



2025 Annual Report



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VALE

The Phillip Island RSL Recognises The Passing
Of The Following Members During 2025

Sandra Ashby

Patrick Ronald Baker

Beryl Mavis Borland

Marion Brennan

Ian Cairns

Rosemary Carroll

Vern Cleeland

Kenneth Dickson

Robert Duggan

Alan Edwards

Shirley Ferguson

Lawrence Thomas Goodman

Keith Griffin

Robert Holmes

John Jansson

Peter Jelly

Bernie Johnson

Gail Frances Johnston

Kevin Keith Kendell

Marianne Kennedy

Anthony Lovelock

Malcolm William Macarthur

Karen Macinnes

Bert Martin

Greta Mccarthy

Gloria Diana Melksham

Robert James Mitchell

Dennis Morgan

John Morris

Maureen Neale

Doreen Noble

Michael Joseph O'Keeffe

John Palmer

Wendy Pascoe

John Rodakis

Inge Royce

Brian Shugg

Peter Simonds

Pamela Spera

Jeffrey Tanner

Wayne Thompson

John Trigt

Valerie Wallis

Paul Michael Waylen

Lois Willcocks

Janet Winnett

Kevin Wood

Past Presidents

1930-40	L. Wilson
1941	F. Loton
1942	N. J. Edwards
1943	J. Bell
1944	W. Gothorp
1945	J. W. Bryce
1946	F. Hull
1947	R Burton
1948-50	D. A. Ganley
1951-53	J. M. Gardiner
1954-56	R. De La Haye
1957-58	M. Smith
1959	A. M. Rowed
1960	C. J. Stephens
1961	J. Lawrence
1962	A. J. Hamilton
1963	F. H. Ware
1964	P. B. West
1965	J. Willoughby
1966	E. J. Patton
1967-68	L. J. Webster
1960-70	K. Lang
1971-74	J. McKechnie
1975-76	N. W. Macalister
1977-79	K. L. Walsh
1980-81	D. Oxley
1982-83	K. J. Frankel
1984-85	W. L. Elder
1986	D. Oxley
1987	H. M. Grigg
1988-89	L. J. Webster
1990	A. M. Denton
1991-96	H. M. Grigg
1997-02	P. L. Lester
2003	F. J. Thumpston
2004-05	B. Goldsbury
2006	R. Gunn
2007-13	G. F. Mead
2014-17	T. Mallaghan P.J. Paul

2018 G. F. Mead OAM

2019 G. F. Mead OAM

2020-23 C.R. Thompson

Life Members

J. Bell

A. Hamilton

P. B. West

E. J. Patton

L. E. K. Lang

K. J. Frankel

L. J. Webster

H. M. Grigg

D. C. Oxley

F. J. Thumpston

P. H. Langeweg

G. F. Mead

J. A. McKechnie

M. Dean

A. Burland

R. L. Gunn

B. Shelton

B. Goldberg

C. R. Thompson

B. Goldsbury

P. Paul



Left to right back row - Michael Crump (Treasurer), Peter Paul (President), Bob Woods (Vice President), Gary Simmons (Committee Member), Ray Young (Secretary) **Left to right bottom row** - Mary Kane (Committee Member), Cheryl Overton (Committee Member), Christine Thomas (Committee Member)

Committee 2025

Peter Paul

PRESIDENT - EXEC

Convenor: Staff Liaison & PR, Committee Uniforms, Annual Dinner, Buildings & Grounds, Friday Night Raffles, Carols by the Bay, Elections, Sporting Sections.

Deputy: Succession Planning, Fleet Management, Professional Development, Day Club, Budget 2025.

Bob Woods

VICE PRESIDENT - EXEC

Convenor: Documentation Development, Succession Planning, Region 10, Men's Shed, What's On/Calendar

Deputy: Secretary, Treasurer, Appeals, Buildings & Grounds, Breakfast Club, RSL Hall of Fame.

Ray Young

SECRETARY - EXEC

Convenor: Secretary.

Deputy: PIRSL Grants/Sponsorships, Cadets, Mens Shed, What's On/Calendar.

Michael Crump

TREASURER - EXEC

Convenor: Treasurer, Budget 2025, Cadets, Memorabilia, Education/Scholarships.

Deputy: VCS Deputy.

Cheryl Overton

COMMITTEE

Convenor: VCS Chair, PIRSL Grants/Sponsorships, Community ANZAC Award, Professional Development, RSL Hall of Fame

Deputy: Carols by the Bay, Annual Dinner.

Christine Thomas

COMMITTEE

Convenor: Breakfast Club, Appeals-ANZAC/Remembrance.

Deputy: Region 10, Library.

Gary Simmons

COMMITTEE

Convenor: Day Club, Library, Membership, Fleet Management.

Deputy: Elections, Memorabilia, Avenue of Honour.

Mary Kane

COMMITTEE

Convenor: Avenue of Honour.

Deputy: Membership, Sporting Sections, Community ANZAC Award, Education/Scholarships.

ANZAC House Projects

Peter Paul, Michael Crump, Cheryl Overton, Chris S (GM), Tony Zoanetti

Vietnam Vets Day

Bob Woods, Cheryl Overton, Gary Simmons

ANZAC & Remembrance Day

Peter Paul, Cheryl Overton, Michael Crump

Cenotaph & Memorial Garden

Gary Simmons, Mary Kane

RSL custodians

Chris Thompson, Greg Mead

OUR FOUNDATION STATEMENT

From Tradition We Grow

At the heart of our identity lies a deep-rooted tradition, honouring the legacy of our veterans and the values they uphold. Built on a foundation of respect, mateship, and service, we embrace our rich heritage as we continue to evolve, ensuring that tradition remains the guiding light illuminating our path forward.

OUR MISSION

We serve as a member-based entertainment venue and a welfare organisation, supporting veterans and their families as well as the broader Phillip Island community.

OUR PURPOSE

To support veterans and their families while fostering a sense of community and camaraderie within the Phillip Island region

SERVICE

We are dedicated to serving with integrity, compassion, and excellence, prioritising the needs of our veterans, members, and community.

MATESHIP

We cultivate a team culture of camaraderie and support, standing by each other through thick and thin.

RESPECT

We are inclusive, treating everyone with dignity and fairness, valuing diversity and differences.

OUR VALUES

HONESTY

We uphold transparency and integrity in all our actions, communicating openly and truthfully.

ACCOUNTABILITY

We take responsibility for our commitments and actions, striving for excellence and continuous improvement.

OUR VISION

To be the heart of our community, fostering inclusivity and support, while providing innovative entertainment experiences and championing the well-being and empowerment of veterans and their families.

Dear Member

According to feedback from the PIRSL Committee and our Members, 2025 was a year marked by a wide range of successful commemorative, social, and community events, supported by continued membership growth.

The year also laid the foundations for our four-year Strategic Plan, meticulously developed by Charles Tuchtan, alongside a significant financial commitment to RSL Victoria in support of their long-overdue transformation. Both initiatives are vital to the long-term success and sustainability of PIRSL.

Our three major commemorative services were all well attended, both at the services themselves and back at the Club. A particular highlight of the ANZAC Dawn Service was the introduction of the Catafalque Party, led by Michael Crump. At the RSL, the Gunfire Breakfast and Carvery Lunch were in high demand and enjoyed by all. A special thank you to the staff who volunteered their time to support the day.

Students from Newhaven College delivered exceptional speeches, and we were honoured by the piping of Mack Cameron. Attendees also appreciated the poetry readings at each service. Members Tom Goode and Cheryl Overton were paired with Cowes Primary School Year 6 students Nicholas Taleski and Bonnie Bryden to read *The Reason Why* and *The Inquisitive Mind of a Child*. Both poems are planned to feature again in 2026. Thank you to Cowes Primary School for their continued support. The increased involvement of young people in our services remains a very positive sign for PIRSL.

In March, seven Committee members, along with our General Manager, visited the Australian War Memorial in Canberra and the Vietnam Veterans Memorial on ANZAC Avenue. Time was also allocated for a visit to Australian Parliament House. At the War Memorial, we had the honour of laying a wreath in remembrance of the fallen. This visit also sparked plans for a future visit to the Shrine of Remembrance and the development of organised member visitations throughout 2026. The Committee also supported the introduction of two Phillip Island secondary students to undertake the Kokoda Track walk in 2027.

Over the past two years, I have had the privilege of attending the 317 Australian Army Cadet Unit's Annual Dinner and have been impressed by the development of these young people. Congratulations to Lieutenant Michael Crump on his leadership.

Succession planning has remained a strong focus throughout the year. I have held ongoing discussions with

three younger members who are integral to our future leadership: Ray Young, Mary Kane, and Will Dwyer. Their commitment and capability position them well as the future of PIRSL.

During 2025, the Committee visited three Victorian RSL branches: Bairnsdale, Box Hill, and Dandenong. We were pleased to reciprocate their hospitality in September when they joined more than 30 other sub-branches at a conference hosted by PIRSL. The collegial spirit of the event was widely appreciated. Our special guest was the newly elected President of the Victorian Branch, Dr Mark Schroffel.

Our third Annual Dinner, held in September, was an outstanding success, welcoming over 80 guests. Guest speaker and local identity Brian Nankervis entertained the audience with stories from his 40-year career in show business. The evening was enhanced by the presentation of the ANZAC Community Award to Amanda Drennan and the Open Arms Award to staff members Sharon and Emmy-Lou. The room décor, menu, table settings, and prizes created a memorable night, and I thank Emmy-Lou and the team for their exceptional efforts.

Friday Night Meat Raffles continued to grow in popularity, with strong member attendance supporting our Veterans welfare initiatives. Suggestions for future improvements in 2026 are always welcome.

Our monthly What's On newsletter has become an important communication tool, keeping members informed and engaged across all areas of Club activity.

The year concluded with our Christmas Tree Giveaway Evening, which attracted an excellent turnout, with parking and seating at a premium. Musician Steve Wade kept the atmosphere lively and entertained many requests throughout the evening.

Finally, I extend my sincere thanks to Ray Young, Michael Crump, Cheryl Overton, and Mary Kane for their unwavering support, along with PIRSL administrators Chris Simpson, Brad Carter, and Sarah Marshall. Together, we delivered a strong year of programs while keeping the interests of our 5,500 members front of mind as we plan for the next four years. Our Club is fortunate to have such dedicated staff and volunteers, and we look forward to an exciting period ahead.

Yours sincerely

Peter Paul

Life Member
President

Dear Members

2025 was an exciting and challenging year for the RSL. Engagement across our activations and community events remained strong throughout the year. The Phillip Island region experienced a positive year for tourism, with high visitor numbers across school holiday periods, long weekends, and major events such as the MotoGP. These periods continued to drive strong visitation to the club.

Community Engagement and Events

This year focused on our people at the RSL, along with our veterans, members, and the broader community. Our goal for engagement and events was to bring people together to honour and celebrate the key dates on our calendar and to strengthen our connection with the community.

Anzac Day 2025

Anzac Day continues to be the most significant event on our calendar. In 2025, attendance was one of the largest I have seen over the past three years. Strong numbers attended both the Dawn and Morning Services to pay their respects.

Some of the highlights included the introduction of poetry into the service, presented by veteran Tom Goode and Cowes Primary School student Nicholas Talevski. The March following the Morning Service was also particularly meaningful, with large numbers of people lining the streets to acknowledge and honour our veterans.

RSL Victoria Regional Forum

In September, we had the pleasure of hosting the RSL Victoria Regional Forum at the Phillip Island RSL. Committees and managers from RSLs across Victoria attended the two-day forum. Many visitors also took the opportunity to experience what the island has to offer and enjoy local hospitality.

