, services and activities may include the following, provided that they are conducted in aid and furtherance of its main object in clause 2.1:
 - 2.2.1** Relieve mental health issues and isolation experienced by past and present members of the Defence Forces and encourage their transition to civilian life by:
 - (a) facilitating the close and kindly ties of friendship created by a mutual service in the Australian Defence Force or in the forces of nations traditionally allied with Australia and the recollections associated with that experience;
 - (b) maintaining a proper standard of dignity and honour among all past and present members of the Defence Forces of the nation and to set an example of public spirit and noble hearted endeavour;
 - (c) protecting the good name and preserve the interests and standing of members of the Australian Defence Force;
 - (d) encouraging Members, as citizens, to serve Australia with that spirit of self-sacrifice and loyalty with which they served as members of the Australian Defence Forces; and
 - (e) encouraging continued loyalty to Australia and secure patriotic service in the interests of Australia;
 - 2.2.2** Assist in the preservation of the memory and the records of those who suffered and died for Australia, erect monuments to their valour, provide them with suitable burial places, and establish and preserve, in their honour, the annual commemoration days known as ANZAC Day, Remembrance Day and other commemorative days;
 - 2.2.3** Provide welfare to the sick, helpless, wounded, vulnerable, aged, destitute and needy;
 - 2.2.4** Support serving Australian Defence Force members at home and abroad and actively assist them in their transition to civilian life, especially if they are detrimentally affected by their Defence service.

DISTRICTS AND SUB BRANCHES

Our 10 Districts and around 230 Sub Branches are at the core of what RSL Queensland does every day. They work within their regions to provide care, commemoration and camaraderie to veterans and their families in their local communities.



Brisbane North District

Banyo
Beachmere
Bray Park-Strathpine
Bribie Island
Caboolture-Morayfield and District
Centenary Suburbs
Clayfield-Toombul
Dayboro
Deception Bay
Gaythorne
Geebung Zillmere
Bald Hills Aspley
Kedron-Wavell
Kenmore/Moggill
Nundah-Northgate
Pine Rivers District
Redcliffe
Samford
Sandgate
Sherwood-Indooroopilly
The Gap

Central Queensland District

Blackwater/Bluff
Carmila
Clermont
Emerald
Emu Park
Farleigh and Northern Beaches
Finch Hatton
Gemfields
Gracemere and District
Kuttabul
Mackay
Marian
Mirani
Moranbah
Rockhampton
Seaforth
Springsure
St Helens
Walkerston-Pleystowe
Yeppoon

Far Northern District

Atherton
Babinda
Cairns and District
Ex-Servicewomen
Cairns
Cardwell
Cooktown
Edge Hill/Cairns West
Edmonton
Gordonvale
Herberton
Innisfail
Kuranda
Malanda
Mareeba
Mossman
Mount Molloy
Ravenshoe
Torres Strait Chapter
Tully
Weipa
Yarrabah

Gold Coast District

Beenleigh and District
Burleigh Heads
Canungra
Currumbin/Palm Beach
Mudgeeraba-Robina
Nerang
North Gold Coast
Runaway Bay
Southport
Surfers Paradise
Tamborine Mountain
Tweed Heads and Coolangatta

Moreton District

Blackbutt
Boonah
Esk
Gatton
Goodna
Grantham-Ma Ma Creek
Helidon
Ipswich Railway
Ipswich
Kalbar
Laidley
Lowood
Redbank Plains
Redbank
Rosewood
Toogoolawah
Yarraman

North Queensland District

Airlie Beach-Whitsunday
Ayr
Barcaldine
Blackall
Bowen
Charters Towers
Cloncurry
Herbert River
Home Hill
Hughenden
Julia Creek
Longreach
Magnetic Island
Mount Isa
Proserpine
Rollingstone
Thuringowa
Townsville
Winton

South Eastern District

Ashgrove Bardon
Bayside South
Beaudesert
Beerwah and District
Bulimba District
City-New Farm
Coorparoo and Districts
Darra and District
Defence Service Nurses
Defence
Servicewomen's Chapter
Forest Lake and Districts
Glasshouse Country
Greater Springfield
Greenbank
Hellenic
Holland Park-Mt Gravatt
Jimboomba
Kenilworth
Kilcoy
Kooralbyn Valley
Logan Village
Macleay Island
Manly-Lota
Redlands
Russell Island
Salisbury
Springwood Tri Services
Stephens
Sunnybank
Toowong
Wynnum
Yeronga-Dutton Park

Sunshine Coast and Regional District

Caloundra
Coolum-Peregian
Cooroy-Pomona
Kawana Waters
Maleny
Mapleton
Maroochydore
Mudjimba
Nambour
Palmwoods Chapter
Tewantin/Noosa
Woodford
Yandina-Eumundi

Western District

Allora
Bell
Charleville
Chinchilla
Clifton
Crows Nest
Cunnamulla
Dalby
Djuan and District
Goombungee
Goondiwindi
Harlaxton
Highfields
Injune
Jandowae
Killarney
Leyburn
Meandarra/Glenmorgan
Miles
Millmerran
Mitchell
Morven
Oakey
Pittsworth
Quilpie
Roma
St George
Stanthorpe
Surat
Tara
Taroom
Texas Chapter
Toowoomba
Wallangarra
Wandoan
Warwick
Yangan-Emu Vale Chapter

Wide Bay and Burnett District

Agnes Water/1770
Biggenden Chapter
Biloela
Boyne-Tannum
Bundaberg
Calliope
Eidsvold Chapter
Gayndah
Gin Gin
Gladstone
Goomeri Chapter
Gympie
Hervey Bay
Howard District
Isis
Kilkivan Chapter
Kingaroy/Memerambi
Mary Valley
Maryborough
Monto
Mount Larcom
Mount Morgan
Mount Perry
Moura
Mundubbera
Murgon
Nanango
Orchid Beach/Fraser Island
Proston
Rainbow Beach
Rosedale Chapter
Theodore Chapter
Tiaro
Tin Can Bay
Toogoom and District
Wondai
Woodgate Beach
Wowan

2025 STATE CONGRESS PROGRAM

FRIDAY 20 JUNE 2025

12pm – 4pm	Delegate arrival / registration – regional delegates	Main entrance foyer Royal International Convention Centre
2pm	Accommodation check-in opens	Rydges Fortitude Valley

SATURDAY 21 JUNE 2025

From 7am	Airport shuttles continue	Brisbane Domestic Airport
8am	Accommodation check-in opens	Rydges Fortitude Valley

All events on Saturday will take place at the Royal International Convention Centre

7:30am – 8:30am	Delegate arrival / registration	Main entrance foyer Royal International Convention Centre
8:45am – 9:30am	Opening Ceremony Dress code: Business attire with full medals	Hall C Royal International Convention Centre
9:30am – 5pm	AGM and Business Sessions Includes morning tea, lunch and afternoon tea Dress code: Business attire	Halls A & B Royal International Convention Centre
6:30pm – 10:30pm	Gala Dinner Dress code: Full suit or formal dress with miniatures	Hall C Royal International Convention Centre

SUNDAY 22 JUNE 2025

7am onwards	Delegates depart / shuttles depart for Brisbane Domestic Airport	Rydges Fortitude Valley to Brisbane Airport
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2025 STATE CONGRESS

AGENDA

SATURDAY 21 JUNE

- Convening Notice – 2025 State Congress declared open
- Opening Ceremony
 - Her Excellency, the Honourable Dr Jeannette Young AC PSM, Governor of Queensland
 - Professor Graeme Nimmo RFD
- Introduction and welcome
- Fallen Comrades
- Hours of sitting
- 2025 Annual General Meeting (AGM)
- State President address
- CEO address
- Presentation 1: Guest speakers
 - Alison Frame, Secretary, Department of Veterans' Affairs
 - Dr Christian Rowan MP, Assistant Minister to the Premier and Leader of the House
- Presentation 2: The future of Veteran Services
- Presentation 3: Responsibilities and enablement of the League
- Presentation 4: Panel discussion – District Presidents
- Presentation 5: Supporting the League
- 2026 State Congress dates confirmed
- Open floor and general discussion
- Gala Dinner
 - Guest speaker: Matt Anderson PSM, Director, Australian War Memorial
- 2025 State Congress concludes



2025
STATE CONGRESS
TERMS AND CONDITIONS

RSL Queensland – general terms and conditions

In exchange for the Returned & Services League of Australia (Queensland Branch) (RSL Queensland, we, us) organising the 2025 State Congress on 21 June 2025 (the Event), you agree to comply with the following terms in attending and participating in the Event.

1. Privacy

RSL Queensland is collecting your personal information (such as your name, contact information and other information relevant to the Event) for the purpose of conducting the Event. RSL Queensland may disclose your personal information to other organisations involved in the Event to facilitate your attendance at the Event.

Your personal information will be handled in accordance with RSL Queensland's obligations under the Privacy Act and RSL Queensland's privacy policy, which is available at rslqld.org/About-Us/Privacy-Policy.

RSL Queensland's privacy policy explains how you can seek access to – and correct – the personal information we hold about you, and how you can contact RSL Queensland with queries or complaints regarding our handling of your personal information.

If you have any queries about any privacy issues, please contact the Privacy Officer at privacy@rslqld.org.

2. Photography and recording

You agree to be filmed, recorded and/or photographed by RSL Queensland or any contractors engaged by RSL Queensland to take photographs and recordings during the Event (the Recordings).

You consent to RSL Queensland using the Recordings:

- for audio and visual production or broadcast
- in streaming the Event (whether live or delayed)
- in a photo gallery / short film / webinar (which may include other recordings and material)
- and your name, likeness, voice or other information concerning you
- online and on social media

- for editorial, promotion, publicity
- for advertising purposes
- and sharing with organisations with similar objects to RSL Queensland, including, but not limited to:
 - Mates4Mates Limited ACN 160 646 999
 - The Returned & Services League of Australia Ltd ACN 008 488 097
 - any state or territory branch of the Returned & Services League of Australia Ltd; and
 - any Sub Branch or District Branch within the jurisdiction of RSL Queensland.

You:

- release RSL Queensland from any infringement or violation of personal and / or property rights of any sort whatsoever based upon the use of the Recording
- acknowledge that RSL Queensland owns all rights, title and interest (including copyright) in the Recordings and you will receive no payment or other compensation for the Recordings
- must not record or broadcast (audio and/or video) of any part of the Event
- may take photographs during the Event (Attendee photographs) for the purposes of preparing company or annual reports, Sub Branch media pieces and marketing pieces (Materials); and
- must uphold a professional and respectful environment when taking Attendee photographs.

RSL Queensland reserves the right to:

- review the Attendee photographs and how the Attendee photographs will be used in the Materials prior to the publication of the Materials; and
- use the Attendee photographs for promotional purposes on the RSL Queensland website or other promotional channels.

3. Program changes

RSL Queensland may change the format, participants, content, venue and session times or any other aspect of the Event and will not be liable to you for any damages or expenses of any kind incurred or suffered by you in connection with any changes.

4. Intellectual property

All intellectual property rights in any way connected to the Event (including the content and the Recordings) are owned by RSL Queensland, Event sponsors or speakers. You may not use or reproduce any intellectual property connected to the Event without the prior written permission of RSL Queensland.

5. Attendee requirements

You will not share or publish anything on social media or in a public forum, or make any statement to the media, that would bring into disrepute the good name and reputation of RSL Queensland or the Event.

You must comply with applicable State Government health directives and health and safety laws and report all accidents, emergencies or other incidents to RSL Queensland or venue staff.

You must comply with all requirements of the venue or RSL Queensland in connection with the Event and follow all reasonable directions of venue staff or RSL Queensland.

Smoking (including the use of e-cigarettes) is not permitted at the venue (except at officially designated smoking areas, if any).

You agree not to disrupt any session of the Event. RSL Queensland reserves the right, without any liability, to refuse admission to, or to eject you from all or any part of the Event for failure to comply with these terms and conditions or, if in the opinion of RSL Queensland, you represent a security risk, nuisance or annoyance to the running of all or any part of the Event.

6. Indemnity

You are attending the Event at your own risk.

You release RSL Queensland from, and indemnify RSL Queensland against, any claim arising from any loss, damage, death or injury to any property or person as a result of you attending the Event.



2025 ANNUAL GENERAL MEETING AGENDA



2025 Annual General Meeting agenda

SATURDAY 21 JUNE

1. Annual General Meeting commences

2. Roll call

(Correct as at 21 May 2025. Subject to change prior to State Congress)

Airlie Beach-Whitsunday	Clermont	Helidon
Atherton	Clifton	Herbert River
Babinda	Cooktown	Herberton
Banyo	Coolum-Peregian	Hervey Bay
Beachmere	Coorparoo and Districts	Highfields
Beaudesert	Crows Nest	Holland Park-Mt Gravatt
Beenleigh and District	Dayboro	Home Hill
Bell	Deception Bay	Hughenden
Biloela	Defence Service Nurses	Innisfail
Blackall	Djuan and District	Ipswich
Blackbutt	Edge Hill/Cairns West	Ipswich Railway
Bowen	Emerald	Isis
Boyne-Tannum	Emu Park	Jimboomba
Bray Park-Strathpine	Far Northern District	Kalbar
Bribie Island	Farleigh and Northern Beaches	Kawana Waters
Brisbane North District	Gatton	Kedron-Wavell
Bulimba District	Gayndah	Kenmore/Moggill
Bundaberg	Gaythorne	Killarney
Caboolture-Morayfield and District	Geebung Zillmere Bald Hills Aspley	Kingaroy/Memerambi
Cairns	Gemfields	Kuranda
Cairns and District Ex-Servicewomen	Gin Gin	Kuttabul
Calliope	Gladstone	Laidley
Caloundra	Gold Coast District	Logan Village
Cardwell	Goodna	Longreach
Centenary Suburbs	Goondiwindi	Lowood
Central Queensland District	Gordonvale	Mackay
Chinchilla	Grantham-Ma Ma Creek	Macleay Island
Clayfield-Toombul	Gympie	Magnetic Island
	Harlaxton	Malanda
		Maleny

Mapleton	Oakey	The Gap
Mareeba	Pine Rivers District	Thuringowa
Marian	Pittsworth	Tiaro
Maroochydore	Proserpine	Tin Can Bay
Mary Valley	Proston	Toogoolawah
Meandarra/Glenmorgan	Rainbow Beach	Toowong
Miles	Ravenshoe	Toowoomba
Mirani	Redbank	Townsville
Mitchell	Redlands	Tully
Monto	Rockhampton	Tweed Heads and Coolangatta
Moreton District	Rollingstone	Walkerston-Pleystowe
Mossman	Roma	Wallangarra
Mount Isa	Rosewood	Warwick
Mount Molloy	Runaway Bay	Weipa
Mount Morgan	Samford	Western District
Mount Perry	Sandgate	Wide Bay and Burnett District
Moura	Seaforth	Wondai
Mudgeeraba-Robina	Springwood Tri Services	Woodford
Murgon	St George	Woodgate Beach
Nanango	St Helens	Yandina/Eumundi
North Gold Coast	Stanthorpe	Yarrabah
North Queensland District	Sunnybank	Yeppoon
Nundah-Northgate	Sunshine Coast and Regional District	

3. Apologies

(Correct as at 21 May 2025. Subject to change prior to State Congress)

Allora	Cunnamulla	Mundubbera
Ayr	Dalby	Tara
Barcaldine	Edmonton	Taroom
Canungra	Esk	Wandoan
Charleville	Goombungee	Winton
Charters Towers	Julia Creek	Wowan
Cloncurry	Mudjimba	

4. RSL Queensland officials in attendance

(Correct as at 21 May 2025. Subject to change prior to State Congress)

RSL Queensland Board of Directors

Major General Stephen Day DSC AM	State President
Wendy Taylor	State Deputy President
Bill Whitburn OAM	State Vice President
Garry Player	Chair, State Council of District Presidents
Nicholas Gould	Director
Christopher Hamilton	Director
Ashley Naughton	Director
Tony Orchard	Director
Fiona Southwood	Director

RSL Queensland Executive Leadership Committee

Robert Skoda	Chief Executive Officer
Troy Watson	Deputy Chief Executive Officer Veteran Services
Tracey Bishop	Executive General Manager Commercial and Investments
Leigh Goldsmith (absent)	Executive General Manager People and Organisational Performance
Kerri Ryan	Executive General Manager Corporate Services
Nikki Amie-Fong	Chief Information Officer

5. Annual General Meeting protocols and electronic voting

6. Appointment of Returning Officers and Scrutineers

Motion: "That a representative of the independent auditor for the Returned & Services League of Australia (Queensland Branch), Darren Jenns be appointed as the Returning Officer and staff of PricewaterhouseCoopers be appointed as Scrutineers for the 2025 Annual General Meeting."

7. Acceptance of the Minutes of the 2024 AGM

Refer to: rslqld.org/whats-on/state-congress to view the Minutes.

Motion: "That the draft Minutes of the 2024 Annual General Meeting be accepted as a true and accurate record of that meeting."

8. Presentation and adoption of the State President (Chair) of RSL Queensland Board 2024 Annual Report

Refer to Appendix A for a copy of the 2024 Annual Report.

Motion: "That the Annual Report of the State President (Chair) of the Returned & Services League of Australia (Queensland Branch) for 2024 be adopted."

9. Receipt of Auditor's Report

Refer to Appendix B for a copy of the 2024 Annual Financial Report.

Motion: "That the Auditor's Report on the Financial Affairs of the Returned & Services League of Australia (Queensland Branch) for the year ending 31 December 2024 be received."

10. Presentation and adoption of the Audited Financial Statements for the year ending 31 December 2024

Refer to Appendix B for a copy of the 2024 Annual Financial Report.

Motion: "That the Audited Financial Statements of the Returned & Services League of Australia (Queensland Branch) for the year ending 31 December 2024 be adopted."

11. Appointment of Auditor

Motion: "That PricewaterhouseCoopers be appointed as External Auditor for 2025 and 2026 for the Returned & Services League of Australia (Queensland Branch) Group, comprising RSL Queensland and its Related Bodies Corporate."

Note - For good governance, a new lead audit partner from PricewaterhouseCoopers will be appointed to perform the 2026 Annual Financial Audit.



12. Motions from State Branch, Districts and Sub Branches

Maroochydore RSL Sub Branch

Motion 1: "That the Returned & Services League of Australia (Queensland Branch) (RSL Queensland) formally recognises (and requests that its District and Sub Branches formally recognise) 14 September, Australian Peacekeepers Day, as the official day of commemoration for all veterans who served in the Middle East Area of Operations (MEAO), ensuring that all conflicts and operational service within the region, including Iraq and Afghanistan, are equally recognised."

Rationale:

- Inclusive commemoration:
 - RSL New South Wales conducted their inaugural MEAO service on 11 July, marking the date Australian forces left Afghanistan, as a day of commemoration for the MEAO.
 - While this is an important date, its primary focus on Afghanistan risks overlooking the service of veterans who deployed to Iraq and other regions in Middle East.
 - By aligning the commemoration with Australian Peacekeepers Day on 14 September, all veterans who served in the MEAO – across various missions and operations – would be equally acknowledged.
- Alignment with national recognition:
 - Australian Peacekeepers Day is an established commemoration that recognises all Australians who have served in peacekeeping and stabilisation operations.
 - Given the nature of Australia's military engagements in the Middle East, including combat, peacekeeping and stabilisation roles, this date provides a broad and unified platform for recognition.
- Statewide consistency and greater awareness:
 - Adopting one official day across all RSL Queensland Sub Branches would strengthen recognition and awareness of Middle East veterans' service.
 - A statewide approach fosters unity in remembrance, ensuring veterans from all MEAO deployments feel their contributions are valued and remembered.

4. Community and veteran engagement:

- Establishing 14 September as a combined MEAO and Peacekeepers Day would encourage greater community participation in recognising the sacrifices and contributions of veterans.
- This change would also allow RSL Sub Branches, local communities and government officials to plan commemorative events with a clear and inclusive focus.

Financial implications:

Financial implications include potential costs for commemorative events, promotional activities and materials. These may be offset through shared resources, community partnerships and government grants.

Legal implications:

Legally, the motion presents minimal risk. As a policy initiative, it does not require constitutional amendment. Standard work health and safety compliance would apply for events.

Impact on third parties:

Third-party considerations include impacts on Sub Branches, some of which may already observe alternative dates (e.g. withdrawal from Afghanistan). Engagement and guidance will be essential to achieve unity. Broader veteran support is likely, though consultation is recommended to ensure all MEAO cohorts feel represented.

Coordination with RSL Australia and other State Branches could strengthen alignment.

Relation to Objects and Strategy:

Strategic alignment. The motion fosters remembrance, unity and the preservation of service history. Recognising all MEAO operations under an established commemorative day (Peacekeepers Day) reflects the diverse nature of modern military service - including combat, peacekeeping and stabilisation.

It is recommended that RSL Queensland undertake legal and financial due diligence, engage stakeholders, and develop a clear implementation strategy. National-level engagement may follow in due course, but the motion positions RSL Queensland as a leader in contemporary veteran recognition.

Maroochydore RSL Sub Branch

Motion 2: "That RSL Queensland make a submission to the National Veterans' Affairs Committee requesting that it lobby the Federal Government to extend the GST concessions currently provided to veterans on the Special Rate Pension to those veterans on the Extreme Disablement Adjustment Rate Pension, and that this extension take place as a matter of urgency."

Rationale:

The entitlement to purchase new or used motor cars or car parts, GST-free, is intended to assist eligible veterans with their personal transportation and is administered by the Australian Taxation Office.

This is current RSL National policy but needs to be reinforced to Government, rather than just remain on the books as RSL policy, because no further action will be taken unless this policy is continually placed before Government for consideration. An implementation date should be requested otherwise the Government can agree to extend it but not implement the decision – the matter remaining unresolved.

The Extreme Disable Adjustment (EDA) is a compensation adjustment to a disability pension that takes into account that a veteran is extremely disabled through accepted disabilities but doesn't qualify for Totally and Permanently Incapacitated (TPI) because of age. A veteran who qualifies for TPI and makes a claim when one day over the age of 65 years will become EDA whereas if he were one day younger than 65 years he would have been assessed as TPI.

It follows that in reality there is practically no difference between the lifestyle experienced between the average TPI and EDA recipient.

Other Federal Government concessions where there is equity between TPI and EDA pensioners include:

- War graves: veterans entitled to official commemoration by the Office of Australian War Graves include those who are in receipt of either a TPI or EDA rate of pension and have seen war service.
- Funeral benefit: a funeral benefit may be granted in respect of funeral expenses of an Australian veteran who, at the time of death, was in receipt of either a TPI or EDA rate of pension.

- War widows pension: a war widows pension will be granted to the wife of an Australian veteran who, at the time of death, was in receipt of either a TPI or EDA rate of pension.

It is recommended that the eligibility for GST exemption on motor vehicles especially, but also all other GST concessions currently available to veterans receiving a pension at the TPI rate, be extended to those veterans receiving a pension at the EDA rate.

Financial implications:

The impact on the Federal Government would be minimal. For example, a GST exemption on a \$40,000 vehicle saves a veteran \$4,000. With an estimated 500-1,000 eligible EDA veterans using the concession annually, the potential revenue loss to government would be approximately \$2 to \$4 million per year. This is minimal in the context of the federal budget and is outweighed by the benefit to ageing and disabled veterans who face increased cost-of-living pressures.

Legal implications:

Legally, the proposal would require a minor amendment to the GST Act or relevant ATO rulings to include EDA recipients. The measure is both feasible and equitable, addressing an inconsistency where EDA veterans, equally disabled but ineligible for TPI due to age, are unfairly excluded. Other Commonwealth benefits, such as funeral benefits and war widow pensions, already treat TPI and EDA veterans equally.

Impact on third parties:

Impact on third parties is overwhelmingly positive. EDA veterans would gain dignity and independence, while administrative costs for the ATO would be minimal. The RSL would reinforce its leadership as a veteran advocacy body by advancing this matter to government.

Relation to Objects and Strategy:

Alignment with the Objects of the League is strong, particularly in relation to care, compensation and advocacy for the ex-service community.

This motion would correct a long-standing policy oversight and support vulnerable veterans. It is recommended that the League actively pursue its implementation through engagement with the Minister for Veterans' Affairs and the Treasurer, seeking a defined commencement date.

Maroochydhore RSL Sub Branch

Motion 3: "That RSL Queensland makes a submission to the Queensland Veterans' Council requesting that it lobby the Queensland State Government to introduce limited exemptions from land transfer duty (commonly known as stamp duty) on properties purchased by veterans holding a Gold or Pensioner Concession Card (PCC) card to achieve indexed annually:

- 100% exemption from transfer duty for purchases of property up to \$750,000 in value; and
- 85% exemption from transfer duty for purchases of property in excess of \$750,000 in value. "

Rationale:

Land transfer duty, commonly known as stamp duty, is a State Government tax imposition, in accordance with the Duties Act 2001 (Qld), on residents purchasing their homes in which to live. A veteran with a Gold Card has suffered for the majority of his/her life since their service to the country. As veterans age and become more fragile, and especially since COVID-19 restricted almost entirely their movements over many years, thousands of veterans, as a consequence of less exercise and physical activity, have suffered a backward step in their physical and mental capacities. Most are now looking at downsizing their home or moving from a home with staircase/s to a single floor residence.