Feedback from attending RSLs was very positive, with many indicating they enjoyed their time on Phillip Island and intend to return in the future.

Facility Renovations

We are excited to commence the next stage of the Phillip Island RSL redevelopment. All drawings and specifications have now been finalised, and the project has progressed to the tender stage for an extension to the facility.

The redevelopment will significantly improve our food and beverage offering and create more welcoming, family friendly spaces. These improvements will deliver

high quality guest experiences, better services for members and the community, and additional areas for families and children to enjoy.

Staffing and Development

Throughout the year, we have focused on developing our core group of leaders within the venue, with a strong emphasis on organisational culture. Hospitality is a people focused industry, and it is important to recognise that individuals bring different learning styles and motivations to the workplace.

We have placed strong emphasis on our club values and how they are reflected in daily operations.

Over the past couple of years, the management team has made significant improvements across club operations. Looking ahead, upcoming renovations and new initiatives will provide opportunities for further skill development and learning for our team.

Veterans' Welfare Programs

Welfare support remains a core focus of our mission. During the year, we introduced and expanded a number of initiatives for veterans and their families.

Coffee Catch Ups

These monthly gatherings continue to be an important initiative that reflects our value of mateship. They provide a supportive environment for veterans to connect, share stories, and spend time together.

Veteran Supper Club

The Supper Club enjoyed another successful year, with sold out events each month. I thank the kitchen team for their continued effort in delivering special menus that allowed veterans and their families to enjoy memorable evenings together. The year concluded with a well attended Veteran Christmas Party, including group photos and gifts for all veterans.

We will continue to honour our veterans and explore new ways to bring people together for events and to commemorate important dates on the calendar.

Membership Growth and Initiatives

In 2025, Phillip Island RSL experienced its largest membership growth to date, exceeding 5,300 members.

Membership App

The membership app was developed to provide members with access to exclusive specials and club updates. Currently, more than 4,500 members actively use the app. The app includes an engaging "Pick a Poppy" game, which is played more than 20,000 times each month and encourages remembrance and community involvement.

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Members Nights

Wednesday Members Night

\$250 giveaway, happy hour, and food specials from 5 pm to 7 pm.

Thursday Members Night

\$250 giveaway, happy hour, and food specials from 5 pm to 7 pm.

Friday Members Night (Main Event)

Two prize draws at 6 pm and 8 pm, each offering \$500.

Members enjoy happy hour and food specials.

A weekly raffle with over \$1,000 in prizes continues to be strongly supported by local businesses and helps foster community engagement.

Kiosk Promotions

Members can redeem points for discounted items via the kiosk. For example, a schooner of beer can be redeemed for 700 points, compared to \$9 when purchased at the bar.

Membership Renewal Promotions

500,000 Points Giveaway

Members who renewed their membership prior to Christmas were eligible for the draw, encouraging early renewal and continued engagement.

Members Christmas Tree Giveaway

More than \$5,000 in prizes were donated for the festive season. The event included a visit from Santa, live music, and entertainment throughout the night, creating a positive and festive community atmosphere.

Courtesy Bus Service

Two courtesy buses operate to transport members safely to and from the club, supporting responsible social behaviour.

Phillip Island RSL remains a well established and vibrant community organisation dedicated to supporting veterans, their families, and the broader community. The club provides a welcoming and modern venue offering social, recreational, and support services, while actively commemorating Australia's military history through key events such as Anzac Day, Vietnam Veterans Day, and Remembrance Day.

Financial Report 2025

2025 proved to be a challenging financial year following several record years of growth. While sustaining strong growth in a regional, tourism driven market is difficult, solid progress was achieved across our revenue generating operations. Increased visitor activity on Phillip Island and strong member engagement supported

growth in food, beverage, and other income streams.

Cost pressures remained significant, particularly rising award wages, which have increased by approximately 12 percent over three years, and employer superannuation approaching 12 percent. Seasonal staffing continues to present challenges in a tourism based environment. The management team remains focused on meeting performance targets while protecting service standards and community value.

Operational highlights

Revenue growth was achieved across traded areas, with food and beverage delivering the strongest percentage increases.

Tourism and events activity increased visitation and exposure.

Other income sources, including interest, rebates, Friday night raffles, and membership growth, performed strongly. TAB and Keno revenue remained stable.

Gaming turnover improved compared to the previous year, although overall performance remained broadly flat following a record prior period.

Revenue performance

Beverage

Revenue increased 7 percent year on year, driven by peak tourism periods and targeted member offers.

Food

Revenue increased 10 percent year on year. Customer volumes were strong during peak periods, and the kitchen team met performance targets. Food cost of goods remains an area of margin pressure and continues to be actively managed.

Gaming

Gaming turnover showed some improvement on the previous year, however overall year on year performance remained flat.

Other revenue

Interest, rebates, raffles, and membership growth delivered strong results, supporting income diversification.

Key challenges and actions

Labour and employment costs remain a key challenge, driven by rising award wages and superannuation. Actions include tighter rostering, productivity initiatives, review of seasonal workforce strategies, and ongoing training to improve retention and multi skilling.

Food cost pressures will be addressed through improved procurement controls, menu engineering, portion control, and supplier negotiations.

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Seasonal staffing challenges will continue to be managed through targeted recruitment, improved onboarding, and flexible rostering.

Strategic priorities for 2026

Grow visitation and membership through targeted marketing, events, and partnerships aligned to Phillip Island tourism.

Improve margin resilience through stronger cost control, labour optimisation, and revenue mix improvements.

Enhance the member and visitor experience to convert

increased foot traffic into repeat visitation and higher per visit spend.

Strengthen governance, financial monitoring, and cost controls to support long term sustainability.

Financial Comparison: 2024 vs. 2025

The table below highlights financial performance across key areas, showing overall growth of 5 percent compared to 2024 across revenue lines. Ongoing challenges in managing business costs across all areas have contributed to a reduction in bottom line EBITDA.

Beverage				
	2025	2024	Growth	Percentage
Sales	2,321,350.64	2,156,494.16	164,856.48	7.10%
COGs	691,753.32	663,120.72	28,632.60	4.14%
Gross Profit	1,629,597.32	1,493,373.44	136,223.88	8.36%

Food				
	2025	2024	Growth	Percentage
Sales	3,332,830.14	3,007,501.63	325,328.51	10%
COGs	1,188,112.43	1,009,938.85	178,173.58	15%
Gross Profit	2,144,717.71	1,997,562.78	147,154.93	7%

Gaming				
	2025	2024	Growth	Percentage
Sales	4,145,195.61	4,093,334.36	51,861.25	1%
COGs	610,763.38	568,048.96	42,714.42	7%
Gross Profit	3,534,432.23	3,525,285.40	9,146.83	0%

Other Income				
	2025	2024	Growth	Percentage
Sales	556,644.71	610,591.30	-53,946.59	-10%
COGs	10,539.10	3,327.38	7,211.72	68%
Gross Profit	546,105.61	607,263.92	-61,158.31	-11%

Total/Summary				
	2025	2024	Growth	Percentage
Total Sales	10,356,021.10	9,867,921.44	488,099.66	5%
COGs	1,890,404.85	1,676,386.95	214,017.90	11%
Expenses	7,301,272.51	6,628,181.43	673,091.08	9%
EBITDA	1,164,343.74	1,563,353.06	-399,009.32	-34%

Continued over

General Managers Report

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Community and Sponsorship Support

Strong financial performance has enabled continued support for the local community.

Community grants and donations totalled \$35,340.73 and were distributed to a range of community groups across Phillip Island.

Sponsorships totalled \$20,671.88, with additional support provided through vouchers for fundraising activities.

The 2026 Grants Program will reopen in April, allowing community groups to apply for funding. Further details will be available on the club's website and through advertising.

Looking Ahead

The Phillip Island RSL Sub-Branch remains focused on continued progress in 2026 and beyond.

Planning for Stage 3 renovations is well advanced, with the project currently in the tender phase. By the time of the AGM in late March, the venue is expected to be in a position to award the tender and progress to the next stage of redevelopment.

Staff development will remain a priority as new areas of

the business come online. Continued investment in skills and leadership capability will support future growth and performance.

Customer experience remains central to our operations. Service is one of the core values of the Phillip Island RSL, and the team is committed to delivering high quality service to all members and guests.

These priorities will ensure the Phillip Island RSL Sub-Branch continues to grow and maintain its position as a valued community hub.

Acknowledgements

I would like to thank our staff for their professionalism and hard work throughout a demanding year, our volunteers and committee for their leadership and guidance, and our members and visitors for their continued support.

I look forward to another successful year at the Phillip Island RSL Sub Branch in 2026.

Thank You

Chris Simpson

General Manager

Secretaries Report

Dear Members

Having spent the last twelve months in the role as Secretary I have seen many changes in the way we continue to develop and improve our business plan in step with the restructuring being conducted within RSL Victoria.

The role of Secretary remains the same with being the "Public Officer" for the PIRSL, inwards and outwards correspondence, maintaining the agenda for our Finance, Audit and Risk Management (FARM) Executive and Committee Meetings.

The major change in our business planning will be new

Strategic Plan and Governance Charter which will be of significant assistance as we continue to grow our business.

I would like to thank our President, Committee Members and all of the Admin team who have provided assistance and guidance with great patience over the last twelve months.

Thank You

Ray Young

Secretary

Dear Members

The 2025 financial year has shown steady and positive growth for Phillip Island RSL. Full financial details are provided within this AGM Annual Report for members to review.

This year, rather than focusing solely on figures, I would like to highlight the level of support Phillip Island RSL provides to our Veteran community. While there has been discussion across Victoria regarding the level of financial support provided by some sub-branches, I can confidently speak about the strong support system in place at Phillip Island RSL.

Phillip Island RSL employs two full-time advocates, Lawrence Buck and Andrew Tolley, both funded by PIRSL. Supporting Veterans remains the core purpose of our organisation, and to continue this work, our business must grow and diversify.

During the 2025 calendar year, Phillip Island RSL contributed a total of \$706,984 towards Veteran welfare and community support.

This support includes, but is not limited to:

- Veteran welfare programs and advocacy
- Subsidised Veteran dinners
- Veterans social programs including yoga, coffee club and social supper club evening catch-ups
- TPI support
- Free memberships for members over 80
- Medical transport services
- Emergency housing and food assistance
- Garden services for Veterans requiring assistance
- Support for local schools and community groups
- Free use of the Anzac Room and Boardroom for community groups and meetings

Commemorative Activities

Phillip Island RSL invested \$37,500.06 in commemorative activities during 2025, ensuring the continued recognition of important service traditions.

Community Grants

Phillip Island RSL continues to support local organisations through targeted grants, including:

Organisation	Project	Amount
Community Orchard	Ride-on mower	\$4,199
Tennis Club	Verandah project	\$4,850
SES	Chainsaw	\$4,000
Army Cadets	Trailer	\$3,100
Army Cadets	Power box	\$2,699
CFA	Solar system	\$3,982
Basketball Club	Website development	\$3,420
Phillip Island Football Club	Marquee	\$2,420

Building Works and Improvements

Significant progress has been made towards the planned building works. At the time of writing, tenders had been issued to four building companies, with clearer timelines and costings expected in the first half of March. Preliminary works have already been undertaken, including investigations that identified the need to upgrade the fire system water supply pressure to meet requirements for the new development.

Continued over

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Major building and infrastructure improvements during 2025 included:

Project	Amount
Members Lounge air-conditioning replacement	\$93,800
Anzac Room air-conditioning replacement	\$43,000
Building improvements and project preparation	\$366,249.86

This total includes design and drawing costs associated with the future building works.