As a consequence of their service to the nation and the disabilities, they suffer both physically and psychologically, they are now forced to pay huge transfer duty costs when their service-related disabilities force them to move and thus enabling them to remain living in a home of their own.

The Victorian State Government permits an exemption or concession of land transfer duty for PCC, Gold Card and Commonwealth Seniors Health Card cardholders purchasing property up to \$750,000 in value. This is a wonderful assistance to veterans who must make a move of their permanent residence to ensure they can continue to reside in their own home.

The Queensland State Government does absolutely nothing in relation to land transfer duty exemption or discounts.

It is common knowledge that property values have increased significantly over recent years,

but a move of home in the same market means a higher sale value but an equivalent higher new purchase value. It is therefore proposed that RSL Queensland adopt a policy to pursue the Queensland State Government to introduce exemptions from land transfer duty on properties purchased by veterans holding a Gold or PCC card as follows:

- full exemption from land transfer duty for purchasing property up to \$750,000 in value.
- 85% exemption from land transfer duty for purchasing a property in excess of \$750,000 in value.

Financial implications:

A typical \$750,000 property currently attracts approximately \$20,000 to \$25,000 in duty. If 1,000 veterans accessed this exemption annually, the estimated total revenue loss to the State Government would be around \$30 million per year. This is minimal in the context of the state budget and consistent with existing concessions offered to first home buyers and pensioners.

For veterans, the exemption offers meaningful financial relief, especially for older individuals looking to downsize or move to more accessible homes due to service-related injuries or reduced mobility. This support would enhance independence, safety and wellbeing.

Legal implications:

Legally, the proposal requires amending the Duties Act 2001 (Qld) to define eligible veteran cardholders and implement the exemption. The policy is supported by precedent, as similar concessions exist in Victoria. There is no legal risk to the RSL as this is an advocacy position.

Impact on third parties:

Impacts on third parties are mostly positive. Veterans benefit directly and there may be reduced demand on health services due to improved housing suitability.

Relation to Objects and Strategy:

The proposal strongly aligns with the Objects of the League, particularly those concerning the welfare of veterans and advocating on their behalf. It promotes equity and recognises the ongoing challenges faced by veterans.



Tweed Heads and Coolangatta RSL Sub Branch

Motion 4: "RSL Queensland review the communication channels in use to Sub Branches, with a view to optimising such communication in terms of content, timing, communication channel to be used, and addressees."

Rationale:

Communication from RSL Queensland to Sub Branches is critical for effective operation, and some email advice of events and/or services is received at a time when it is too late to action, resulting in missed opportunities.

Emails may also have irrelevant content, which wastes time. Source addresses should confirm the content is relevant to addressee before distributing.

Emails often pass through intermediate addressees, which don't add value and can create timing and relevance issues.

Receiving addressees should be verified as relevant and sending addressees must be from an account that is regularly monitored.

Email communication is preferred as a communication channel instead of telephone, as there is a record of the communication.

The foregoing should also apply to physical mail between RSL Queensland and Sub Branches.

Financial implications:

Minor

Legal implications:

More effective communications should reduce legal risk.

Impact on third parties:

Nil

Relation to Objects and Strategy:

Improved effectiveness of communication and interaction between State Branch, Districts and Sub Branches.

Walkerston-Pleystowe RSL Sub Branch

Motion 5: "That RSL Queensland actively supports the advocacy for the award of the Humanitarian Overseas Service Medal (HOSM) for OP SHADDOCK, OP PLES DRAI and OP AUSINDO JAYA and reports back at the 2026 State Congress, if not beforehand."

Rationale:

Several humanitarian missions on which ADF members have deployed have not been determined as meeting the requirements of the award of the Humanitarian Overseas Service Medal.

This directly impacts members of Walkerston-Pleystowe RSL Sub Branch and other members in the RSL Central Queensland District and Queensland.

The distinction between these operations and other operations is not clear to those veterans that serviced on those operations, particularly as later humanitarian operations were similar in nature to the operations listed in the motion.

It allows veterans to continue to live with dignity and respect.

Financial implications:

Directly, minimal except for routine advocacy via engagement with RSL Australia, Department of Defence and Department of Prime Minister and Cabinet.

Indirectly, administrative costs associated with administration of the honours and awards system to reflect the changes.

Legal implications:

None expected

Impact on third parties:

None expected

Relation to Objects and Strategy:

- Care - this demonstrates to veterans of these operations that we care about their service and recognise it for what it is.
- Camaraderie - veterans of these operations will be more inclined to connect and reconnect with fellow veterans when their operational service is recognised.
- Commemoration - this recognition will support commemorative efforts on behalf of the relevant veterans and their families and communities.
- Object 2.2.1(b) maintaining a proper standard of dignity and honour among all past and present members of the Defence Forces of the nation and to set an example of public spirit and noble hearted endeavour.



13. Declaration of election of the Vice President (Vice Chair) – Arran Hassell CSC

14. Declaration of election of Director – Christopher Hamilton

15. Destruction of voting information

Motion: "That the form authorising the destruction of voting data be signed."

16. Confirmation of Directors of RSL Queensland

Major General Stephen Day DSC AM	State President (Board Chair)
Wendy Taylor	State Deputy President (Deputy Chair)
Arran Hassell CSC	State Vice President (Vice Chair)
Garry Player	Chair, State Council of District Presidents
Nicholas Gould	Director
Christopher Hamilton	Director
Ashley Naughton	Director
Tony Orchard	Director
Fiona Southwood	Director

17. Annual General Meeting concludes



2025 AGM RULES OF PROCEDURE, DEBATE AND CONDUCT OF MEETINGS



The proceedings of the 2025 AGM will be in accordance with the procedures set out in both the RSL Queensland Constitution and By-Laws, and are as follows:

1. **Order of Business** – As per the Agenda.
2. **Addressing Chair** – A member desiring to speak shall move to the microphone and address the Chair. If two or more members rise at the same time, the Chair shall call upon the member who, in their opinion, shall be first to speak.
3. **Respect to Chair** – Any member speaking shall at once resume their seat if the Chair rises to speak or if a point of order is raised, and shall not resume speaking until the Chair shall resume their seat or the point of order has been decided.
4. **Discussion Confined to Motions, Amendments** – Subject to the Chair’s right to permit discussion upon any matter they deem of importance to the meeting, no discussion shall take place except on a motion or amendment moved and seconded, and put in writing if so requested.
5. **Motions** – All motions shall be submitted in writing and (a) shall be of an affirmative character and (b) once having been submitted shall be the property of the meeting, and shall be withdrawn only by leave of the meeting or by amendment. No motion vitally affecting the policy interests of the League shall be submitted to a meeting without adequate notice.
6. **Motions Not Seconded** – A motion not seconded shall not be debated, and no entry thereof shall be made in the Minutes of the Meeting.
7. **Restriction Upon Speeches** – The mover of an original motion shall be allowed four minutes to introduce the motion and two minutes for the right of reply, and the speakers for or against such proposal shall be limited to three minutes, except that at any time the meeting may resolve, on the motion of a delegate, that the speaker’s time be extended by a specified number of minutes and any such proposal for an extension of time shall be put to the meeting concerned without debate.
8. **Seconding Without Remarks** – A member who uses the words “I second the motion” or “amendment”, as the case may be, shall not be deemed to have spoken to the question before the Chair and may exercise their right to speak at a later stage, always providing they are not the third consecutive speaker on the one side. For the general purpose of debate, however, they shall be deemed the second speaker in the affirmative.
9. **Debate** – When a motion has been duly proposed and seconded, the Chair shall proceed to take the votes, unless some member rises to oppose it or to propose an amendment. No more than two members shall speak in succession either for or against any question before the meeting, and if, at the conclusion of the second speaker’s remarks, no member rises to speak on the other side; the motion or amendment shall be at once put to the meeting.
10. **Time of Amendment** –
 - a. A motion may be amended at any time during the debate on it by:
 - i. Striking out certain words
 - ii. Adding certain words, or
 - iii. Striking out certain words and inserting others in their place.
 - b. Any member who wishes to propose a further amendment to the motion shall have power to give notice of amendment and state its nature before the amendment before the Chair has been put to the vote.
11. **Amendments** – Only one amendment shall be debated at the one time. If the amendment be carried, it shall become the substantive motion, the original motion lapsing, and there shall be no necessity to put the original motion to the meeting.
12. **Other Amendments** – Whether an amendment is carried or not, other amendments may be submitted, and at a time, to be decided in like manner until the subject is finally disposed of.
13. **Amendments Lost** – In the case of all amendments being lost, the Chair shall put the original motion to the vote.
14. **Motion Discharged From Agenda** – A motion may be superseded at any time:
 - i. By another that it be discharged from the notice paper
 - ii. By a motion for the adjournment of the question under consideration
 - iii. By the adjournment of the meeting, or
 - iv. By a motion “That the next business be proceeded with”, being resolved in the affirmative.
15. **Frequency of Speech** – A member shall not speak more than once upon any motion before the meeting, except:
 - i. In reply upon an original motion
 - ii. In committee of the whole
 - iii. In explanation, or
 - iv. Upon a point of order raised during a debate.
16. **Explanation** – Any member who has spoken to a motion may again be heard to explain themselves in regard to some part of their speech which the Chair agrees may have been misquoted or misunderstood but such member shall not introduce any new matter or interrupt any delegate who may be speaking, and no debatable matter shall be brought forward or debate arise upon such explanation.
17. **Motion for Question to be Put** – A motion “that the question be now put” may be moved at any stage of a debate, and shall be put immediately to the meeting without discussion. If lost, the debate shall continue as if such motion had not been moved. If carried, the mover shall have the right to reply, then the amendment, if there be an amendment, or motion, if no amendment has been moved thereon, or all amendments have been disposed of shall be put to the meeting without further discussion. No delegate who has spoken to the motion or amendment immediately before the Chair shall be permitted to move “That the question be now put”.
18. **Restriction on Moving that Question be Put** – At any meeting, no motion that the question be now put shall be proposed or seconded by a delegate from the same District or Sub Branch as that represented by the proposer or seconder of the original motion.
19. **Notice of Motion** – A member may, at any meeting, give a notice of motion for a future meeting by reading such notice to the meeting and handing a copy of it to the Chair. Such notice of motion shall take precedence in the order in which it stands in the minute book in relation to other similar notices, unless otherwise ordered by the meeting, and will lapse if the member, or some member on their behalf, be not present when the order for notice is read.

20. **Delegate's Absence** – If the Chair of the meeting declares that an item on the agenda paper may lapse because of the absence of the delegate proposing the item, the Chair may accord to another delegate the right to propose such item to the meeting.
21. **Precedence of Business Adjourned Meeting** – When a motion for the adjournment of the meeting has been carried, the business then undisposed of shall have precedence in its order at the next meeting.
22. **Rescinding Resolutions** – Any member wishing to rescind a resolution which has been previously passed by the meeting, must give notice of motion that, at the next meeting, they will move that such a resolution be rescinded. Such notice of motion shall require a majority of two thirds of the votes of members present at the meeting to rescind the resolution in question.
23. **Cannot Represent Two Sub Branches** – No delegate shall, at the one time, or in connection with the one motion and/or any amendments thereto, represent or vote on behalf of more than one Sub Branch or District.
24. **Conducting Vote** – The Chair shall put all questions in a distinct and audible voice to the meeting, and, if voting by show of hands, by asking the "Ayes" to vote first and, afterwards, the "Nos", and shall then give his opinion as to which are in the majority, and shall declare a show of hands or a ballot if same is asked for.
25. **No Debate During Voting** – No members shall speak to any question after it has been put by the Chair, nor during a vote, except to a point of order.
26. **Voting Procedure** – No member shall be allowed to vote on any show of hands or ballot who was not present when the question was first put. Every member present must vote, but in the event of a member's refusal to vote, they shall be assumed to have voted in the negative. No member shall be allowed to enter or leave the room while a vote is being taken.
27. **Introduction of Authorised Subjects Only** – No member shall be allowed to obtain a discussion upon any subject through the medium or correspondence, but they may introduce the matter, in their place at the meeting, by moving the suspension of Standing Orders.
28. **Meeting to Resolve as Committee** – The meeting may, at any time, resolve itself into a committee of the whole, and such resolution may include the exclusion of the press. So far as possible, however, business to be dealt with in committee shall be held over until all other business has been transacted.
29. **Adjournment of Meeting or Debate** – A motion for the adjournment of the meeting may be proposed at any time during a meeting, or for the adjournment of a debate at any time during such debate, and shall be, at once, put to the meeting by the Chair.
30. **Disorderly Conduct** – If any member at any such meeting:
- persistently and wilfully obstructs the business of any meeting;
 - is guilty of disorderly conduct;
 - uses objectionable words and refuses to withdraw such words;
 - persistently and wilfully refuses to conform to these Standing Orders or any one or more of them;
 - persistently and wilfully disregards the authority of the Chair;
- the Chair may report to the meeting that such member has committed an offence.
31. **Apology or Explanation for Offence** – When any member has committed an offence, they shall be called upon to stand up in their place and make any explanation or apology they may think fit and, afterwards, a motion may be moved "That the member be suspended for the sitting of the meeting". No amendment, adjournments or debate shall be allowed on such motion, which shall be immediately put by the Chair.
32. **Suspension** – If any member be suspended, their suspension on the first occasion shall be for the remainder of that sitting; on the second occasion for the sitting of two consecutive meetings; and on the third occasion may, in the case of a member of the State AGM, Board, District Branch or Sub Branch Committees, have their seat declared vacant.
33. **Points of Order** – In all cases where a point of order is raised, the member raising the same shall state their point of order clearly and distinctly and with the omission of any irrelevant details. If a member be speaking, such member shall take their seat until the point of order is decided. The Chair shall decide the matter promptly, and their decision shall be final, unless the ruling is disagreed with. Points of order shall deal with the conduct or procedure of the debate.
- The member rising to put the point of order shall be required to prove one or more of the following:
- the speaker is using unparliamentary language;
 - they are speaking beside the question;
 - they are transgressing some Rule of the Branch or Sub Branch; or
 - they are infringing the Standing Orders or, in the absence of a Standing Order bearing on the point, is acting contrary to the general custom of debate. (Points of correction, such as a protest that a speaker is not stating the truth, are not points of order.)
34. **Disagreement with Chair's Ruling** – When a motion is moved and seconded "That the Chair's ruling be disagreed with", the Chair shall forthwith leave the Chair and the debate on the original question then before the Chair shall be suspended. Another Chair shall then be appointed by the meeting and the question "That the Chair's ruling be disagreed with" shall be discussed and decided, after which the former Chair shall resume the Chair and the debate on the original question shall be proceeded with as if the same had not been suspended.
35. **Suspension of Standing Orders** – It shall be competent, by a two-third majority vote of the members present and voting, to suspend the Standing Orders, provided the effects of such suspension shall not be the rescission of Rule 34, and provided, further, that the suspension of the Standing Orders shall be limited in its operation to the particular purpose for which the suspension has been sought.
36. **Re-Committing Resolution** – No resolution passed by a meeting shall be again debated or re-committed at the same meeting unless two thirds of the members present and entitled to vote so agree.
37. **Objection to Validity of Vote** – Subject to these Rules, the Chair shall be sole and absolute judge as to the validity of any vote cast on any question, and unless objection to the validity of any vote is raised immediately after the Chair has declared the result of the vote thereon, its validity cannot be again raised at any subsequent stage of the meeting.
38. **Voting Majorities** – A rule which calls for either three-quarter or two- third majority, simply means that three quarters or two thirds respectively of the members present at a meeting shall be in favour.

2024 ANNUAL REPORT



APPENDIX A

2024 Annual Report

The 2024 RSL Queensland Annual Report can be found at rslqld.org/news/annual-reports

A printed copy will be provided to delegates attending the 2025 State Congress.





APPENDIX B

**Returned & Services League of Australia
(Queensland Branch)**

ABN 79 902 601 713

**Annual report
for the year ended 31 December 2024**

**ANNUAL
FINANCIAL REPORT**

**Of the Returned & Services League of Australia
(Queensland Branch) for the year ended 31 December 2024**

The directors present their report on the consolidated entity consisting of Returned & Services League of Australia (Queensland Branch) ("RSL Queensland") and its subsidiary Mates4Mates Limited (the "Group") for the year ended 31 December 2024.

Review of operations

In 2024, RSL Queensland implemented a new three-year strategic planning cycle known as the Capital Management Framework (CMF). The CMF was instrumental in managing stable revenue to support RSL Queensland services, while balancing long-term financial security, against a backdrop of declining revenue in 2024. Whilst the benefits of the CMF are already apparent the real benefit will be felt in the long term with a more predictable revenue stream for delivery of services to veterans and families.

RSL Queensland strengthened its support for veterans and their families by opening a Veteran & Family Wellbeing Centre (VFWC) on the Sunshine Coast. This Centre hosts RSL Sunshine Coast & Regional District Office, Mates4Mates and RSL Queensland advocates, providing a central hub of services for the region's growing veteran community. Additionally, the VFWC in Brisbane celebrated its first full year of operation, welcoming more than 2,300 veterans and their families through its doors. Further expanding this network, RSL Queensland secured a \$5 million grant from the Department of Veterans' Affairs to establish a VFWC in Ipswich, another growing area for veterans and their families. The Centre is expected to open in mid-2026.

A major organisational initiative in 2024 was the rebranding of the RSL Art Union to Dream Home Art Union, proudly RSL Queensland - a return to the origins of the original art union, some 60 years ago. While the name has changed, its purpose remains the same: delivering incredible prizes while ensuring a sustainable revenue stream for veterans and families in Queensland and across Australia. This year also saw enhancements to the Art Union website, improving the customer experience.

At the end of 2024, the Federal Government responded to the final report of the Royal Commission into Defence and Veteran Suicide. This was a significant step, with the Government agreeing or agreeing-in-principle to 104 of the 122 recommendations. Of the remaining recommendations, 17 were noted for further consideration and one was partially supported. RSL Queensland will continue working through these recommendations, with a strong focus on improving the transition process to improve both current and ex-service personnel experience through key life transition points.

District funding was delivered through multiple channels, including the Charitable Objects Fund, District funding and merchandise reimbursement as examples, marking the largest investment to date in supporting the veteran community through the League. This funding provided financial assistance for accommodation, medical and household needs, funerals and memorials. Sub Branches also received financial support to further their work in local communities.

The foundation for a National Veteran Support Model was established, with collaboration underway between RSL Queensland and other states to enhance veteran support capabilities nationwide. This included supporting RSL Australia with national advocacy for veterans and their families. Uplifting the entire veteran ecosystem - wherever practical - will enhance access to essential services for veterans and families, where they need it the most. Mates4Mates expanded its clinical services across the Northern Territory, Queensland and Tasmania, offering clinical support to veterans and their families. These services continue to make a tangible difference in the lives of those seeking help.

Looking ahead, RSL Queensland's investment in a new website will be realised in 2025, providing veterans and their families with more pathways to access support and services. This digital enhancement will further RSL Queensland's mission to ensure veterans receive timely and effective assistance.

Through these initiatives, RSL Queensland continues to uphold its commitment to care, commemoration and camaraderie, ensuring veterans and their families receive the support they deserve.

RSL Queensland's 2024 Annual Report offers deeper insight into our programs and services, and I encourage reference to this document on our website rslqld.org.

Governance Statement

RSL Queensland is committed to meeting its requirements under the *Australian Charities and Not-for-profits Commission Act 2012 (Cth)* (ACNC Act), as well as implementing robust corporate governance processes. Good corporate governance helps RSL Queensland deliver its strategic objectives, providing confidence to our members, regulators and the broader community in our work supporting veterans and their families. In implementing good governance, RSL Queensland strives to be adaptive and nimble in its decision-making processes, responding quickly to opportunities, while balancing investments, risk and value.

This year, we established a Capital Management Framework (CMF) to enhance financial sustainability and transparency in decision-making. The CMF provides a structured approach to managing our financial resources balancing investment in our purpose and our revenue generation. It includes clear policies on liquidity, the property portfolio, contingencies, and our investment strategy, allowing us to optimise cashflow, mitigate financial risks and allocate funds more effectively.

All members of the Board are elected or appointed in accordance with the constitution, are RSL members and are required to comply with the policies as part of the enterprise governance framework. The Board has established several board committees who advise on key issues and operate under Board approved Terms of Reference.

Communication of RSL Queensland's affairs to members, the League, supporters, and the public is widely undertaken. There is direct communication through regular newsletters and the provision of the annual report to members, as well as the ability to access the annual report online at rslqld.org.

Board attendance

	Date of director appointment	Date of director resignation	No. of meetings eligible to attend	No. of meetings attended
Major General Stephen Day DSC, AM			8	8
Ms Gwynneth Taylor			8	8
Mr William Whitburn OAM			8	8
Mr Ashley Naughton			8	8
Mr Christopher Hamilton			8	8
Mr Tony Orchard			8	8
Mr Nicholas Gould			8	7
Mr Gary Player			8	8
Ms Fiona Southwood	29/02/2024		8	7

Principal activities

In pursuit of our objects, providing services, programs and recognition to veterans and families through the tenants of care, commemoration and camaraderie continued to be a cornerstone of 2024, evolving services and opportunities directly in line with the needs of veterans and families. Mates4Mates Limited, a subsidiary of RSL Queensland, saw the continued support of psychological, physical, and social support across the Northern Territory, Queensland and Tasmania.

The commercial activities of the Organisation continued to be a primary focus throughout 2024 with the rebrand of the commercial arm to Dream Home Art Union; proudly RSL Queensland. A return to the roots of the original art union, some 60 years ago, will ensure the relevancy and opportunities remain well into the future to ensure veterans and their families are supported.

The Capital Management Framework was established to focus the organisation on 3-year planning cycles that enable a cost focused approach for the Organisation. The realisation of the framework will commence in 2025.

There was no significant change in the nature of the activity of the Group during the year.

Mission statement

RSL Queensland's 2030 strategic framework highlights its mission, strategic imperatives and enabling capabilities to meet the needs of veterans and their families.

RSL Queensland's mission is to provide care, commemoration and camaraderie to enable veterans and their families to live with dignity and respect.

To effectively achieve its mission, RSL Queensland will enhance the following capabilities:

- Communication - ability to clearly communicate our mission and endeavours to the veteran community and society at large.
- Commercial Resources - financial capacity and fit-for-purpose commercial structure to ensure that RSL Queensland meets its mission
- Capability - relevant skills, processes and technologies, effectively aligned in a way that sets up RSL Queensland for success

RSL Queensland's 2030 strategic goals to achieve its mission include:

- Strengthen our connection to veterans and the community (Connect)
- Service the holistic interest of veterans (Serve)
- Secure our commercial capacity and assets (Secure)
- Enable RSL Queensland and its ecosystem to achieve its mission (Enable)

Significant changes in the state of affairs

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

Operating results

The surplus from ordinary activities amounted to \$6,960,158 (2023: \$12,847,157) and the expenditure on charitable objects as a percentage of the Art Union surplus in 2024 was 92.3% (2023: 87.3%).

Event since the end of the financial year

No matter or circumstance has arisen since 31 December 2024 that has significantly affected the Group's operations, results or state of affairs, or may do so in future years.

Likely developments and expected results of operations

The directors expect that the Group will continue to carry out its principal activities as detailed above. There are no other known or likely developments which the directors foresee which they wish to disclose at this time.

Environmental regulation

The Group is not affected by any significant environmental regulation in respect of its operations.

Insurance of officers and indemnities

During the financial year, Returned & Services League of Australia (Queensland Branch) paid a premium to insure the directors and secretaries of the Group.

The liabilities insured are legal costs that may be incurred in defending civil or criminal proceedings that may be brought against the officers in their capacity as officers of entities in the Group, and any other payments arising from liabilities incurred by the officers in connection with such proceedings. This does not include such liabilities that arise from conduct involving a willful breach of duty by the officers or the improper use by the officers of their position or of information to gain advantage for themselves or someone else or to cause detriment to the Group. It is not possible to apportion the premium between amounts relating to the insurance against legal costs and those relating to other liabilities.

Proceedings on behalf of the Group

No person has applied for leave of Court to bring proceedings on behalf of the Group or intervene in any proceedings to which the Group is a party for the purpose of taking responsibility on behalf of the Group for all or any part of those proceedings. The Group was not a party to any such proceedings during the year.

Auditor

PricewaterhouseCoopers continues in office in accordance with section 60-25 of the *Australian Charities and Not-for-Profits Commission (ACNC) Act 2012*.

Auditor's independence declaration

A copy of the auditor's independence declaration as required under section 60-40 of the *Australian Charities and Not-for-Profits Commission (ACNC) Act 2012* is set out on page 5.

Rounding of amounts

The Group is of a kind referred to in ASIC Legislative Instrument 2016/191, relating to the 'rounding off' of amounts in the directors' report. Amounts in the directors' report have been rounded off in accordance with the instrument to the nearest dollar.

This report is made in accordance with a resolution of directors.



Major General Stephen Day DSC, AM
State President/Director

Brisbane
8 May 2025



Returned & Services League of Australia (Queensland Branch)

ABN 79 902 601 713

Financial report - 31 December 2024

Auditor's Independence Declaration

As lead auditor for the audit of Returned & Services League of Australia (Queensland Branch) for the year ended 31 December 2024, I declare that to the best of my knowledge and belief, there have been no contraventions of any applicable code of professional conduct in relation to the audit.

This declaration is in respect of Returned & Services League of Australia (Queensland Branch) and the entities it controlled during the period.