A significant year lies ahead as these projects progress for the benefit of our members and the broader community.

Transport Services

Phillip Island RSL will soon replace one of the transport vehicles as it reaches the mileage point that provides the best resale value. The second vehicle will be replaced later in the year. Consideration is being given to replacing the vehicles with more versatile multi-purpose vehicles, and retiring the Mercedes bus, which has become increasingly expensive to maintain.

Acknowledgments

I would like to thank Cheryl Overton, who has been a valued member of the Committee since my arrival. Her guidance, support and friendship have meant a great deal. Cheryl has helped hundreds of people over the years, often going above and beyond in her support of Veterans and the community. She will be greatly missed.

I would also like to thank Chris Simpson for his professionalism and support.

Finally, a special thank you to Sarah Marshall for her assistance with all financial matters. Your help is greatly appreciated, along with the many laughs we share along the way.

Thank You

Michael Crump

Treasurer



People and culture remained a priority for Phillip Island RSL throughout 2025, reflecting the organisation's continued growth and the increasing complexity of operating a busy community club. The year focused on establishing clear strategic direction, strengthening governance foundations, building leadership capability, and reinforcing values through practical and visible initiatives.

Strategic Direction

During 2025, the Phillip Island RSL Strategic Plan 2026 to 2028 was developed through a structured consultation process involving the Committee. The development process was facilitated by the Manager of People and Culture and included a series of workshops, interviews, and planning meetings to ensure the plan reflected the organisation's purpose, operating environment, and future priorities.

This collaborative approach supported informed discussion of strategic challenges and opportunities and ensured alignment between governance, operations, and workforce capability. The Strategic Plan was approved during the year and will be formally launched at the forthcoming Annual General Meeting.

The plan provides a clear roadmap across veteran welfare, community engagement, member services, and culture and people. It establishes priorities to support sustainable growth, strong governance, and service excellence, while recognising the importance of a capable and committed workforce in delivering outcomes for veterans, members, and the broader community.

Governance Charter and Accountability

During 2025, the Phillip Island RSL Governance Charter was developed to strengthen governance, accountability, and oversight across the organisation. The development of the Charter was led by the Manager of People and Culture, working closely with the Committee throughout consultation and drafting, and was formally approved by the Committee during the year.

The Charter establishes a clear governance framework by defining roles, responsibilities, and reporting pathways across the Committee, subcommittees, and management. This clarity supports consistent decision making, effective oversight, and improved accountability as the organisation continues to evolve.

A formal subcommittee structure is outlined within the Charter to enable focused oversight of key priority areas. This structure supports clearer monitoring of performance and risk and provides a practical

mechanism for implementing and tracking progress against the Strategic Plan.

The Charter also strengthens the organisation's approach to risk management, compliance, and ethical conduct, reflecting the regulatory environment in which the club operates. It embeds the ARMHS values of Accountability, Respect, Mateship, Honesty, and Service as guiding principles for governance conduct and decision making.

Total Team Engagement

Two Total Team Meetings were held during 2025 to strengthen communication, alignment, and shared understanding of the organisation's direction.

In May 2025, a Total Team Meeting marked the formal launch of the Phillip Island RSL Mission, Vision, and Values, including the Foundation Statement, From Tradition We Grow. The session focused on connecting staff to the organisation's purpose and clarifying how values guide behaviour across all areas of the club.

In November 2025, the second Total Team Meeting focused on the value of Service. The workshop, Service in Action: Communicating with Care and Confidence, explored practical communication strategies for real service situations experienced within a busy community club. The session reinforced the importance of confidence, empathy, and professionalism in interactions with members, guests, and colleagues.

Leadership Development and Training

Leadership development during 2025 delivered stronger consistency and confidence across the leadership group. Through participation in the Middle Management Movement Program, leaders strengthened their ability to lead teams effectively in a fast paced, service driven environment.

The program supported improved people management practices, earlier and clearer handling of performance issues, and more consistent leadership behaviours across departments. Leaders demonstrated increased confidence in decision making, clearer boundary setting, and stronger alignment between behaviour and organisational expectations.

Greater self-awareness and understanding of different working styles also contributed to improved collaboration and communication within the leadership group.

This supported stronger team engagement, improved morale, and a more cohesive leadership approach across the club.

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Overall, the program reinforced shared leadership standards grounded in the ARMHS values, directly supporting workforce stability, service quality, and operational consistency.

Spirit of ARMHS Award

In May 2025, the Phillip Island RSL introduced the Spirit of ARMHS Award to reinforce the organisation's core values of Accountability, Respect, Mateship, Honesty, and Service.

Since its introduction, the award has strengthened peer recognition and reinforced a shared sense of accountability and pride in service. Eleven employees received their first award during the year, with many additional nominations acknowledged, reflecting strong engagement and alignment with organisational values.

The award has contributed to a more visible and consistent values led culture, supporting positive behaviour, teamwork, and service excellence across the club.

Looking Ahead

The work undertaken in 2025 established important foundations for the next phase of the Strategic Plan. The development of a clear strategic direction strengthened governance framework, investment in leadership capability, and reinforcement of values in practice position Phillip Island RSL to respond confidently to future challenges.

People and culture will remain a priority as the Strategic Plan is implemented, ensuring governance, leadership, and day to day operations remain aligned with the organisation's purpose, values, and long-term objectives.

Charles Tuchten

Manager People and Culture



Remembrance Day Appeal

Our Remembrance Day Appeal was once again a great success, and we extend our sincere thanks and gratitude to our amazing volunteers and our wonderful community for their continued support in raising funds for our Veteran community.

Across four collection sites in Cowes and San Remo, we had eight to ten volunteers each day over a 14-day period, selling badges supplied by Anzac House. Many of our dedicated volunteers come from our RSL Golf and Bowling Clubs, and their ongoing support is greatly appreciated.

In addition, a committed team of four volunteers assisted behind the scenes with the essential preparations, including site set-up, roster coordination and organisation prior to the appeal period.

All proceeds from the appeal go directly towards supporting Veterans and their families, providing



assistance in many practical and financial ways.

Anyone interested in volunteering for future appeals is warmly encouraged to make contact with Christine or the RSL Office.

Christine Thomas

Appeals Officer & Breakfast Program Coordinator - PIRSL Committee

March 2025 visit to Canberra

What a wonderful 4 day trip. Up the coast to Canberra, and back down the Hume Highway to Phillip Island, travelling in the Toyota van, with Chris Simpson and Michael Crump sharing the driving.

This is the first trip I can recall being undertaken by a Committee and a General Manager. A great professional development experience.

Our first visit was a guided tour to Federal Parliament, touring the Houses of Parliament and finishing with photos from the rooftop. From there we visited the Vietnam Veterans Memorial in ANZAC Avenue, where we paid our respects, and Greg Mead gave a short history of the Memorial. It was greatly appreciated. From there, it was on to the Australian War Memorial, a

bite to eat and several hours touring the Memorial, and at 4:30pm a wreath was laid on behalf of the Phillip Island RSL.

The next day, it was back to the Australian War Memorial, with some later visiting the Royal Mint and National Gallery. Our visits to the AWM created much discussion re family histories, and war service.

The bus trips were made sweeter with Cheryl Overton supplying bags of treats. We all agreed that our trip was one for everyone to consider placing on their bucket list.

Peter Paul

President



C.W.A. Appeals Donation

Special thank you to the Cowes Branch of the CWA for their donation of funds collected from sales of their hand made crochet Poppies in their Thompson Avenue shop.

Sarah Marshall

Finance & Administration Manager

Scholarships Report

The Phillip Island RSL Committee has approved funding for a \$15,000 scholarship program to support two local secondary school students, one male and one female, to participate in an organised Kokoda Track expedition in 2027.

This professionally run trip will provide a meaningful opportunity for selected students to experience the historical significance of the Kokoda campaign while developing resilience, leadership and personal growth. Students will be required to submit a written

application explaining why they should be selected for the scholarship. Applicants will also need to demonstrate strong physical fitness, stamina and determination to successfully complete the trek.

Further details about the scholarship program and application process will be shared throughout the coming year.

Michael Crump

Treasurer & Committee member

Kitchen Report, Executive Chef, Brent Mills

This year has been one of growth, recognition and meaningful progress for our kitchen team. What we have achieved together reflects not only culinary excellence, but a deep commitment to our veterans, members and the wider Phillip Island community. The heart of our success is our people.

We have prioritised staff retention and genuine professional development, building a culture where individuals feel valued, supported and empowered to grow. The uplift in training standards and leadership capability across the kitchen has created a stronger, more unified team, one that takes pride in its craft and in serving our community. A defining moment this year was being awarded Community Clubs Victoria – Best Bistro (Regional). This recognition belongs to every member of the team. It affirms that our standards, consistency and commitment to quality are being recognised at a regional level. More importantly, it reinforces that our venue continues to be a place our members can be proud of.

We have also deepened our training foundation, currently supporting three apprentice chefs. Investing in apprenticeships is not simply about staffing, it is about legacy. It ensures that skills, discipline and values are passed on to the next generation, strengthening both our kitchen and our community. Our expanded menu and enhanced function offering have positioned the venue as a versatile and contemporary hospitality destination. We are not standing still, we are evolving to meet the needs of our members and guests while remaining grounded in the traditions of the RSL.

Looking Ahead

Our ambitions for the coming year are purposeful and community-focused.

We will continue to develop our people, strengthening skills, leadership and career pathways. A stable, well-trained team is the foundation of excellence. We aim to establish ourselves as a recognised training provider within the community, a venue where aspiring chefs and hospitality professionals can begin



meaningful careers. This is about creating opportunity and contributing to local workforce development. Supporting the wellbeing of our veterans and community remains central to our mission. We are committed to delivering healthier, nutritionally balanced food options, and exploring delivered meal services to ensure support extends beyond our walls to those who need it most.

We will also focus on building a strong, sustainable operational foundation for the café, ensuring it becomes a reliable and enduring pillar of the RSL's hospitality offering.

Finally, we remain disciplined in our financial stewardship. Achieving, and surpassing, our budgets and targets is not simply a commercial objective; it ensures the long-term strength of the organisation and our ability to continue serving those who have served us.

This year has demonstrated what is possible when purpose, professionalism and community spirit align. I extend my sincere thanks to our kitchen team, management, board, volunteers and members for their continued support. Together, we are building something that is not only successful, but sustainable, respected and deeply connected to our community.

The 2025 year was dynamic, community-driven and strategically focused for the Marketing, Communications, Functions & Events team. The combined portfolio strengthened member engagement, supported hospitality revenue, elevated veteran services and reinforced the Club's reputation as a trusted community venue.

January – Setting the Tone

January commenced early with Australia Day celebrations, bringing members and visitors together in a vibrant summer atmosphere. As a sporting highlight, the Australian Open featured live and loud in the venue, drawing strong attendance and contributing positively to seasonal trade. From a functions perspective, summer group dining and private celebrations continued steadily, reinforcing the Club as a preferred destination for social gatherings.

March – Footy Season & Governance

March signalled the return of footy season, always a highlight on our sporting calendar. Footy Tipping launched alongside in-venue promotions, generating strong engagement. With our Foxtel subscription, we streamed major sporting events live and loud, positioning the Club as a key community gathering place for shared sporting moments. March also saw the hosting of our Annual General Meeting, providing an opportunity to reflect on performance, acknowledge achievements and set direction for the year ahead. Function spaces remained actively utilised for meetings, community forums and planning sessions linked to AGM preparations.