Darren Jenns
Partner
PricewaterhouseCoopers

Brisbane
8 May 2025

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This financial report is the consolidated financial report of the consolidated entity consisting of Returned & Services League of Australia (Queensland Branch) and its subsidiary. The financial report is presented in the Australian dollar (\$).

Returned & Services League of Australia (Queensland Branch) operates under Letters Patent issued pursuant to the *Religious, Educational and Charitable Institutions Act 1861 (Qld)* and is domiciled in Queensland, Australia.

Its registered office is:
283 St Pauls Terrace
Fortitude Valley, Queensland, 4006.

The financial report was authorised for issue by the directors on 8 May 2025. The directors have the power to amend and reissue the financial report.

Returned & Services League of Australia (Queensland Branch)
Consolidated statement of profit or loss and other comprehensive income
For the year ended 31 December 2024

	Notes	2024 \$	2023 \$
Revenue from contracts with customers	3	199,249,881	213,656,537
Other income	4(a)	14,327,825	10,208,681
Other gains/(losses) – net	4(b)	1,112,950	4,099,033
Lottery prizes, marketing and commission expenses		(93,056,067)	(95,879,840)
Employee benefits expense		(67,876,734)	(71,017,709)
Donations and welfare expenses	5(b)	(15,872,181)	(17,735,104)
IT and communications expenses		(6,823,999)	(7,674,047)
Depreciation and amortisation expense		(7,388,685)	(6,667,756)
Contractors and consultants		(3,201,786)	(2,203,151)
Property expenses		(5,070,831)	(5,466,213)
Meeting and travel expenses		(1,414,680)	(1,512,858)
Bank and merchant fees		(1,701,041)	(1,767,464)
Support services expenses		(474,769)	(637,828)
Other expenses		(4,321,785)	(4,166,443)
Finance costs	4(c)	(527,940)	(388,681)
Surplus for the year		6,960,158	12,847,157
Other comprehensive income			
<i>Item that may be reclassified to profit or loss</i>			
Changes in the fair value of financial assets at fair value through other comprehensive income	20(a)	3,997,095	2,816,395
Other comprehensive income for the year		3,997,095	2,816,395
Total comprehensive income for the year		10,957,253	15,663,552

Returned & Services League of Australia (Queensland Branch)
Consolidated balance sheet
As at 31 December 2024

	Notes	2024 \$	2023 \$
ASSETS			
Current assets			
Cash and cash equivalents	6	48,671,333	78,182,132
Trade and other receivables	7	3,491,752	2,861,053
Inventories	8	50,584,491	47,688,076
Financial assets at amortised cost	9	45,289,870	18,326,745
Other assets	16	8,807,841	8,766,659
Total current assets		156,845,287	155,824,665
Non-current assets			
Inventories	8	43,286,670	39,617,086
Property, plant and equipment	10	32,156,206	34,957,553
Right-of-use assets	12	7,226,378	7,556,782
Investment properties	11	9,189,680	8,932,599
Intangible assets	13	8,555,690	9,493,569
Financial assets at fair value through profit or loss	14	63,477,787	55,901,158
Financial assets at fair value through other comprehensive income	15	44,298,633	41,208,071
Other assets	16	2,701,332	1,927,795
Total non-current assets		210,892,376	199,594,613
Total assets		367,737,663	355,419,278
LIABILITIES			
Current liabilities			
Trade and other payables	17	8,166,488	9,327,937
Contract liabilities	3(a)	12,698,064	13,528,960
Lease liabilities	12	1,982,743	1,462,417
Deferred revenue	18	2,981,283	2,659
Employee benefit obligations	19	4,775,704	4,478,190
Total current liabilities		30,604,282	28,800,163
Non-current liabilities			
Lease liabilities	12	5,712,028	6,490,244
Employee benefit obligations	19	1,369,848	1,034,619
Total non-current liabilities		7,081,876	7,524,863
Total liabilities		37,686,158	36,325,026
Net assets		330,051,505	319,094,252
EQUITY			
Other reserves	20(a)	6,382,106	2,385,011
Retained earnings	20(b)	323,669,399	316,709,241
Total equity		330,051,505	319,094,252

Returned & Services League of Australia (Queensland Branch)
Consolidated statement of changes in equity
For the year ended 31 December 2024

	Other reserves \$	Accumulated funds \$	Total equity \$
Balance at 1 January 2023	(431,384)	303,862,084	303,430,700
Surplus for the year	-	12,847,157	12,847,157
Other comprehensive income	2,816,395	-	2,816,395
Total comprehensive income for the year	2,816,395	12,847,157	15,663,552
Balance at 31 December 2023	2,385,011	316,709,241	319,094,252
Balance at 1 January 2024	2,385,011	316,709,241	319,094,252
Surplus for the year	-	6,960,158	6,960,158
Other comprehensive income	3,997,095	-	3,997,095
Total comprehensive income for the year	3,997,095	6,960,158	10,957,253
Balance at 31 December 2024	6,382,106	323,669,399	330,051,505

Returned & Services League of Australia (Queensland Branch)
Consolidated statement of cash flows
For the year ended 31 December 2024

Notes	2024 \$	2023 \$
Cash flows from operating activities		
Surplus for the year	6,960,158	12,847,157
Depreciation and amortisation	7,388,685	6,667,756
Impairment reversal on non-operating balance sheet items	(2,000)	(440,970)
Net loss on disposal of intangibles and plant and equipment	1,185,060	109,769
Fair value gains on financial assets at fair value through profit or loss	(1,713,298)	(4,233,394)
Change in operating assets and liabilities:		
(Increase)/decrease in trade and other receivables	(615,711)	554,720
(Increase)/decrease in inventories	(6,566,000)	3,080,737
(Increase)/decrease in contract assets, prepayments and other operating assets	(829,704)	4,606,016
Increase/(decrease) in trade and other payables and contract liabilities	986,279	(2,297,064)
Increase in other operating liabilities	632,741	1,156,599
Net cash inflow from operating activities	7,426,210	22,051,326
Cash flows from investing activities		
Payments for property, plant and equipment	(2,412,187)	(3,622,187)
Transfers (to)/from investments	(31,919,922)	(26,285,836)
Payments for intangibles	(1,346,135)	(1,974,175)
Repayment of loans to related parties	2,000	37,513
Proceeds from sale of non-current assets	660,571	408,128
Net cash (outflow) from investing activities	(35,015,673)	(31,436,557)
Cash flows from financing activities		
Principal elements of lease payments	(1,921,336)	(1,629,071)
Net cash (outflow) from financing activities	(1,921,336)	(1,629,071)
Net (decrease) in cash and cash equivalents	(29,510,799)	(11,014,302)
Cash and cash equivalents at the beginning of the financial year	78,182,132	89,196,434
Cash and cash equivalents at end of year	48,671,333	78,182,132

1 Summary of material accounting policies

This note provides a list of all material accounting policies adopted in the preparation of this consolidated financial report. These policies have been consistently applied to all the years presented, unless otherwise stated. The financial report is for the Group consisting of Returned & Services League of Australia (Queensland Branch) and its subsidiary.

(a) Basis of preparation

This general purpose financial report has been prepared in accordance with Australian Accounting Standards and Interpretations issued by the Australian Accounting Standards Board, the *Collections Act 1966 (Qld)*, the *Australian Charities and Not-for-profits Commission Act 2012 (ACNC Act 2012)* and the *Charitable Fundraising Act 1991 (NSW)*. Returned & Services League of Australia (Queensland Branch) is a not-for-profit entity for the purpose of preparing the financial report.

(i) Compliance with Australian Accounting Standards - Reduced Disclosure Requirements

The consolidated financial report of the Group complies with Australian Accounting Standards - Simplified Disclosure Requirements as issued by the Australian Accounting Standards Board (AASB).

(ii) Historical cost convention

The financial report has been prepared on a historical cost basis, except for certain financial assets measured at fair value.

(iii) New standards and interpretations not yet adopted

There are no standards that are not yet effective and that would be expected to have a material impact on the entity in the current or future reporting years and on foreseeable future transactions.

(iv) Critical accounting estimates

The preparation of the financial report requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Group's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial report, are disclosed in note 2.

(v) Comparatives

Comparatives have been reclassified, where appropriate, to enhance comparability.

(b) Principles of consolidation

The consolidated financial report incorporates the assets and liabilities of all subsidiaries of Returned & Services League of Australia (Queensland Branch) ('parent entity') as at 31 December 2024 and the results of its subsidiary for the year then ended. Returned & Services League of Australia (Queensland Branch) and its subsidiary together are referred to in this financial report as the Group or the consolidated entity.

(i) Subsidiaries

Subsidiaries are all entities (including structured entities) over which the Group has control. The Group controls an entity where the Group is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the activities of the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group. They are deconsolidated from the date that control ceases.

Intercompany transactions, balances and unrealised gains on transactions between group companies are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the transferred asset. Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the Group.

The Returned & Services League of Australia (Queensland Branch) has a single subsidiary, Mates4Mates Limited, of which the Returned & Services League of Australia (Queensland Branch) is the single member of the company.

1 Summary of material accounting policies (continued)

(c) Revenue recognition

Revenue from contracts with customers is recognised by reference to each distinct performance obligation in the contract with the customer. Revenue from contracts with customers is measured at its transaction price, being the amount of consideration which the Group expects to be entitled in exchange for transferring promised goods or services to a customer, net of goods and service tax, returns, rebates and discounts. Transaction price is allocated to each performance obligation on the basis of the relative standalone selling prices of each distinct good or services promised in the contract. Depending on the substance of the contract, revenue is recognised when the performance obligation is satisfied, which may be at a point in time or over time.

The Group recognises other revenue when the amount of revenue can be reliably measured, it is probable that future economic benefits will flow to the entity and specific criteria have been met for each of the Group's activities as described below. The Group bases its estimates on historical results, taking into consideration the type of customer, the type of transaction and the specifics of each arrangement.

Revenue is recognised for the major business activities using the methods outlined below.

(i) Lottery ticket sales

Revenue primarily comprises funds raised from sales of lottery tickets. Revenue is recognised at a point in time once the lottery has closed and the lottery is drawn. Revenue for lotteries which have not been closed and drawn are treated as a contract liability.

(ii) Sale of goods

Revenue from the sale of goods is recognised at the point in time when the Group delivers a product to the customer.

(iii) Rental income

Rental income on investment properties is accounted for on a straight-line basis over the lease term. Contingent rentals are recognised as income in the periods when they are earned.

(iv) Interest income

Interest income is recognised using the effective interest method. When a receivable is impaired, the Group reduces the carrying amount to its recoverable amount, being the estimated future cash flow discounted at the original effective interest rate of the instrument, and continues unwinding the discount as interest income. Interest income on impaired loans is recognised using the original effective interest rate.

(v) Dividends

Dividends are recognised as revenue when the right to receive payment is established.

(d) Grants

Grants are recognised at their fair value where there is a reasonable assurance that the grant will be received and the Group will comply with all attached conditions. Assets arising from grants in the scope of AASB 1058 are recognised at their fair value when the asset is received. Grants where there are specific performance obligations are treated as within the scope of AASB 15.

(e) Income tax

No provision for income tax has been raised as the Returned & Services League of Australia (Queensland Branch) operates solely as a charitable non-profit group. It is established to promote the interests and welfare of former and serving members of the Australian Defence Force and their dependants, in order to carry out commemorative and patriotic activities. Accordingly, the Returned & Services League of Australia (Queensland Branch) is registered as a Taxation Concession Charity (TCC) by the Australian Charities and Not-for-profits Commission (ACNC) and as such is not liable for income tax as the Group maintains such registration.

(f) Leases

The Group leases various premises and vehicles. Rental contracts are typically made for fixed periods of 12 months to 5 years, but may have extension options as described below.

1 Summary of material accounting policies (continued)

(f) Leases (continued)

Contracts may contain both lease and non-lease components. The Group allocates the consideration in the contract to the lease and non-lease components based on their relative stand-alone prices. However, for leases of real estate for which the Group is a lessee, it has elected not to separate lease and non-lease components and instead accounts for these as a single lease component.

Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. The lease agreements do not impose any covenants other than the security interests in the leased assets that are held by the lessor. Leased assets may not be used as security for borrowing purposes.

Leases are recognised as a right-of-use asset and a corresponding liability at the date at which the leased asset is available for use by the Group.

Assets and liabilities arising from a lease are initially measured on a present value basis. Lease liabilities include the net present value of the following lease payments:

- fixed payments (including in-substance fixed payments), less any lease incentives receivable,
- variable lease payment that are based on an index or a rate, initially measured using the index or rate as at the commencement date,
- amounts expected to be payable by the Group under residual value guarantees,
- the exercise price of a purchase option if the Group is reasonably certain to exercise that option, and
- payments of penalties for terminating the lease, if the lease term reflects the Group exercising that option.

Lease payments to be made under reasonably certain extension options are also included in the measurement of the liability.