April – ANZAC Day, Our Jewel in the Crown

April remains the jewel in the crown, with ANZAC Day delivered with meticulous planning and respectful execution across marketing, operations and event

coordination ensured a meaningful and well-supported day of remembrance. Easter proved a major engagement success. The Easter Egg Guessing Campaign created genuine excitement, culminating in a substantial hamper and a \$2,500 Flight Centre voucher. The activation drove strong in-venue participation and visitation. We will look to build on this momentum in 2026. Functions & events, marketing & communications continued to support commemorative and community bookings during this period.

May – Celebration, Recognition & Seasonal Change

Mother's Day once again delivered a fully booked Bistro supported by coordinated marketing campaigns and seamless service execution. May also marked the launch of the Winter Bistro Menu, featuring hearty seasonal dishes designed to drive winter trade. A significant highlight was our team receiving the Community Clubs Victoria Award for Best Bistro in Regional Victoria. The announcement brought absolute delight and genuine joy across the Club, along with well-earned bragging rights for the entire team. The plaque now takes pride of place in our foyer for all to see, a visible reminder of the collective effort, professionalism and consistency of our hospitality team. Volunteer Week and Community Grants initiatives reinforced the Club's strong local partnerships with community. Function bookings during this period included private celebrations and corporate gatherings, supporting food and beverage revenue.

Winter Spirit & Community Creativity

Winter trading remained strong with the Club lively and welcoming. The King's Birthday Long Weekend saw the venue packed with a warm winter buzz and strong member participation across promotions.



Winter Lunchtime Warmer meal deals drove consistent daytime visitation.

Puzzles & Pinot added depth to programming, encouraging midweek engagement, offering a quieter afternoon option of enjoying a glass of pinot, or coffee, while building a puzzle.

July also saw our participation in the Whale Festival. A sincere thank you to Julie-Anne for assisting with our creative endeavours in decorating the Phillip Island RSL Whale Tails, proudly displayed in our Concierge area. Your support and artistic contribution added personality and warmth to the space. Christmas in July was a festive success, with many guests opting for the traditional roast accompanied by brandy-infused custard and sticky toffee pudding. The venue was beautifully styled with Christmas trees and seasonal decorations. A heartfelt thank you to Brenda and her team for the care and artistic flair you bring to the Club. Your work elevates the atmosphere and creates a welcoming environment for members and guests alike. Friday night Members' Draws and Raffles remained the cornerstone of weekly engagement. While we trialled Wednesday and Thursday night Members' Draws, and they drew participation, they did not match the popularity of our traditional Friday evenings. Afternoon scones were introduced throughout the day, thanks to Chef Pete's fluffy, buttery creations, which were warmly received by members. Function spaces remained well utilised for meetings, wakes, birthdays, veteran gatherings and midweek bookings, contributing to operational efficiency.

August – Vietnam Veterans Day

Vietnam Veterans Day was delivered with care and coordination, including a crisp outdoor service, followed by a beautiful morning tea hosted in the ANZAC Room and Library.



Our Veteran-focused programming remained thoughtful, respectful and well supported.

September – A Standout Month

September was exceptionally active across all portfolios. Father's Day delivered strong visitation and positive feedback. Our Annual Dinner required significant planning and coordination, resulting in a successful and memorable evening, it was certainly a highlight of the year. After many hours of careful planning and organisation, the evening proved both memorable and seamless. The Whisky & Flame Dinner was a premium event highlight, and a true showstopper showcasing culinary excellence from Chef Brent Mills and his team, paired with curated whiskies from around the world. The Grand Final Breakfast was another resounding success, generating strong community participation and atmosphere. September school holiday campaigns increased family engagement through targeted hospitality promotions and saw many through the venue, with the added attraction of the Kids colouring in competition – and the chance to win one of 5 Squiggles voucher. Function spaces were heavily utilised for private bookings and community events throughout this period.

October – Community & Seniors

Seniors Festival activities, volunteer recognition and community grants reinforced the Club's community-first positioning. Storytelling strengthened visibility of veteran and community initiatives. Midweek functions and morning teas supported off-peak utilisation.

November – Reflection & Celebration

Melbourne Cup festivities brought door prizes, exceptional dining, and the introduction of a new cocktail menu. We proudly supported the PanKind Big Walk, raising awareness for pancreatic cancer

Year in Review – Jan to Dec 2025, Marketing Manager, Emmy-Lou Mills

and strengthening the Club's charitable profile. Remembrance Day was marked on a grey November morning and despite wet conditions, the service proceeded respectfully under umbrellas, followed by a warm and traditional meal prepared especially for our veterans. Corporate and end-of-year function enquiries increased significantly.

December – Celebration, Festive Energy & Forward Planning

The final quarter saw year-end functions flowing steadily, with back-to-back celebrations across the Club and high utilisation of ANZAC Room, Boardroom and Bistro spaces. In early December we saw the launch of the Summer Bistro Menu, featuring lighter seasonal dishes and complementary cocktail offerings to complement the warmer months. December's Christmas Tree Giveaway featured thousands of dollars in prizes. Santa paid a special visit, handing out treats and creating joy for families. A sincere thank you to Wayne for stepping into the role so generously. Summer marketing was carefully planned and rolled out across the venue, website, app and digital platforms, positioning the Club strongly for the peak season. I managed a brief pause before turning focus toward what promises to be another full and ambitious calendar in 2026.

Functions & Events Performance Overview

Throughout 2025, function spaces were consistently utilised across:

- Community meetings and forums

- Veteran gatherings and commemorative services
- Private celebrations including birthdays, anniversaries, wakes and two weddings
- Corporate and organisational meetings

Strong coordination between Marketing, Kitchen, Bar and Operations ensured consistent delivery, contributing to repeat bookings and food and beverage revenue growth.

Portfolio Value to the Club

Across Marketing, Communications and Functions & Events, the combined portfolio:

- Drove awareness and visitation
- Supported hospitality revenue
- Strengthened community and veteran engagement
- Improved operational systems and communication
- Enhanced brand consistency and professional presentation

Looking Ahead – 2026

The focus for 2026 includes:

- Refining event packages
 - Strengthening tour group offerings
 - Improving CRM and data tracking
 - Aligning marketing campaigns more strategically with function sales
 - Continuing to place veterans at the centre of planning
- With systems strengthened and momentum established, the foundation is set for another high-performing year



ANZAC Day and Remembrance Day Poppy Appeals

Christine Thomas and Christine Woods along with a team of RSL volunteers coordinated the 2025 ANZAC and Poppy appeals at sites across Phillip Island and San Remo. \$40,000 approx. was raised during April and November in the lead up to ANZAC Day and Remembrance Day.

The Phillip Island RSL held services for both ANZAC Day (dawn and 11am) and Remembrance Day at the Cowes Cenotaph during 2025. Large crowds were in attendance on both occasions. PIRSL Operation Manager Brad Carter and The PIRSL Committee coordinate both of these very important events.

Veteran's Supper Club

During 2025, The Phillip Island RSL commenced hosting monthly dinners for Service members and their families on the third Tuesday of each month. Our Veterans and their guests were treated to a wide range of delicious gourmet meals and desserts. These meals are complimentary for Veterans and heavily discounted for family members.

An average of approximately 60 guests were in attendance on each occasion.

Veteran's Coffee Catch up

During 2025 The PIRSL continued holding monthly social gatherings for our service members. The attendance levels have been very good (30-40 approx.). These meetings give our service men and women the opportunity to socialise with like-minded individuals.

PIRSL service members in attendance are treated to complimentary barista made coffee, scones (with cream and jam), sandwiches as well as an assortment of hot food.

Veteran's Yoga

During 2025 The PIRSL continued hosting complimentary fortnightly yoga sessions for veterans and their partners in The ANZAC Room. Activities of this nature are beneficial for both physical and mental health. The average attendance for these sessions was 15-16 approximately.

Non-emergency Medical Transport

During 2025 The PIRSL's team of 20 Volunteer drivers completed 312 drives to various medical appointments. These drives were to various areas including but not limited to Melbourne, Dandenong, Frankston, Berwick, Leongatha, Wonthaggi, Cowes and San Remo.

Breakfast Program

The Phillip Island RSL (via Committee member Christine Thomas) coordinates a small team of Volunteers to provide complimentary breakfast for

students from Cowes PS on Wednesday mornings throughout the school year.

This service is very much appreciated by The Cowes PS Community.

Home Visits

PIRSL Committee member Cheryl Overton coordinates a small team of Volunteers to provide regular home visits to several of our elderly and socially isolated members. Cheryl and her team have built strong relationships with several of our local members. Our members are very grateful for the care extended to them.

Day Club

The PIRSL host a social club coordinated by Volunteers Gwyneth Carvell and Julie Jolly. The Day Club meet on Monday mornings in the ANZAC Room. Approximately 40 members attend each week. The Day Club guests engage in group activities, listen to guest speakers and have lunch. On occasion the Day Club will venture out for day trips.

The Day Club provides senior members of our local community with the opportunity to remain socially engaged with like-minded individuals.

Library

The PIRSL Library is available to all members during business hours Monday to Friday. Our Volunteer Librarian (Mark Povey) staffs the Library on Tuesday mornings from 10.30am until midday.

The PIRSL Library contains a large collection of books on Australian military history.

Memorabilia

Committee member Michael Crump coordinates the PIRSL Memorabilia Program.

The Phillip Island RSL has a large collection of Australian military items from various conflicts during the 20th century. These items are displayed throughout our venue.

Legacy Ladies

The PIRSL host The South Gippsland Legacy Ladies meeting on a monthly basis.

Legacy is alike-minded ESO to the RSL. Legacy focuses on assisting the widows and families of Veterans.

TPI

The PIRSL host bi-monthly (once every 2 months) meetings for the South Gippsland TPI group.

A Totally and Permanently Incapacitated (TPI) is an ESO for ex-service people who have become disabled as a result of an injury whilst serving in the Armed Forces (Navy, Army or Airforce).

Men's Shed

The PIRSL Men's Shed is a safe, social space where

Welfare and Volunteers

men can work on various building/woodwork projects in the company of like-minded individuals.

The Men's Shed meet 3 times a week (Mon, Tues, Wed 9am-noon).

PIRSL Veteran and Community Services – Veteran Assistance

During 2025, the PIRSL Veteran and Community Services department continued to assist local Service men and women with a number of various matters including but not limited to:

- Non-emergency medical transport to appointments and hospital stays
- Organising meetings with mental health specialists
- Social interaction programs (Coffee Catch up, Supper Club, Day Club)
- Yoga Sessions (free for Service members)
- Organising home assistance (including Home and Hospital Visits)
- DVA pensions and claims advocacy
- Organising home grocery delivery
- Organising meal delivery
- Organising garden maintenance/Lawn mowing
- Financial assistance (conditions pending)



DVA Pensions and Advocacy

DVA Pensions Advocate Lawrence Buck is available 4 days a week to assist veterans with DVA claims. Lawrence's services are also extended to all of region 10.

Breakdown of assistance provided to local Veterans with DVA matters:

Assisted with:	From these figures;
Veterans assisted with DVA enquiries - 28	DVA Claims finalised – 6
DVA Claims - 12	DVA White cards issued – 13
DVA Matters – 6	DVA Gold cards issued - 3
Medal Enquiries – 8	Medals awarded – 21
Total DVA Compensation paid	\$768,061.84

Mental Health

PIRSL continues to support mental health groups across the Island in their work assisting others.

A highly successful two-day Mental Health course, organised by PIMHAG, was held in October, with two further courses planned for 2026. Members are encouraged to consider attending. PIRSL is widely recognised for its leadership and commitment in this space.

Peter Paul

President

Welfare and Volunteers

Activity Totals: 1/01/2025 - 31/12/2025

Category	Activity	Hours	Volunteers	Average
ADMINISTRATION & MANAGEMENT	Administration Support Volunteer	28.25	1	28.25
	Fundraising Volunteer	115.00	3	38.33
	Sub Branch Committee Member	2627.30	8	328.41
	Support Volunteer - Other	8.50	2	4.25
	Category Total Hours	2779.05		
APPEALS	ANZAC Day Appeals San Remo IGA	132.00	2	66.00
	Appeals Officer	143.50	3	47.83
	Appeals Volunteer - Other	262.00	5	52.40
	Category Total Hours	537.50		
COMMUNITY SUPPORT ACTIVITIES	Breakfast Club Volunteer	387.77	6	64.63
	Community Support Volunteer Other	1050.00	1	1050.00
	Mens Shed Volunteer	118.00	1	118
	Category Total Hours	1555.77		
HERITAGE & COMMEMORATIONS	Education Program Volunteer	19.00	1	19.00
	Memorabilia & Library Volunteer	191.00	3	63.67
	Category Total Hours	210		
VETERAN SUPPORT	Day Club Volunteer	94.52	1	94.52
	Home and Hospital Visitor	264.72	4	66.18
	Medical Transport Driver - All Areas	675.42	9	75.05
	Medical Transport Driver - Local/Wonthaggi	207.22	10	20.72
	Welfare Committee Member	2710	2	135.50
	Welfare Volunteer - Other	46.00	1	46.00
	Category Total Hours	1558.88		
Total Hours	6641.20			

RSL Golf Team

Laurie Jones was elected Captain and promptly established a committee, ably supported by former Captain John Till.

With 36 registered members and regular weekly games, including access to Red Rocks Golf Club when Phillip Island Golf Club was unavailable, the team enjoyed a full golfing calendar. Golf days were enhanced with nibbles and raffles organised by Les and Chrissie Walton.

The annual golf trip to Lakes Entrance was a highlight, featuring favourable weather, great golf, and a ferry wildlife tour. Secretary Helmuth and the social committee ensured an active and engaging program throughout the year. The season concluded with trophy presentations, the election of 2026 office bearers, and a Christmas Dinner at PIRSL.

Peter Paul
President

Carols by the Bay

PIRSL proudly sponsors Carols by the Bay in partnership with Cowes Community Bendigo Bank, with each organisation contributing \$7,000.

This event remains the number one community family event in Cowes. Over 4,000 people attended

the pre-entertainment and carols, with the evening concluding in a spectacular fireworks display funded by Bass Coast Shire Council.

Peter Paul
President

Welfare and Volunteers

All members of the Phillip Island RSL should be extremely proud of our Welfare program. I am pleased to say it is one of the best you will find, supported by dedicated people who are always there to assist Veterans, their families, and members of our wider community.

Our monthly Coffee Catch-Up, held on the first Tuesday of each month, continues to thrive. I still love hearing the hum of conversation and laughter. It is a wonderful reminder of the connection and support our Club provides.

Andrew Tolley, our Welfare Officer, is always available to assist with welfare matters and concerns. He is approachable, friendly, and professional. If you require support, please feel free to give Andrew a call or drop in for a chat.

Alongside Andrew, we are fortunate to have Lawrence Buck, our knowledgeable Advocate, who supports Veterans with wellbeing services and DVA matters. Lawrence is equally approachable and professional and is always willing to assist with any concerns.

Our Welfare program is also supported by a wonderful team who undertake home and hospital visits. They remain incredibly busy, offering companionship and support where it is most needed. In addition, our fantastic volunteers who drive the Welfare vehicles to transport members to medical and hospital appointments provide an invaluable service. Quite simply, we could not function without our dedicated volunteers.

To all our volunteers who generously give their time to support the RSL, I say thank you.

If you feel you could spare some time to volunteer, please contact Andrew at the RSL. You will receive a very warm welcome, and I am confident you will find the experience rewarding.

Welfare is a truly fulfilling area to be involved in, and I have been humbled by my experiences and the people I have met along the way. To Management and the RSL staff, I extend my sincere thanks for the support you have given me over the years.

Cheryl Overton

Welfare Chair



Welfare and Volunteers

A heartfelt thank you to our many volunteers who generously give their time to support our veterans and members throughout the year.

This includes fundraising for appeals, organising Day Club, Breakfast Club, medical drives, home visits, and supporting the Men's Shed. National Volunteers Day remains a priority on our calendar, marked by a

generous morning tea prepared by our kitchen team. This year we recognised Glenyce Paul for 17 years of service and Elaine Inglis for 15 years. That represents many hours of dedication, and we congratulate all our volunteers for their invaluable contributions.

Peter Paul

President



Unmarked Grave at Wonthaggi Cemetery

On Saturday 15 November, PIRSL provided a grave plaque and conducted a personal service for the previously unmarked grave of William “Billy” Matthews, a World War I veteran who tragically lost his life in a mining accident in Wonthaggi in 1926.

The service was well attended by Billy’s family, PIRSL Committee members, and guests. The family was presented with an Australian flag and a ceremonial plaque. Geoff Lee demonstrated exceptional organisation in bringing this occasion together and later presented PIRSL with a plaque commemorating the event. My thanks also to those who assisted with the service, particularly Cheryl Overton for bringing the matter to the Committee’s attention. It was a privilege to attend this meaningful occasion.



HMAS Cape Woolamai

PIRSL was honoured to receive a visit from Lieutenant Commander Danielle Couch, Commanding Officer of HMAS Cape Woolamai, based in Darwin.

HMAS Cape Woolamai undertakes border protection activities and operations in the north-west of Australia. Productive and creative discussions have taken place between our Secretary and LCDR Couch, and we look forward to an exciting partnership and further announcements in the future.

Peter Paul
President



Day Club

The PIRSL hosts a social club for senior citizens coordinated by volunteers Gwyneth Carvell & Julie Jolly. The Day Club meets on Monday mornings in the ANZAC Room at 10.00am. Membership is growing each month and now has approx 50 members on a regular basis.

There have been several day trips which were well attended. Both Gwyneth & Julie keep the members busy with various games and also hold a “trade table” where members can purchase goods at discounted prices.

The Day Club members engage in group activities, listen to guest speakers and have lunch.

Gary Simmons

Committee member.

With organisers Gwyneth Carvell, Julie Jolly, and Glenda Bent joined by additional support during the year, more than 40 Day Club members enjoyed many happy Mondays throughout 2025.

Activities included excursions, guest speakers, a performance by the Ukulele Group, weekly raffles, themed raffles for Easter, Mother's Day and Father's Day, monthly trade tables, Bingo, quiz games, birthday celebrations and a festive Christmas lunch with a visit from Santa.

The Day Club continues to grow and remains a welcoming and joyful part of our community.

Peter Paul

President



Breakfast Program

The Cowes Primary School Breakfast Program commenced for Term 1, 2026 on Wednesday 4 February supported by our dedicated and enthusiastic team of volunteers.

Each week, a minimum of four volunteers generously give their time from 7:00am to 9:00am to ensure the program runs smoothly.

Students are offered a variety of breakfast options, including toast and raisin toast, along with generous platters of fresh fruit and vegetables. The popularity of the program is evident, with very little left at the end of each morning. The school provides individual milk containers which we distribute on their behalf.

All bread used for the program is generously donated by our local Bakers Delight, thanks to James the baker, while fruit and other items are purchased by the Phillip Island RSL.

Anyone interested in volunteering for the Breakfast Program is welcome to contact me directly or enquire via the RSL. Volunteers are required to hold a current Working with Children Check, and will be provided with an apron and RSL polo shirt. It is a very rewarding volunteer experience and we warmly welcome new volunteers to join the program.

Christine Thomas

Appeals Officer / Breakfast Program Coordinator – PIRSL Committee



Cadets

The year started strongly for our Cadet Unit in 2025, with 10 new recruits joining, bringing our total strength to 38 Cadets.

It has been encouraging to see continued interest from local young people wanting to be involved.

Our first bivouac in March was designed especially for the new recruits and proved to be a real test. For many, it was their first time staying away from home. While there were a few challenges, the Cadets worked through them and gained valuable confidence and experience.

One particularly memorable bivouac was held at a Tank Museum in Gippsland, where Cadets had the unique experience of sleeping in and around the tanks at night and being driven through mud and water during the day. It was an unforgettable adventure and thoroughly enjoyed by all.

During the year, 317 Cadet Unit conducted four weekend bivouacs, along with the seven-day Annual Camp at Puckapunyal Army Base in September, which remains a highlight of the training calendar.

Captain Steven Dedrick and I would like to sincerely thank Phillip Island RSL for their ongoing support. The new trailer and Bluetti power station have been a wonderful asset to the unit and have made camp logistics significantly easier.

At the end of the year, we farewelled our only ageing-out Cadet, CUO Brodie Sarton, who commenced his career at Duntroon Military College in January 2026. We wish Brodie every success for the future.

The new Cadet year began on 27 January with a recruitment night, and we are hopeful of welcoming at least six more recruits. Everything is in place for another busy and rewarding year ahead.

Lieutenant Michael Crump

Treasurer & Committee Member



Education Report

During 2025, a number of educational presentations were delivered to local community groups, with a primary focus on World War I and Australia's involvement.

These sessions continue to provide valuable opportunities to share knowledge and preserve our military history within the community.

A presentation was also delivered on the history of Phillip Island, which was well received and highlighted the rich heritage of our local area.

The RSL is currently discussing a return to local schools, continuing the outstanding work previously carried out by Bruce Sheldon, in educating young local students about Australia's military history and service traditions.

Any community groups interested in arranging a presentation are warmly invited to contact the RSL Office.

Michael Crump

Treasurer & Committee Member

Library

The PIRSL library is available to all members during business hours Monday to Friday.

Our volunteer librarian (Mark Povey) staffs the library on Tuesday mornings from 10.30 am until midday.

The PIRSL library contains a large collection of books on Australian military history.

Gary Simmons
Committee



Pancreatic Cancer Australia – PanKind

Pancreatic Cancer Australia expressed sincere gratitude for the support provided by PIRSL for the 2025 Put Your Foot Down Walk, held on 22 November.

This was the second year PIRSL has sponsored the Walk, which has become a valued fixture on our calendar. With over 150 participants, more than \$15,000 was raised. Congratulations to everyone involved, and particularly to Emmy-Lou Mills and Brad Carter for their organisation of this worthwhile event. We look forward to increasing participation in 2026.

Peter Paul
President



Grand Final Breakfast

The inaugural Grand Final Breakfast was introduced this year and shows strong potential to become an annual event.

A review of ticket pricing and sales timing will enhance future iterations. Special guests Lenny Hayes and Ben Cousins were warmly received and generously gave their time for photos and

conversations with attendees. The football-themed ANZAC Room added colour and atmosphere, with many guests dressing for the occasion. Coffee, croissants, music, and raffles completed the morning, setting the tone for an exciting Grand Final day.

Peter Paul
President

Trip to South Australia

I recently had the pleasure of taking three key staff members – Brent Mills (Senior Executive Chef), James Bissett (Duty Manager) and Sam Beasley (Duty Manager) – on a two-day industry insight trip to South Australia.

Over the visit we explored some of the state's best regions and producers, including tours of Pirate Life Brewery and Penfolds Winery, where we learned about their operations, history and what makes each venue unique. We also dined at Africola and Fuggazi, experiencing exceptional cuisine and service that gave us practical ideas for menu development, presentation and guest engagement.

We're excited to bring these learnings back to the RSL and integrate them into our food, beverage and service practices.

Chris Simpson



Bowls Report

The past year has seen our Club continue to perform strongly, with a total of fifty-two (52) financial members.