The lease payments are discounted using the interest rate implicit in the lease. If that rate cannot be readily determined, which is generally the case for leases in the Group, the lessee's incremental borrowing rate is used, being the rate that the individual lessee would have to pay to borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions.

To determine the incremental borrowing rate, the Group:

- where possible, uses recent third-party financing received by the individual lessee as a starting point, adjusted to reflect changes in financing conditions since third party financing was received,
- makes adjustments specific to the lease, eg term and security.

Lease payments are allocated between principal and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

Right-of-use assets are measured at cost comprising the following:

- the amount of the initial measurement of lease liability,
- any lease payments made at or before the commencement date less any lease incentives received,
- any initial direct costs, and
- restoration costs.

Right-of-use assets are generally depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis. If the Group is reasonably certain to exercise a purchase option, the right-of-use asset is depreciated over the underlying asset's useful life.

Payments associated with short-term leases of equipment and vehicles and all leases of low-value assets are recognised on a straight-line basis as an expense in profit or loss. Short-term leases are leases with a lease term of 12 months or less. Low-value assets comprise IT equipment and small items of office furniture.

1 Summary of material accounting policies (continued)

(f) Leases (continued)

Extension and termination options

Extension and termination options are included in a number of property and equipment leases across the Group. These are used to maximise operational flexibility in terms of managing the assets used in the Group's operations. The majority of extension and termination options held are exercisable only by the Group and not by the respective lessor.

(g) Impairment of assets

Intangible assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment, or more frequently if events or changes in circumstances indicate that they might be impaired. Other assets are tested for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs of disposal and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash inflows which are largely independent of the cash inflows from other assets or groups of assets (cash-generating units). Non-financial assets that suffered an impairment are reviewed for possible reversal of the impairment at the end of each reporting year.

(h) Cash and cash equivalents

For the purpose of presentation in the consolidated statement of cash flows, cash and cash equivalents includes cash on hand, deposits held at call with financial institutions, other short-term and highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

(i) Trade receivables

Trade receivables are amounts due from customers for goods sold or services performed in the ordinary course of business. They are generally due for settlement within 30 days and are therefore all classified as current. Trade receivables are recognised initially at the amount of consideration that is unconditional unless they contain significant financing components, when they are recognised at fair value. The Group holds the trade receivables with the objective of collecting the contractual cash flows and therefore measures them subsequently at amortised cost using the effective interest method.

The Group applies the AASB 9 simplified approach to measuring expected credit losses which uses a lifetime expected loss allowance for all trade receivables and contract assets.

To measure the expected credit losses, trade receivables have been grouped based on shared credit risk characteristics and the days past due. The contract assets have substantially the same risk characteristics as the trade receivables for the same types of contracts. The Group has therefore concluded that the expected loss rates for trade receivables are a reasonable approximation of the loss rates for the contract assets. The expected loss rates are based on the payment profiles of sales over a period of 36 months and the corresponding historical credit losses experienced within this period.

(j) Inventories

(i) Goods

Inventories of goods purchased for resale are valued at cost less provision for obsolete inventory. The cost of bringing each item to its present location and condition is determined on a first-in, first-out basis. Recoverable amount is based on lower of cost and replaceable cost if the entity was deprived of the asset.

(ii) Art Union properties

Art Union properties which have not yet been included as a prize in a lottery draw at 31 December 2024 are included in the consolidated balance sheet as inventories. These are stated at the lower of net realisable value recorded as a cost less provision for impairment. Cost is assigned to an asset by specific identification including costs of acquisition, development costs, and any other costs incurred in bringing the inventory item to its present condition. Net realisable value considers the income an associated lottery draw would be estimated to make less estimated costs of running the draw.

1 Summary of material accounting policies (continued)

(j) Inventories (continued)

(ii) Art Union properties (continued)

The cost of Art Union properties acquired under contracts entered into but not yet settled as at balance date are not taken up as inventories, unless all contractual conditions have been fulfilled such that there is virtual certainty of completion to enable transfer of title and benefit to the property. Such costs are recognised as prepayments.

Should an Art Union property no longer be allocated to a future draw, it is held for resale with net realisable value the estimated selling price in the ordinary course of business.

(k) Property, plant and equipment

Property, plant and equipment is stated at historical cost less accumulated depreciation and accumulated impairment losses. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably. The carrying amount of any component accounted for as a separate asset is derecognised when replaced. All other repairs and maintenance are charged to profit or loss during the reporting year in which they are incurred.

Depreciation is calculated using the straight-line method to allocate the cost of the assets, net of their residual values, over their estimated useful lives or, in the case of leasehold improvements, the shorter lease term as follows:

• Buildings	2.5%
• Plant and equipment	10% - 40%
• Leasehold improvements	5%
• Motor vehicles	12.5% - 20%

The assets residual values and useful lives are reviewed, and adjusted if appropriate, at the end of each reporting year.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount (note 1(g)).

Gains and losses on disposals are determined by comparing proceeds with carrying amount. These are included in profit or loss.

(l) Investment properties

Investment properties are held for long-term rental yields and are not occupied by the Group. They are carried at cost including transaction costs, less accumulated depreciation and impairment charges.

The cost of properties acquired under contracts entered into but not yet settled as at balance date are not taken up as investment properties unless all contractual conditions have been fulfilled such that there is virtual certainty of completion to enable transfer of title and benefit to the property. Such costs are recognised as prepayments.

Investment properties (other than land) are depreciated over their useful lives to the Group commencing from the time the asset is held ready for use. Depreciation is calculated on a straight line basis over the expected useful economic life of the assets at 2.5%.

1 Summary of material accounting policies (continued)

(m) Intangible assets

(i) Software

Software including cloud software

Software as a Service (SaaS) arrangements are service contracts providing the Group with the right to access the cloud provider's application software over the contract period. On commencement of a new contract with a cloud-based provider, the Group will assess whether there is control surrounding the underlying software and whether this will provide a future economic benefit to the Group. Where the Group will obtain a future economic benefit and can restrict access to the software, an intangible asset will be recognised. All customisation and configuration relating to this asset will be capitalised where the implementation has been performed by the SaaS provider and the improvements are considered 'not distinct' within the software. The Group defines the configuration and customisation to be 'not distinct' when the adaptations to the software significantly enhance or modify the product and are no longer easily identifiable from the original software. Where the Group incurs costs surrounding a SaaS arrangement that do not result in the recognition of an intangible asset, the Group then considers who provided the configuration and customisation services and whether these services are 'distinct' or 'not distinct'. Where the services are provided by the SaaS supplier and are considered 'not distinct', the cost will be expensed over the contract term of the software. However, where the services are considered 'distinct', the costs will be expensed when the service is received. The Group will review the costs incurred relating to SaaS arrangements at the end of every reporting period to assess whether they meet the definition of an intangible asset. Any changes to the amortisation or depreciation rates that are applied will be treated as a change in accounting estimate. The Group has historically capitalised all configuration and customisation as an intangible asset in the consolidated balance sheet.

In-house software

Development costs that are directly attributable to the design and testing of identifiable and unique software products controlled by the Group are recognised as intangible assets when the following criteria are met:

- it is technically feasible to complete the software so that it will be available for use
- management intends to complete the software and use or sell it
- there is an ability to use or sell the software
- it can be demonstrated how the software will generate probable future economic benefits
- adequate technical, financial and other resources to complete the development and to use or sell the software are available, and
- the expenditure attributable to the software during its development can be reliably measured.

Directly attributable costs of materials, hardware and services used or consumed in generating the software have been recognised, including costs of employee benefits. Development costs not meeting these criteria for capitalisation are expensed as incurred and included in the ordinary business operations. Costs associated with maintaining software programmes are recognised as an expense as incurred. A software development pool has been used to allocate software expenditure that is incurred on developing (or on having developed) in-house software that is intended to be used solely for a taxable purpose. Software has a finite life and is carried at cost less any accumulated amortisation and any impairment losses.

The Group amortises software with a limited useful life using the straight-line method at 10% - 40%.

(n) Investments and other financial assets

(i) Classification

The Group classifies its financial assets in the following measurement categories:

- those to be measured subsequently at fair value (either through other comprehensive income, or through profit or loss), and
- those to be measured at amortised cost.

1 Summary of material accounting policies (continued)

(n) Investments and other financial assets (continued)

(i) Classification (continued)

The classification depends on the entity's business model for managing the financial assets and the contractual terms of the cash flows.

For assets measured at fair value, gains and losses will either be recorded in profit or loss or other comprehensive income. For investments in equity instruments, this will depend on whether the Group has made an irrevocable election at the time of initial recognition to account for the equity investment at fair value through other comprehensive income (FVOCI).

(ii) Measurement

At initial recognition, the Group measures a financial asset at its fair value plus, in the case of a financial asset not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of the financial asset. Transaction costs of financial assets carried at fair value through profit or loss are expensed in profit or loss.

(iii) Debt instruments

Subsequent measurement of debt instruments depends on the Group's business model for managing the asset and the cash flow characteristics of the asset. There are two measurement categories into which the Group classifies its debt instruments:

Bank fixed rate term deposits (note 9)

Amortised cost: Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. Interest income from these financial assets is included in finance income using the effective interest rate method. Any gain or loss arising on derecognition is recognised directly in profit or loss and presented in other gains/(losses) together with foreign exchange gains and losses. Impairment losses are presented in other gains/(losses) in the consolidated statement of profit or loss and other comprehensive income.

Corporate bonds, unit trust bonds and hedge funds (note 15)

FVOCI: Assets that are held for collection of contractual cash flows and for selling the financial assets, where the assets' cash flows represent solely payments of principal and interest, are measured at FVOCI. Movements in the carrying amount are taken through OCI, except for the recognition of impairment gains or losses, interest income and foreign exchange gains and losses which are recognised in profit or loss. When the financial asset is derecognised, the cumulative gain or loss previously recognised in OCI is reclassified from equity to profit or loss and recognised in other gains/(losses).

(iv) Equity instruments

Equity securities, unit trust equity and managed funds (note 14)

The Group subsequently measures all equity investments at fair value. The Group's management has not elected to present fair value gains and losses on equity investments in other comprehensive income. Changes in the fair value of financial assets at fair value through profit or loss are recognised in other gain/(losses) in the consolidated statement of profit or loss and other comprehensive income as applicable.

Dividends from such investments continue to be recognised in profit or loss as other income when the Group's right to receive payments is established.

(v) Impairment

The Group assesses on a forward looking basis the expected credit losses associated with its assets carried at amortised cost and FVOCI. The impairment methodology applied depends on whether there has been a significant increase in credit risk.

For trade receivables only, the Group applies the simplified approach permitted by AASB 9, which requires expected lifetime losses to be recognised from initial recognition of the receivables.

1 Summary of material accounting policies (continued)

(o) Trade and other payables

These amounts represent liabilities for goods and services provided to the Group prior to the end of financial year which are unpaid. The amounts are unsecured and are usually paid within 30 days of recognition. Trade and other payables are presented as current liabilities unless payment is not due within 12 months from the reporting date. They are recognised initially at their fair value and subsequently measured at amortised cost using the effective interest method.

(p) Employee benefits

(i) Short-term obligations

Liabilities for wages and salaries, including non-monetary benefits and accumulating sick leave that are expected to be settled wholly within 12 months after the end of the period in which the employees render the related service are recognised in respect of employees' services up to the end of the reporting period and are measured at the amounts expected to be paid when the liabilities are settled. The liabilities for annual leave are presented as current employee benefit obligations in the consolidated balance sheet. The liabilities for wages payable are presented as current other payables in the consolidated balance sheet.

(ii) Other long-term employee benefit obligations

The Group has liabilities for long service leave and annual leave that are not expected to be settled wholly within 12 months after the end of the period in which the employees render the related service. They are therefore measured as the present value of expected future payments to be made in respect of services provided by employees up to the end of the reporting period using the projected unit credit method. Consideration is given to expected future wage and salary levels, experience of employee departures and periods of service. Expected future payments are discounted using market yields at the end of the reporting period of corporate bonds with terms and currencies that match, as closely as possible, the estimated future cash outflows. Remeasurements as a result of experience adjustments and changes in actuarial assumptions are recognised in profit or loss.

The obligations are presented as current liabilities in the consolidated balance sheet if the entity does not have an unconditional right to defer settlement for at least twelve months after the reporting date, regardless of when the actual settlement is expected to occur.

(iii) Retirement benefit obligations

Contributions to the defined contribution section of the Group's superannuation plan and other independent defined contribution superannuation funds are recognised as an expense as they become payable. Prepaid contributions are recognised as an asset to the extent that a cash refund or a reduction in the future payments is available.

(q) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of associated GST, unless the GST incurred is not recoverable from the taxation authority. In this case it is recognised as part of the cost of acquisition of the asset or as part of the expense.