Throughout the season, we participated in several RSL bowling events. While we did not secure outright wins, we consistently maintained a highly competitive standard. Finishing in the top third of competitors across events. Equally important has been our enthusiastic participation in the fellowship aspect of these competitions, with members enjoying the opportunity to socialise and connect with bowlers from a wide range of RSL Bowling Clubs.

Last year, we competed in the Duke of Edinburgh Shield at Cobram/Barooga and finished highly placed in our section. This year we will travel to Echuca in April, having submitted two teams, we remain hopeful of another strong performance. Later in the year, we will again contest the Dave Elliott Shield in the Latrobe Valley, as well as the RSL State Triples at Mulgrave Country Club.

Upcoming events include the Brian Arnold Snr. Shield, to be held this month, and preparations are well underway for the Barrie Goldsbury Memorial Day, to be hosted at the Phillip Island Bowling Club in early March. As many will know, Barrie was a former

President and Life Member of PIRSL, as well as a long-serving and much-loved President and bowler at PIBC. This memorial day has been organised in consultation with Barrie's family and in true Barrie spirit, promises to be an enjoyable and memorable occasion.

Over recent months, considerable work has been undertaken to bring the Club online under the Bowls Victoria framework. While time-consuming initially, we believe this system will deliver long-term benefits by streamlining entry, verification and administration processes for future events.

Members of the Phillip Island RSL Bowling Club extend their sincere thanks to PIRSL, and particularly to President Peter Paul, for ongoing support and sponsorship. This support enables us to continue providing a positive environment of competition and fellowship for our dual members.

We look forward to this valued partnership continuing well into the future, to the benefit of both organisations.

Cheers and thanks,

Kevin Brown

Co-ordinator – Phillip Island RSL Bowling Club

Spirit of A.R.M.H.S. Staff Recognition Program

The Spirit of ARMHS Staff Recognition Program was introduced to recognise staff members who consistently demonstrate the Phillip Island RSL's core values of Accountability, Respect, Mateship, Honesty and Service.

This staff-driven recognition program allows team members to nominate colleagues who go above and beyond in their daily roles. The award highlights the many contributions that strengthen our workplace culture and enhance the experience we provide to our members and guests.

Throughout the year, monthly recipients were selected from staff nominations that recognised outstanding teamwork, professionalism and commitment to service. The program has provided an important opportunity to celebrate the often unseen efforts that reflect the values and spirit of the Phillip Island RSL.

At the conclusion of the year, all monthly award recipients were eligible for the Spirit of ARMHS Overall Award, with the final recipient selected through an anonymous vote by the Management Team.

The 2025 Overall Spirit of ARMHS Award was presented to Tayla Bell, in recognition of her consistent demonstration of the Club's values and her positive contribution to both the team and the wider organisation.

The Spirit of ARMHS Award continues to strengthen a culture of recognition and values-based leadership across the Phillip Island RSL, reinforcing the importance of acknowledging the people who help make our organisation successful.

Emmy-Lou Mills

Marketing & Communications Manager



Respect Awards

Respect is a core value within our Strategic Plan. Each year, PIRSL presents a Respect Award to a Year 5 student from Cowes Primary School and Our Lady Star of the Sea.

We place strong emphasis on modelling respectful behaviour across our 5,500 members, as this is fundamental to who we are as a Club.

Peter Paul
President

RSL Victoria Hall of Fame Recognition – Sarah Marshall

On Saturday evening at the RACV in Melbourne, Sarah Marshall was formally recognised with induction into the RSL Victoria Hall of Fame, acknowledging her outstanding contribution and 26 years of dedicated service to the Phillip Island RSL.

Sarah's long-standing commitment to the Club reflects the values of service, respect and community that define the Phillip Island RSL. Over more than two decades, she has played an important role in supporting our members, veterans and staff, and her contribution has been both significant and enduring.

This prestigious recognition highlights the impact of Sarah's service and the difference she has made within our organisation and the wider community. The Phillip Island RSL is proud to celebrate this achievement and to acknowledge Sarah's exceptional dedication.

We extend our sincere congratulations to Sarah on this well-deserved honour.

Emmy Lou Mills

Marketing & Communications Manager



Men's Shed

The Men's Shed were particularly active early in the year restoring four historical plaques from the former Warley Hospital, and the quality of the restoration work is outstanding. These plaques will feature in the new Community Hospital when it opens in 2026

During Term 4, the Men's Shed hosted representatives from Men's Sheds across South West Gippsland. Members also visited the Vietnam Veterans Museum to share ideas and experiences.

A significant project completed during the year was the construction of a large Food Pantry for the Early

Learning Centre at Cowes Primary School. Mitre 10 supplied all timber at half price, PIRSL assisted with funding, and Men's Shed members provided all volunteer labour.

Coordinator Brian Walmsley thanked the 35 members involved, with particular appreciation to Secretary Mark and 2IC Gary for their ongoing support. The year concluded with a well-earned Christmas Dinner at PIRSL.

Peter Paul

President



Avenue of Honour

The striking Golden Cypress Avenue of Honour was shortlisted as a finalist (a shortlist of nine) in the National Trust Victoria 2025 Tree of the Year.

The Avenue of 119 trees is outstanding for the number of specimens of the one species. They make a significant contribution as the signature trees for Cowes and the region of Victoria, and as such make a significant contribution to the landscape.

In 1912 W.E. Thompson, President of the Cowes Progress Association, suggested an avenue of trees be planted down the main street of Cowes. Thompson supplied the Golden Cypress trees and tree guards. School children and local residents took part in the planting beginning at the Esplanade. Over the years planting continued and in 1935 the Avenue was completed on both sides of Thompson Avenue. The Avenue is a mile long and is considered to be a fine example of a Golden Cypress Avenue. The road was named Thompson Avenue in recognition of the

contribution made to the progress of Phillip Island by Mr and Mrs Thompson. The Friends of the Golden Cypress played a major part in saving the Avenue from being removed to make way for parking.

Mary Kane

Committee member



Memorabilia

On behalf of the Committee and myself, I would like to sincerely thank Gail and Geoffrey Wade for their outstanding volunteer work over many weeks photographing and cataloguing the Phillip Island RSL memorabilia collection.

Their dedication and attention to detail have made a significant contribution to preserving our history.

As part of the recent machete amnesty, three machetes of military significance were handed in to the RSL. Two of these feature Australian World War II markings, while the third is a particularly rare and unique item, a World War II British Paratroopers folding machete. All three items are now on display.

Committee Member Gary Simmons was able to source a complete Australian Vietnam War uniform and field kit for Phillip Island RSL. The uniform and equipment are now displayed on a mannequin in the Museum and form an impressive addition to the collection.

A new display cabinet is currently being prepared and will house two important historical displays.

The first display will feature a collection of World War I glass slides and the original projector. The slides have been photographed and transferred to a USB device, and visitors will be able to view the images on a screen and scroll through the collection.

The second display will feature a World War I diary, which has also been digitally photographed. Visitors will be able to read the diary entries via a dedicated screen. Members will be advised once these displays are fully operational.

Looking ahead, it is hoped that the proposed new building works will include a dedicated storage and repair room for memorabilia, allowing for proper preservation, storage and maintenance of the Phillip Island RSL collection.

I would also like to thank Lawrence Buck for his ongoing assistance and support with memorabilia.

Michael Crump

Memorabilia Officer







PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

**AUDITED FINANCIAL STATEMENTS -
SPECIAL PURPOSE MEMBERS' REPORT
FOR THE YEAR ENDED
31 DECEMBER 2025**

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Auditor's Independence Declaration**To The Members Of Phillip Island RSL Sub-Branch Inc**

As auditor I declare that, to the best of my knowledge and belief, during the period ended 31 December 2025 there have been:

- no contraventions of the auditor independence requirements as set out in the Australian Charities and Not-for-Profits Commission Act 2012 in relation to this audit; and
- no contraventions of any applicable code of professional conduct in relation to this audit.

Stannards Accountants & Advisors



James Dickson

Director

Date: 17th February 2026

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Statement of Surplus or (Deficit) and Other Comprehensive Income for the Year Ended 31 December 2025

	Note	2025 \$	2024 \$
Revenue	2	10,245,579	9,693,157
Cost of sales	2	(2,182,618)	(1,915,729)
Gross profit		8,062,961	7,777,428
Interest income		100,976	162,495
Administration expenses		(449,157)	(390,149)
Advertising and promotion		(217,523)	(198,453)
Employee benefits expense		(4,332,285)	(3,925,748)
Gaming machine entitlement amortisation		(257,219)	(257,198)
Occupancy costs		(725,780)	(1,154,164)
Commemorative Day Expenses		(38,875)	(23,656)
Donations and community outreach		(78,430)	(70,591)
Subsidies		(253,863)	(142,598)
Transport expenses		(29,023)	(28,709)
Welfare related employee benefits expense		(125,826)	(190,236)
Other welfare expenses		(45,451)	(73,298)
League Support Fee		(126,517)	(121,018)
Other veterans welfare expenses		(7,141)	(2,899)
Other expenses		(1,299,024)	(1,196,232)
Total expenses		(7,986,114)	(7,774,949)
Surplus/(Deficit) Before Income Tax Expense		177,823	164,974
Income tax expense		-	-
Surplus/(Deficit) After Income Tax Expense		177,823	164,974
Other comprehensive income for the year (net of tax)		-	-
Total Comprehensive Income for the year attributable to the members		177,823	164,974

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Statement of Financial Position as at 31 December 2025

	Note	2025 \$	2024 \$
Current Assets			
Cash & cash equivalents	10	1,526,806	3,355,308
Trade & other receivables	3	253,636	127,653
Inventories	4	136,665	111,609
Total Current Assets		1,917,107	3,594,570
Non Current Assets			
Trade & other receivables	3	1,589,196	1,589,196
Plant and equipment	6	2,704,009	2,458,433
Gaming licence entitlements	5	1,705,120	1,962,339
Term deposits		2,510,000	1,000,000
Total Non Current Assets		8,508,325	7,009,968
Total Assets		10,425,432	10,604,538
Current Liabilities			
Trade payables & other liabilities	7	957,279	1,062,556
Borrowings	8	502,684	499,605
Provisions	9	418,631	428,558
Total Current Liabilities		1,878,594	1,990,719
Non Current Liabilities			
Borrowings	8	1,113,944	1,366,585
Provisions	9	29,602	21,765
Total Non Current Liabilities		1,143,546	1,388,350
Total Liabilities		3,022,140	3,379,069
Net Assets		7,403,292	7,225,469
Equity			
Retained surplus		7,403,292	7,225,469
Total Equity		7,403,292	7,225,469

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Statement of Changes in Equity for the Year Ended 31 December 2025

	Retained surplus \$	Total \$
Balance at 1 January 2024	7,060,495	7,060,495
Surplus attributable to members	164,974	164,974
Other comprehensive income for the year	-	-
Balance at 31 December 2024	7,225,469	7,225,469
Surplus attributable to members	177,823	177,823
Other comprehensive income for the year	-	-
Balance at 31 December 2025	7,403,292	7,403,292

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

**Statement of Cash Flows
for the Year Ended 31 December 2025**

	Note	2025 \$	2024 \$
Cash Flows from Operating Activities			
Cash receipts from customers		10,207,111	9,663,946
Cash payments to suppliers and employees		(9,617,191)	(8,870,164)
Interest received		100,976	162,495
Interest paid		-	-
Net cash inflow from operating activities	10(b)	690,896	956,277
Cash Flows from Investing Activities			
Purchase of plant and equipment		(672,622)	(1,629,630)
(Purchase)/redemption of term deposits		(1,510,000)	1,000,000
Net cash (outflow) from investing activities		(2,182,622)	(629,630)
Cash Flows from Financing Activities			
Repayment of lease liability		(336,776)	(346,205)
Net cash (outflow) from financing activities		(336,776)	(346,205)
Net (decrease) in cash held		(1,828,502)	(19,558)
Cash at beginning of financial year		3,355,308	3,374,866
Cash at end of financial year	10(a)	1,526,806	3,355,308

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025

1. STATEMENT OF MATERIAL ACCOUNTING POLICIES

This special purpose financial report has been prepared for distribution to the members of the Sub-Branch to fulfil the Association's financial reporting requirements under the Associations Incorporation Reform Act 2012 and the Australian Charities and Not-for-Profits Commission Act 2012. The accounting policies used in the preparation of this report, as described below, are consistent with the financial reporting requirements of the Act, and are, in the opinion of the committee, appropriate to meet the needs of members. The policies comply with the measurement and recognition requirements of Australian Accounting Standards.

The requirements of Australian Accounting Standards, Accounting Interpretations, and other professional reporting requirements, do not have mandatory applicability to the Sub-Branch, except to the extent required by the Act, because it is not a "reporting entity".

Basis of Accounting

The report has been prepared in accordance with the requirements of the following applicable Australian Accounting Standards and Accounting Interpretations:

AASB 107: Statement of Cash Flows

AASB 108: Accounting Policies, Changes in Accounting Estimates and Errors;

AASB 110: Events after the Balance Sheet Date;

AASB 1048: Interpretation of Standards; and

AASB 1054: Australian Additional Disclosures

No other Accounting Standards, Accounting Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

Reporting Basis and Conventions

The financial report has been prepared on an accruals basis and is based on historical costs modified by the revaluation of selected non-current assets, and financial assets and financial liabilities for which the fair value basis of accounting has been applied.

The following is a summary of the material policies adopted by the company in the preparation of the financial report. The accounting policies have been consistently applied, unless otherwise stated.

Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks, other short term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within short term borrowings in current liabilities on the statement of financial position.

Inventory

Inventory is valued at the lower of cost or net realisable value basis. Costs are assigned on a first-in first-out basis.

Gaming Licence Entitlements

The Sub-branch has elected to account for its gaming entitlements on a cost basis. That is, entitlements are recorded at cost and amortised on a straight line basis over their useful lives, whilst the VCG loan is reduced by each quarterly instalment until the liability is reduced to \$nil.

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025 (cont'd)

1. STATEMENT OF MATERIAL ACCOUNTING POLICIES (cont'd)

Property, Plant and Equipment

Property, plant and equipment are included at cost or at valuation.

All assets, excluding freehold land and buildings from which rental income is derived are depreciated over their estimated economic lives. The carrying value of property, plant and equipment is reviewed regularly such that it does not exceed its recoverable amount.

Depreciation rates for different types of property, plant and equipment are as follows:

<i>Group</i>	<i>Method</i>	<i>Rate</i>
Motor vehicles	DV & SL	20 - 25%
Gaming machines	SL	10 - 20%
Other plant and equipment	SL	5 - 33%

Revenue

Revenue is recognised and measured at the fair value of the consideration received or receivable to the extent that it is probable that the economic benefits will flow to the Sub-Branch and the revenue can be reliably measured. The following specific recognition criteria must also be met before revenue is recognised:

Gaming and TAB Revenue

The gaming revenue directly attributable to the Sub-Branch is recognised as the residual value after deducting the return to customers from the wagering and gaming turnover net of the amounts of revenue collected by the venue on behalf of Intralot and the Government. The Sub-Branch recognises only the Sub-Branch's portion of revenue.

Bar and Kitchen Revenue

Revenue is recognised when the significant risks and rewards of ownership of the goods passes to the buyer and can be measured reliably. Risks and rewards are considered passed to the buyer at the time of the delivery of the goods to the customer.

Membership Revenue

Revenue from membership fees are recognised progressively over the period to which the membership relates. Membership fees are levied on a financial year basis.

Interest Revenue

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

All revenue is stated net of the amount of goods and services tax (GST).

Income Tax

The Sub-Branch is not liable for income tax. The ongoing Income Exempt Charity status is subject to the Sub-Branch meeting the terms of the Deed of Settlement with the Commissioner of Taxation of the Commonwealth of Australia.

Comparative Figures

When required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025 (cont'd)

	2025	2024
	\$	\$
2 SURPLUS FOR THE YEAR		
Surplus has been determined after:		
Revenue		
- Bar	2,321,351	2,156,494
- Gaming	4,135,267	4,078,157
- Kitchen	3,332,830	3,007,501
- Other	456,131	451,005
	10,245,579	9,693,157
Costs of goods sold		
- Bar	718,666	686,755
- Gaming	183,386	135,634
- Kitchen	1,280,566	1,093,340
	2,182,618	1,915,729
3 TRADE & OTHER RECEIVABLES		
Current		
Receivables	95,365	6,566
Provision for impairment of receivables	-	-
	95,365	6,566
Other receivables	25,362	63,303
Prepayments	132,909	57,784
	253,636	127,653
Non Current		
Loan – Phillip Island RSL Patriotic Fund	1,589,196	1,589,196
	1,589,196	1,589,196
4 INVENTORIES		
Stock on hand - food & bar (at cost)	136,665	111,609
	136,665	111,609
5 GAMING LICENCE ENTITLEMENTS		
2023 Entitlements at cost	2,572,199	2,572,199
Less: Accumulated Amortisation	(867,079)	(609,860)
	1,705,120	1,962,339

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025 (cont'd)

	2025 \$	2024 \$
6 PLANT AND EQUIPMENT		
Plant and Equipment - at cost	1,833,625	1,385,241
Less: Accumulated depreciation	(196,102)	(101,949)
	1,637,523	1,283,292
Motor Vehicles - at cost	144,030	144,030
Less: Accumulated depreciation	(74,311)	(45,771)
	69,719	98,259
Gaming machines - at cost	1,856,872	1,662,355
Less: Accumulated depreciation	(860,105)	(585,473)
	996,767	1,076,882
	2,704,009	2,458,433
7 TRADE PAYABLES & OTHER LIABILITIES		
Current		
Trade creditors	332,978	340,967
Accruals and other payables	559,519	669,197
Accrued income - Prepaid membership fees	64,782	52,392
	957,279	1,062,556
8 BORROWINGS		
Current		
Gaming machine lease payable	152,865	147,692
Gaming entitlements liability	349,819	351,913
	502,684	499,605
Non Current		
Gaming machine lease payable	125,687	35,580
Gaming entitlements liability	988,257	1,331,005
	1,113,944	1,366,585

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025 (cont'd)

	2025 \$	2024 \$
9 PROVISIONS		
Current		
Provision for annual leave	303,551	292,846
Provision for long service leave	115,080	135,712
	<u>418,631</u>	<u>428,558</u>
Non Current		
Provision for long service leave	29,602	21,765

10 NOTES TO THE STATEMENT OF CASH FLOWS

(a) Reconciliation of Cash

Cash at the end of the financial year as shown in the statement of cash flows is reconciled to the related items in the statement of financial position as follows:

Cash on hand	219,195	218,820
Cash at bank	1,307,611	3,136,488
	<u>1,526,806</u>	<u>3,355,308</u>

(b) Reconciliation of Net Cash used in Operating Activities to Operating Surplus

Operating surplus after income tax	177,823	164,974
<i>Non Cash Flows in Operating surplus:</i>		
Gaming machine entitlement amortisation	257,219	257,197
Depreciation expense	427,046	377,850
Finance change on lease liability	87,214	120,151
<i>Change in Operating Assets & Liabilities:</i>		
(Increase)/decrease in trade debtors and other assets	(125,983)	12,587
(Increase)/decrease in inventories	(25,056)	(10,748)
(Decrease)/increase in trade creditors and other payables	(105,277)	6,364
(Decrease)/increase in provisions	(2,090)	27,902
Net cash from / (used in) operating activities	<u>690,896</u>	<u>956,277</u>

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025 (cont'd)

	2025	2024
	\$	\$
11 EVENTS AFTER REPORTING DATE		
There have been no events subsequent to the balance date that have had an impact requiring disclosure in the financial statements or notes thereto.		
12 RELATED PARTY TRANSACTIONS		
The loan to the Phillip Island RSL Sub Branch Patriotic Fund is non interest bearing with no fixed payment terms and is unsecured.		
The following table provides the total amount of transactions that have been entered into with related parties for the year:		
- Rent paid from the Sub-Branch to the Patriotic Fund	282,797	769,265
- Committee Honorarium	1,820	2,000
13 REMUNERATION OF KEY MANAGEMENT PERSONNEL		
Total key management personnel remuneration:	489,236	407,520

14 DETAILS

The registered office and principal place of business is:

Phillip Island RSL Sub-Branch Inc.
225-243 Thompson Ave,
Cowes VIC 3922

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Declaration by Members of the Committee

The Members of the Committee ('the Committee') of Phillip Island Sub-Branch Inc. declare that in the Committee's opinion:

- (a) there are reasonable grounds to believe that the registered entity is able to pay all of its debts, as and when they become due and payable; and
- (b) the financial statements and notes satisfy the requirements of the Australian Charities and Not-for-Profit Commission Act 2012.

Signed in accordance with subsection 60.15(2) of the Australian Charities and Not-for-Profit Commission Regulation 2022.

Committee Member **MICHAEL CRUMP** **TREASURER**
Date: 17/2/26



Committee Member
Date: 17 Feb 26



President.

**Independent Audit Report
To the Members of Phillip Island Sub-Branch Inc**

Report on the Audit of the Financial Report

Opinion

We have audited the accompanying financial report, being a special purpose financial report, of Phillip Island Sub-Branch Inc (“the Sub Branch”), which comprises the statement of financial position as at 31 December 2025, the statement of surplus or deficit and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies, and the Committee’s declaration.

In our opinion the financial report of the Sub Branch is properly drawn up, including:

- a. giving a true and fair view of the Sub Branch’s financial position as at 31 December 2025 and of its financial performance for the year ended; and
- b. complying with Australian Accounting Standards to the extent described in Note 1 and with the Associations Incorporation Reform Act 2012 and Division 60 of the Australian Charities and Not-for-Profits Commission Act 2012 (ACNC Act).

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibility under those standards is further described in the Auditor’s Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Sub Branch in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board’s APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other responsibilities in accordance with the Code.

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

Emphasis of Matter - Basis of Accounting

Without modifying our opinion, we draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared for distribution to members for the purpose of fulfilling the Committee’s financial reporting responsibilities under the Associations Incorporation Reform Act 2012 and the ACNC Act. As a result, the financial report may not be suitable for another purpose.

Committee’s Responsibility for the Financial Report

The Committee of the Sub Branch is responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the Associations Incorporation Reform Act 2012 and the ACNC Act. The Committee’s responsibility also includes establishing and maintaining internal controls relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Committee is responsible for assessing the Sub Branch’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Committee either intends to liquidate the Sub Branch or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Sub Branch’s financial reporting process.

**Independent Audit Report
To the Members of Phillip Island Sub-Branch Inc (cont'd)**

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 Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.

Stannards Accountants and Advisors



James Dickson
Director
Date: 17th February 2026

PHILLIP ISLAND RSL SUB-BRANCH INC.