Receivables and payables are stated inclusive of the amount of GST receivable or payable. The net amount of GST recoverable from, or payable to, the taxation authority is included with other receivables or payables in the consolidated balance sheet.

Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to the taxation authority, are presented as operating cash flows.

2 Critical estimates and judgements

The preparation of financial statements requires the use of accounting estimates which, by definition, will seldom equal the actual results. Management also needs to exercise judgement in applying the Group's accounting policies.

(a) Significant estimates and judgements

Estimates and judgements are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on the entity and that are believed to be reasonable under the circumstances.

(b) Critical accounting estimates and assumptions

The Group makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

(i) Estimated impairment of assets

The Group tests annually whether assets suffered any impairment, in accordance with the accounting policy stated in note 1(g), note 1(m) and note 1(n).

3 Revenue from contracts with customers

The Group derives revenue from the transfer of goods and services at a point in time as follows:

	2024	2023
	\$	\$
Sale of goods	12,408	22,585
Lottery ticket sales	199,237,473	213,633,952
	<u>199,249,881</u>	<u>213,656,537</u>

(a) Assets and liabilities related to contracts with customers

	2024	2023
	\$	\$
Current other assets - contract costs	8,807,841	8,766,659
Non-current other assets - contract costs	2,701,332	1,927,795
Total contract costs	<u>11,509,173</u>	<u>10,694,454</u>
Contract liability - advance ticket sales	<u>(12,698,064)</u>	<u>(13,528,960)</u>

4 Other income and expense items

(a) Other income

	2024	2023
	\$	\$
Rental income	2,710,658	2,536,913
Interest income	4,130,907	3,225,303
Dividends	3,887,552	2,058,925
Donations	1,417,571	822,132
Grant income	1,334,515	1,067,865
Sundry income	846,622	497,543
	<u>14,327,825</u>	<u>10,208,681</u>

(b) Other gains/(losses)

	2024	2023
	\$	\$
Net (loss)/gain on disposal of non-current assets and inventory	(1,185,060)	(109,769)
Net fair value gains on financial assets at fair value through profit or loss	1,713,298	4,233,394
Net impairment reversal/(expense)	584,712	(24,592)
	<u>1,112,950</u>	<u>4,099,033</u>

(c) Finance costs

	2024	2023
	\$	\$
Interest and finance charges paid/payable for lease liabilities	(527,940)	(388,681)
Finance costs expensed	<u>(527,940)</u>	<u>(388,681)</u>

Notes
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5 Income and expenditure - fundraising appeals

This disclosure is made to provide clarity on sources of fundraising appeals and expenditure directly applied towards the charitable purpose and is a requirement of *NSW Charitable Fundraising Act (1991)*. It is also considered relevant to the members of the organisation to provide additional information on direct expenses towards charitable purpose as this is not readily available from the presentation of the consolidated statement of profit or loss and other comprehensive income.

(a) Details of aggregate gross income and total expenses directly related to fundraising appeals:

	2024	2023
	\$	\$
Gross proceeds of fundraising appeals (as defined by the Act)	199,505,945	213,750,950
Cost of fundraising appeals	<u>(100,048,338)</u>	<u>(105,907,297)</u>
Gross surplus obtained from fundraising appeals	<u>99,457,607</u>	<u>107,843,653</u>

Fundraising appeals is primarily made up of the lottery operations. The cost of fundraising appeals includes payments made to traders where they have been engaged to assist with lottery ticket sales.

(b) Expenditure directly applied to the charitable purpose

	2024	2023
	\$	\$
Donations and sponsorship	(15,872,181)	(17,735,103)
Veteran services and compliance	(23,769,179)	(24,956,475)
Welfare property expenditure	<u>(7,578,969)</u>	<u>(5,742,355)</u>
Total charitable expenditure	<u>(47,220,329)</u>	<u>(48,433,933)</u>

Other expenditure of an indirect or overhead nature which supports fundraising activity and the provision of charitable activities is not included in the above tables.

6 Cash and cash equivalents

	2024	2023
	\$	\$
Cash at bank and in hand	36,819,348	64,423,735
Deposits at call	11,486,929	12,000,000
Cash held by investment manager	<u>365,056</u>	<u>1,758,397</u>
	<u>48,671,333</u>	<u>78,182,132</u>

(a) Interest rates

Cash at bank earns interest at floating rates based on daily deposit rates.

(b) Restricted cash

The cash and cash equivalents held by the Group disclosed above and in the consolidated statement of cash flows include \$2,981,283 (2023: \$nil) which are held by Group on behalf of external parties or for other purposes such as guarantees and unspent government grants. These deposits are subject to restrictions and are therefore not available for general or discretionary use by the entities in the Group.

7 Trade and other receivables

	2024			2023		
	Current	Non-current	Total	Current	Non-current	Total
	\$	\$	\$	\$	\$	\$
Trade receivables	207,728	-	207,728	921,440	-	921,440
Loss allowance	<u>(3,471)</u>	<u>-</u>	<u>(3,471)</u>	<u>(586,568)</u>	<u>-</u>	<u>(586,568)</u>
	204,257	-	204,257	334,872	-	334,872
Other receivables	88,516	-	88,516	31,101	-	31,101
GST receivable	1,449,403	-	1,449,403	760,490	-	760,490
Prepayments	1,749,576	-	1,749,576	1,734,590	-	1,734,590
Loans to related parties (a)	-	1,166,950	1,166,950	-	1,168,950	1,168,950
Loss allowance	<u>-</u>	<u>(1,166,950)</u>	<u>(1,166,950)</u>	<u>-</u>	<u>(1,168,950)</u>	<u>(1,168,950)</u>
	<u>3,491,752</u>	<u>-</u>	<u>3,491,752</u>	<u>2,861,053</u>	<u>-</u>	<u>2,861,053</u>

(a) Loans to related parties

	2024	2023
	\$	\$
Loans to sub branches:		
Bowen	24,000	26,000
Charters Towers	<u>1,142,950</u>	<u>1,142,950</u>
	<u>1,166,950</u>	<u>1,168,950</u>

Bowen

The loan was established on 23 July 2013 and is secured by a mortgage over the property situated at 38 Williams St, Bowen. The loan has been fully impaired.

Charters Towers

The loan was established on 24 May 2012 and is secured by a mortgage over the property situated at 8-10 Prior Street, Charters Towers. The loan has been fully impaired.

8 Inventories

	2024			2023		
	Current	Non-current	Total	Current	Non-current	Total
	\$	\$	\$	\$	\$	\$
Art Union						
Art Union prize inventory	50,848,166	43,286,670	94,134,836	47,951,751	39,617,086	87,568,837
Provision for impairment - prize inventory	<u>(263,675)</u>	<u>-</u>	<u>(263,675)</u>	<u>(263,675)</u>	<u>-</u>	<u>(263,675)</u>
	<u>50,584,491</u>	<u>43,286,670</u>	<u>93,871,161</u>	<u>47,688,076</u>	<u>39,617,086</u>	<u>87,305,162</u>

9 Financial assets at amortised cost

	2024			2023		
	Current \$	Non-current \$	Total \$	Current \$	Non-current \$	Total \$
Bank fixed rate term deposits	45,289,870	- 45,289,870	18,241,074	- 18,241,074		
Other financial assets	-	-	85,671	- 85,671		
	<u>45,289,870</u>	<u>- 45,289,870</u>	<u>18,326,745</u>	<u>- 18,326,745</u>		

Bank fixed rate term deposits, including those managed by Willis Towers Watson are made for varying periods, on average six months, depending on the group's cash requirements. These deposits earn interest at variable rates between 4.25% - 5.22% (2023: 3.20% - 5.11%). All monies are invested with A+ rated Australian banks.

The Group classifies its financial assets as at amortised cost only if both of the following criteria are met:

- the asset is held within a business model whose objective is to collect the contractual cash flows, and
- the contractual terms give rise to cash flows that are solely payments of principal and interest.

10 Non-current assets - Property, plant and equipment

Non-current	Land and buildings \$	Plant and equipment \$	Motor vehicles \$	Assets under construction \$	Total \$
At 31 December 2023					
Cost	39,018,216	12,645,645	83,265	1,990,246	53,737,372
Accumulated depreciation	(14,275,198)	(4,422,030)	(82,591)	-	(18,779,819)
Net book amount	<u>24,743,018</u>	<u>8,223,615</u>	<u>674</u>	<u>1,990,246</u>	<u>34,957,553</u>
Year ended 31 December 2024					
Opening net book amount	24,743,018	8,223,615	674	1,990,246	34,957,553
Additions	-	32,065	-	2,380,122	2,412,187
Disposals	(655,950)	(457,519)	-	(666,993)	(1,780,462)
Transfers	-	1,866,678	-	(2,680,908)	(814,230)
Depreciation charge	(998,644)	(1,619,524)	(674)	-	(2,618,842)
Closing net book amount	<u>23,088,424</u>	<u>8,045,315</u>	<u>-</u>	<u>1,022,467</u>	<u>32,156,206</u>
At 31 December 2024					
Cost	37,735,656	13,254,201	83,265	1,022,467	52,095,589
Accumulated depreciation and impairment	(14,647,232)	(5,208,886)	(83,265)	-	(19,939,383)
Net book amount	<u>23,088,424</u>	<u>8,045,315</u>	<u>-</u>	<u>1,022,467</u>	<u>32,156,206</u>

11 Investment properties

	2024 \$	2023 \$
Non-current assets - at cost		
Cost	13,100,519	12,471,785
Accumulated depreciation	(3,910,839)	(3,539,186)
	<u>9,189,680</u>	<u>8,932,599</u>

Movements:

	2024 \$	2023 \$
Carrying amount at the beginning of the year	8,932,599	8,832,299
Transfers from plant and equipment	814,230	995,220
Depreciation	(491,982)	(894,920)
Disposals	(65,167)	-
	<u>9,189,680</u>	<u>8,932,599</u>

12 Leases

(a) Amounts recognised in the balance sheet

The consolidated balance sheet shows the following amounts relating to leases:

	2024 \$	2023 \$
Right-of-use assets		
Premises	6,657,849	7,010,174
Vehicles	568,529	546,608
	<u>7,226,378</u>	<u>7,556,782</u>

Additions and lease modifications to the right-of-use assets during the 2024 financial year were \$1,663,443 (2023: \$3,800,088).

	2024 \$	2023 \$
Lease liabilities		
Current	1,982,743	1,462,417
Non-current	5,712,028	6,490,244
	<u>7,694,771</u>	<u>7,952,661</u>

Future lease payments in relation to lease liabilities as at period end are as follows:

	2024 \$	2023 \$
Within one year	2,648,141	1,837,206
Later than one year but not later than five years	6,674,352	7,485,371
Later than five years	-	1,238,271
	<u>9,322,493</u>	<u>10,560,848</u>

	2024 \$	2023 \$
Future finance charges	(1,627,722)	(2,608,187)
Total lease liabilities	<u>7,694,771</u>	<u>7,952,661</u>

12 Leases (continued)

(b) Amounts recognised in the consolidated statement of profit or loss and other comprehensive income

The consolidated statement of profit or loss and other comprehensive income shows the following amounts relating to leases:

	Notes	2024 \$	2023 \$
Depreciation charge of right-of-use assets			
Premises		1,503,031	1,137,642
Vehicles		490,816	574,979
		<u>1,993,847</u>	<u>1,712,621</u>
Interest expense (included in finance cost)	4(c)	<u>527,940</u>	388,681

13 Intangible assets

	Software \$	Work in progress \$	Total \$
At 31 December 2023			
Cost	18,308,717	1,974,175	20,282,892
Accumulated amortisation and impairment	(10,789,323)	-	(10,789,323)
Net book amount	<u>7,519,394</u>	<u>1,974,175</u>	<u>9,493,569</u>
Year ended 31 December 2024			
Opening net book amount	7,519,394	1,974,175	9,493,569
Additions	-	1,346,135	1,346,135
Transfers	3,254,059	(3,254,059)	-
Amortisation charge	(2,284,014)	-	(2,284,014)
Closing net book amount	<u>8,489,439</u>	<u>66,251</u>	<u>8,555,690</u>
At 31 December 2024			
Cost	19,770,058	66,251	19,836,309
Accumulated amortisation and impairment	(11,280,619)	-	(11,280,619)
Net book amount	<u>8,489,439</u>	<u>66,251</u>	<u>8,555,690</u>

14 Financial assets at fair value through profit or loss

	2024 \$	2023 \$
Equity securities, unit trust equity and managed funds	<u>63,477,787</u>	55,901,158

The Willis Towers Watson portfolio holds a variety of investments which generate a return based on income from those investments and changes in the market value of the investments. The Group's investment portfolio can be redeemed on an at call basis at the market value of the investment at the date of redemption less certain fees and charges.

The Group classifies the following financial assets at fair value through profit or loss (FVPL):

- equity investments that are held for trading, and
- equity investments for which the entity has not elected to recognise fair value gains and losses through OCI.

15 Financial assets at fair value through other comprehensive income

	2024 \$	2023 \$
Non-current assets		
Corporate bonds, unit trust bonds and hedge funds	<u>44,298,633</u>	41,208,071

The Willis Towers Watson portfolio holds a variety of investments which generate a return based on income from those investments and changes in the market value of the investments. The Group's investment portfolio can be redeemed on an at call basis at the market value of the investment at the date of redemption less certain fees and charges.

Financial assets at fair value through other comprehensive income (FVOCI) comprise:

- Investments in corporate bonds, unit trust bonds and hedge funds which are not held for trading, and which the Group has irrevocably elected at initial recognition to recognise in this category. These are strategic investments and the Group considers this classification to be more relevant.

16 Other assets

	2024			2023		
	Current \$	Non-current \$	Total \$	Current \$	Non-current \$	Total \$
Contract costs	<u>8,807,841</u>	<u>2,701,332</u>	<u>11,509,173</u>	8,766,659	1,927,795	10,694,454

17 Trade and other payables

	2024 \$	2023 \$
Trade payables and accruals	<u>8,166,488</u>	9,327,937

18 Deferred revenue

	2024 \$	2023 \$
Government grants	<u>2,981,283</u>	2,659

19 Employee benefit obligations

	2024			2023		
	Current \$	Non- current \$	Total \$	Current \$	Non- current \$	Total \$
Leave obligations	4,775,704	1,369,848	6,145,552	4,478,190	1,034,619	5,512,809

20 Other reserves and accumulated funds

(a) Other reserves

	2024 \$	2023 \$
Financial assets at fair value through other comprehensive income	6,382,106	2,385,011

Movements:

Financial assets at fair value through other comprehensive income

Opening balance	2,385,011	(431,384)
Net gains/(losses) - gross	3,997,095	2,816,395
Balance 31 December	6,382,106	2,385,011

Financial assets at FVOCI

The Group has elected to recognise changes in the fair value of certain investments in bonds and funds in OCI, as explained in note 15. These changes are accumulated within the FVOCI reserve within equity. The Group transfers amounts from this reserve to retained earnings when the relevant securities are derecognised.

(b) Accumulated funds

Movements in accumulated funds were as follows:

	2024 \$	2023 \$
Balance 1 January	316,709,241	303,862,084
Surplus for the year	6,960,158	12,847,157
Balance 31 December	323,669,399	316,709,241

21 Contingencies

The Group had no contingent liabilities at 31 December 2024 (2023: nil).

22 Commitments

(a) Capital commitments

Significant capital expenditure contracted for at the end of the reporting year but not recognised as liabilities is as follows:

	2024 \$	2023 \$
Construction and purchase of property for future Art Unions	12,878,645	15,079,189

(b) Operating expenditure

The Group has an executed agreement with the Gallipoli Medical Research Foundation, entered into on 9 February 2022 for \$6,090,140. The term of the agreement is 5 years. The unspent commitment is \$2,436,056 which is payable in 2025 and 2026. This project will establish and deliver an online learning service and provide clinical data analysis to determine health trends.

23 Related party transactions

(a) Key management personnel compensation

	2024 \$	2023 \$
Key management personnel compensation	2,456,019	2,439,731

(b) Transactions with other related parties

The following transactions occurred with related parties:

	2024 \$	2023 \$
Payments to Districts	1,939,832	2,554,373

In addition to the above the Group also incurred indirect costs of \$3,618,031 (2023: \$3,511,010) to support the operational costs of the Districts.

During the year, the parent entity made a contribution of \$9,000,000 (2023: \$10,200,000) to its wholly-owned subsidiary Mates4Mates Limited to support the organisation's operations in the delivery of veteran services. This contribution has been fully eliminated in the consolidated financial statements of the Group.

24 Events occurring after the reporting period

No matters or circumstances have occurred subsequent to year end that has significantly affected, or may significantly affect, the operations of the Group, the results of those operations or the state of affairs of the Group or economic entity in subsequent financial years.

25 Remuneration of auditors

During the year the following fees were paid or payable for services provided by the auditor of the entity, Returned & Services League of Australia (Queensland Branch), and its related practices.

PricewaterhouseCoopers

	2024 \$	2023 \$
Audit of financial statements	145,750	141,000
Other assurance services	73,300	52,275
Assistance with the compilation of the financial statements	8,000	10,000
	<u>227,050</u>	<u>203,275</u>

26 Parent entity financial information

(a) Summary financial information

The individual financial report for the parent entity, Returned & Services League of Australia (Queensland Branch), shows the following aggregate amounts:

	2024 \$	2023 \$
Balance sheet		
Current assets	153,749,735	153,380,121
Non-current assets	206,033,033	194,786,207
Total assets	<u>359,782,768</u>	<u>348,166,328</u>
Current liabilities	29,668,564	27,887,304
Non-current liabilities	6,084,522	6,843,489
Total liabilities	<u>35,753,086</u>	<u>34,730,793</u>
Net assets	<u>324,029,682</u>	<u>313,435,535</u>
Equity		
Reserves		
Financial assets at fair value through other comprehensive income	6,382,106	2,385,011
Retained earnings	<u>317,647,576</u>	<u>311,050,524</u>
	<u>324,029,682</u>	<u>313,435,535</u>
Profit for the year	<u>6,597,054</u>	<u>11,321,311</u>
Total comprehensive income	<u>6,597,054</u>	<u>14,137,706</u>

In the directors' opinion:

- (a) the financial report and notes set out on pages 6 to 29 are in accordance with the *Collections Act 1966 (QLD)* and the *Australian Charities and Not-for-profits Commission Act 2012 (ACNC Act 2012)*, including:
 - (i) complying with Accounting Standards - Simplified Disclosure Requirements, the *Australian Charities and Not-for-profits Commission Regulation 2013* and other mandatory professional reporting requirements, and
 - (ii) giving a true and fair view of the consolidated entity's financial position as at 31 December 2024 and of its performance for the financial year ended on that date, and
- (b) there are reasonable grounds to believe that the Group will be able to pay its debts as and when they become due and payable, and
- (c) the consolidated statement of profit or loss and other comprehensive income gives a true and fair view of the all income and expenditure of the Group with respect to fundraising appeals, and
- (d) the consolidated balance sheet gives a true and fair view of the state of affairs of the Group with respect to fundraising appeals, and
- (e) the financial report and associated records of the Group have been properly kept during the year ended 31 December 2024 in accordance with the provisions of the *Charitable Fundraising Act 1991(NSW)*, the regulations under the Act and the conditions attached to Group's authority, and
- (f) the internal controls exercised by the Group are appropriate and effective in accounting for all income received and applied by the Group from any of its fundraising appeals.

This declaration is made in accordance with a resolution of the directors.



Major General Stephen Day DSC, AM
State President/Director

Brisbane
8 May 2025

Independent auditor's report

To the members of Returned & Services League of Australia (Queensland Branch)

Report on the audit of the financial report

Our opinion

In our opinion:

The accompanying financial report of Returned & Services League of Australia (Queensland Branch) (the Entity) and its controlled entities (together the Group) is in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission (ACNC) Act 2012*, including:

- (a) giving a true and fair view of the Group's financial position as at 31 December 2024 and of its financial performance for the year then ended
- (b) complying with Australian Accounting Standards - Simplified Disclosures and Division 60 of the *Australian Charities and Not-for-profits Commission Regulations 2022*.

What we have audited

The financial report comprises:

- the consolidated balance sheet as at 31 December 2024
- the consolidated statement of changes in equity for the year then ended
- the consolidated statement of cash flows for the year then ended
- the consolidated statement of profit or loss and other comprehensive income for the year then ended
- the notes to the consolidated financial statements, including material accounting policy information and other explanatory information
- the declaration of the Directors.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial report* section of our report.

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

Independence

We are independent of the Group in accordance with the ethical requirements of the Accounting Professional & Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

Other information

The Directors are responsible for the other information. The other information comprises the information included in the annual report for the year ended 31 December 2024, but does not include the financial report and our auditor's report thereon.

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

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

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

Responsibilities of the Directors for the financial report

The Directors are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards - Simplified Disclosures and the *Australian Charities and Not-for-profits Commission (ACNC) Act 2012* and for such internal control as the Directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial report

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

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: https://auasb.gov.au/media/apzlw0y/ar3_2024.pdf. This description forms part of our auditor's report.



Report on the requirements of the Charitable Fundraising Act 1991 (NSW) and Charitable Fundraising Regulation 2021 (NSW)

We have audited the financial report of the Group as required by Section 24(1) of the Charitable Fundraising Act 1991 (NSW) (the Act). The directors of the Group are responsible for the preparation and presentation of the financial report in accordance with the Act and the Charitable Fundraising Regulation 2021 (NSW) (the Regulation). Our responsibility is to express an opinion on the financial report based on our audit.

In our opinion, in all material respects:

(a) The financial report of the Group represents a true and fair view of the financial results of the fundraising appeals for the financial year ended 31 December 2024 and has been prepared in accordance with the Section 24(1) of the Act;

(b) The accounts and associated records of the Group have been properly kept, during the financial year ended 31 December 2024, in accordance with:

i. Sections 20(1), 22(1-2) and 24(1-3) of the Act; and

ii. Sections 14-1 and 17 of the Regulation;

(c) Money received as a result of fundraising appeal activities conducted by the Group during the financial year ended 31 December 2024 has been properly accounted for and applied in accordance with the Act and Regulation.

PricewaterhouseCoopers

Darren Jenns
Partner

Brisbane
8 May 2025

OUTCOME OF 2024 AGM MOTIONS

At the 2024 Annual General Meeting (AGM), RSL Queensland committed to providing updates at each State Congress on the status of any District or Sub Branch motions that were passed at the previous AGM.

You may recall that Mudgeeraba-Robina RSL Sub Branch submitted two motions that were passed at the 2024 AGM. The details and outcomes of those motions are as follows:

Motion 1: "RSL Queensland are to investigate the ability, and if possible, to add all qualified RSL volunteer compensation advocates to the RSL Queensland Provider Digital Access (PRODA) system as a volunteer member of RSL Queensland's organisation, if requested by the advocate."

Outcome of motion 1: RSL Queensland undertook a review of the PRODA system and access terms and conditions. The review found that the terms did not allow RSL Queensland to provide PRODA access to advocates who were not employed by RSL Queensland.

However, RSL Queensland understands the Sub Branch's frustration and difficulties in obtaining access to PRODA. Further investigation revealed that the underlying issue relates to the historical nature of a number of Sub Branches, which has resulted in the current management committee not being recorded on the Australian Business Register (ABR) maintained by the Australian Taxation Office.

Sub Branches are required to notify the ABR within 28 days of any changes to their registered details, including changes to the management committee. Sub Branches must also provide notification to the Office of Fair Trading and Australian Charities and Not-for-profits Commission. Once a Sub Branch's management committee details are correctly updated on the ABR, the committee members can then apply to PRODA for registration.

RSL Queensland has prepared a fact sheet to assist Sub Branches in updating their details on the ABR and accessing PRODA. Please reach out to your District Secretary for more information.

Motion 2: "RSL Queensland are to investigate, and if possible, to provide restricted access to the wellbeing/welfare database for qualified RSL volunteer wellbeing advocates. The access is to confirm if a veteran has been assigned a paid wellbeing advocate and if so the contact details of the RSL Queensland advocate. There is to be no access to notes or history."

Outcome of motion 2: RSL Queensland conducted a detailed review of this motion, involving various teams across the organisation, including Digital Business Solutions, Legal, Risk, Information Security, Data Governance and Veteran Services.

One of the key concerns identified was in relation to privacy legislation. As a large organisation, we are required to comply with the Australian Privacy Principles, which have strict requirements regarding the sharing of personal information.

Additionally, RSL Queensland's current wellbeing/welfare database does not have the capability to provide the requested level of access. Significant work would be required to the database, client engagement processes, and relevant documentation (as all clients would need to be notified of potential data sharing with Sub Branches).

When considering the privacy concerns, the technical limitations and the Board's appetite for sharing personal information, RSL Queensland is unable to provide direct access to the wellbeing/welfare database at this time.

However, the underlying issue that this motion aimed to address was 'ESO shopping' and reducing the duplication of services offered to veterans. While the requested access cannot be provided, the Veteran Services team has implemented a system to support Sub Branches. Advocates can now call RSL Queensland on 134 RSL to request confirmation of whether a client is an existing client in our database, provided the advocate first obtains verbal consent from the client to release this information.

RSL Queensland is committed to addressing concerns raised by our members. While we were unable to address the concerns in the exact manner requested by the Sub Branch, we have endeavoured to provide a response that addresses the underlying issues, while also balancing the important considerations of privacy, data security and the needs of our volunteers and clients.

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