ABN: 62 187 546 251

Detailed Surplus or (Deficit) Statement for the Year Ended 31 December 2025

	2025	2024
Bar sales	2,321,351	2,156,494
Gaming sales	4,135,267	4,078,157
Kitchen sales	3,332,830	3,007,501
Other income	456,131	451,005
	10,245,579	9,693,157
Bar COGS	(718,666)	(686,755)
Gaming COGS	(183,386)	(135,634)
Kitchen COGS	(1,280,566)	(1,093,340)
	(2,182,618)	(1,915,729)
Gross Profit	8,062,961	7,777,428
Other income		
Interest income	100,976	162,495
Total Other Income	100,976	162,495
Other Operating Expenses		
Administration expenses	(449,157)	(390,149)
Advertising and promotion	(217,523)	(198,453)
Committee and member expenses	(326,173)	(326,300)
Depreciation expense	(427,046)	(377,850)
Employee benefits expense	(4,332,285)	(3,925,748)
Finance charges	(98,771)	(120,151)
Gaming Statement - Gaming on-costs	(57,028)	(53,141)
Gaming machine entitlement amortisation	(257,219)	(257,198)
Occupancy costs	(725,780)	(1,154,164)
Professional fees	(39,081)	(28,067)
Other expenses	(350,925)	(290,723)
Total Other Operating Expenses	(7,280,988)	(7,121,944)
Welfare & Charitable Expenses		
Commemorative Day Expenses	(38,875)	(23,656)
Donations and community outreach	(78,430)	(70,591)
Subsidies	(253,863)	(142,598)
Transport expenses	(29,023)	(28,709)
Welfare related employee benefits expense	(125,826)	(190,236)
Other welfare expenses	(45,451)	(73,298)
Total Welfare expenses	(571,468)	(529,088)
Welfare Veteran Expenses		
League Support Fee	(126,517)	(121,018)
Other veterans welfare expenses	(7,141)	(2,899)
Total Welfare expenses	(133,658)	(123,917)
Surplus/(Deficit)	177,823	164,974

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

**AUDITED FINANCIAL STATEMENTS -
SPECIAL PURPOSE MEMBERS' REPORT
FOR THE YEAR ENDED
31 DECEMBER 2025**

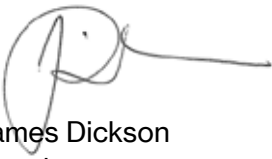
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Auditor's Independence Declaration**To the Members of Phillip Island RSL Sub-Branch (Patriotic Fund)**

As auditor I declare that, to the best of my knowledge and belief, during the period ended 31 December 2025 there have been:

- no contraventions of the auditor independence requirements as set out in the Australian Charities and Not-for-Profits Commission Act 2012 in relation to this audit; and
- no contraventions of any applicable code of professional conduct in relation to this audit.

Stannards Accountants & Advisors



James Dickson
Director

Date: 17th February 2026

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

**Statement of Surplus or (Deficit) and Other Comprehensive Income
for the Year Ended 31 December 2025**

Note	2025 \$	2024 \$
Revenue	283,939	778,245
Expenses	(439,367)	(368,423)
Surplus Before Income Tax Expense	(155,428)	409,822
Income tax expense	-	-
Surplus After Income Tax Expense	(155,428)	409,822
Other comprehensive income for the year (net of tax)	-	-
Total Comprehensive Income for the year attributable to the members	(155,428)	409,822

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

**Statement of Financial Position
as at 31 December 2025**

Note	2025 \$	2024 \$
Current Assets		
Cash & cash equivalents	170,208	17,245
Other Receivables	9,360	42,963
Total Current Assets	179,568	60,208
Non Current Assets		
Land - at cost	2,025,000	2,025,000
Buildings and improvements - at cost	5,973,366	5,961,599
Buildings and improvements - accumulated depreciation	(882,449)	(733,333)
Car Park - at cost	383,552	376,000
Car Park - accumulated depreciation	(49,603)	(42,923)
Plant and equipment - at cost	2,581,148	2,431,862
Plant and equipment - accumulated depreciation	(2,028,663)	(1,895,291)
Motor Vehicle - at cost	73,147	74,060
Motor Vehicle - accumulated depreciation	(69,950)	(69,950)
Total Non Current Assets	8,005,548	8,127,024
Total Assets	8,185,116	8,187,232
Current Liabilities		
Trade Creditors	149,955	455
Accruals	9,413	5,601.00
Total Current Liabilities	159,368	6,056
Non Current Liabilities		
Phillip Island RSL Sub-Branch (unsecured and interest free)	1,589,196	1,589,196
Total Non Current Liabilities	1,589,196	1,589,196
Total Liabilities	1,748,564	1,595,252
Net Assets	6,436,552	6,591,980
Equity		
Welfare Equity Contribution	36,524	36,524
Reserves	1,632,999	1,632,999
Retained surplus	4,767,029	4,922,457
Total Equity	6,436,552	6,591,980

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

Statement of Changes in Equity
for the Year Ended 31 December 2025

	Welfare Equity Contribution	Reserves	Retained surplus	Total \$
Balance at 1 January 2024	36,524	1,632,999	4,512,635	6,182,158
Surplus attributable to members	-	-	409,822	409,822
Balance at 31 December 2024	36,524	1,632,999	4,922,457	6,591,980
Surplus attributable to members	-	-	(155,428)	(155,428)
Balance at 31 December 2025	36,524	1,632,999	4,767,029	6,436,552

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

**Statement of Cash Flows
for the Year Ended 31 December 2025**

	Note	2025 \$	2024 \$
Cash Flows from Operating Activities			
Cash receipts from customers		316,401	734,349
Cash payments to suppliers		4,027	(125,697)
Interest received		1,141	8,980
Interest paid		-	-
Net cash inflow from operating activities	6(b)	321,569	617,632
Cash Flows from Investing Activities			
Purchase of plant and equipment		(168,606)	(1,090,984)
Net cash (outflow) from investing activities		(168,606)	(1,090,984)
Increase / (Decrease) in cash held			
Cash at beginning of financial year		17,245	490,597
Cash at end of financial year	6(a)	170,208	17,245

The accompanying notes form part of these financial statements.

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025

1. STATEMENT OF MATERIAL ACCOUNTING POLICIES

This special purpose financial report has been prepared for distribution to the members of the Sub-Branch to fulfil the Fund's financial reporting requirements under the Australian Charities and Not-for-Profits Commission Act 2012 (the Act). The accounting policies used in the preparation of this report, as described below, are consistent with the financial reporting requirements of the Act, and are, in the opinion of the committee, appropriate to meet the needs of members.

The requirements of Australian Accounting Standards, Accounting Interpretations, and other professional reporting requirements, do not have mandatory applicability to the Fund, except to the extent required by the Act, because it is not a "reporting entity".

Basis of Accounting

The report has been prepared in accordance with the requirements of the following applicable Australian Accounting Standards and Accounting Interpretations:

AASB 107: Statement of Cash Flows
AASB 108: Accounting Policies, Changes in Accounting Estimates and Errors;
AASB 110: Events after the Balance Sheet Date;
AASB 1048: Interpretation of Standards; and
AASB 1054: Australian Additional Disclosures

No other Accounting Standards, Accounting Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

Reporting Basis and Conventions

The financial report has been prepared on an accruals basis and is based on historical costs modified by the revaluation of selected non-current assets, and financial assets and financial liabilities for which the fair value basis of accounting has been applied.

The following is a summary of the material policies adopted by the fund in the preparation of the financial report. The accounting policies have been consistently applied, unless otherwise stated.

Property, Plant and Equipment

Property, plant and equipment are included at cost or at valuation.

Depreciation rates for different types of property, plant and equipment are as follows:

<i>Group</i>	<i>Method</i>	<i>Rate</i>
Buildings	SL	2.5%
Motor vehicles	DV	20-25%
Other plant and equipment	DV & SL	5 - 100%

Revenue

Rental and all other sources of income are accounted for on an accruals basis, such that revenue is recognised when it is earned.

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

**Notes To and Forming Part of the Financial Statements
for the Year Ended 31 December 2025 (cont'd)**

1. STATEMENT OF MATERIAL ACCOUNTING POLICIES (cont'd)

Income Tax

The Fund is not liable for income tax. The ongoing Income Exempt Charity status is subject to the Fund meeting the terms of the Deed of Settlement with the Commissioner of Taxation of the Commonwealth of Australia.

Goods and Services Tax (GST)

Revenues and expenses are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the statement of financial position are shown inclusive of GST. Cash flows are presented in the cash flow statement on a gross basis, except for the GST component of investing and financial activities, which are disclosed as operating cash flows.

Significant accounting judgments

The Committee evaluate estimates and judgements incorporated into the financial statements based on historical knowledge and best available current information. In the current financial year, all such estimates are deemed to be 'normal' estimations in the ordinary course of business.

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

**Notes To and Forming Part of the Financial Statements
for the Year Ended 31 December 2025 (cont'd)**

	2025 \$	2024 \$
2 CONTINGENT LIABILITIES AND ASSETS		
The Fund's committee are not aware of any contingent liabilities or assets as at the date of signing this financial report.		
3 EVENTS AFTER THE REPORTING DATE		
There have been no events subsequent to the balance sheet date that have an impact that would require disclosure in the financial statements or notes thereto.		
4 ECONOMIC DEPENDENCY		
The Fund is economically dependent on the continued support of its bankers and the Returned & Services League of Australia (Victorian Branch) Inc. in meeting the bank covenant requirements imposed on their commercial loan. The Fund is also dependant on administrative support provided by the Phillip Island RSL Sub-Branch Inc. Any change in one or more of the above would have a significant adverse reaction on it's ability to continue to trade as a going concern.		
5 RELATED PARTY TRANSACTIONS		
The loan to the Phillip Island RSL Sub-Branch Fund is non interest bearing with no fixed payment terms and is unsecured.		
The following table provides the total amount of transactions that have been entered into with related parties for the year:		
- Rent paid from the Sub-Branch to the Patriotic Fund	282,797	769,265
6 NOTES TO THE STATEMENT OF CASH FLOWS		
(a) Reconciliation of Cash		
Cash at the end of the financial year as shown in the statement of cash flows is reconciled to the related items in the statement of financial position as follows:		
Cash at bank	170,208	17,245
(b) Reconciliation of Net Cash used in Operating Activities to Operating Surplus / (Deficit)		
Operating surplus / (deficit)	(155,428)	409,822
<i>Non Cash Flows in Operating surplus / (deficit):</i>		
Depreciation	290,082	260,527
<i>Change in Operating Assets & Liabilities:</i>		
(Increase)/decrease in trade and other assets	33,603	(34,916)
(Decrease)/increase in trade creditors and accruals	153,312	(17,801)
Net cash from / (used in) operating activities	321,569	617,632


PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND
ABN 73 418 859 933

Declaration by Members of the Committee

The Members of the Committee ('the Committee') of Phillip Island Sub-Branch Inc. Patriotic Fund declare that in the Committee's opinion:

- (a) there are reasonable grounds to believe that the registered entity is able to pay all of its debts, as and when they become due and payable; and
- (b) the financial statements and notes satisfy the requirements of the Australian Charities and Not-for-Profit Commission Act 2012.

Signed in accordance with subsection 60.15(2) of the Australian Charities and Not-for-Profit Commission Regulation 2022.

Committee Member **MICHAEL CRUMP** **TREASURER**
Date: **17/2/26**
17 Feb 26  **President**

**Independent Audit Reports
To the Members of Phillip Island RSL Sub-Branch (Patriotic Fund)**

Report on the Audit of the Financial Report

Opinion

We have audited the accompanying financial report, being a special purpose financial report, of Phillip Island RSL Sub-Branch (Patriotic Fund) (“the Fund”), which comprises the statement of financial position as at 31 December 2025, the statement of surplus or deficit and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies, and the committee’s declaration.

In our opinion the financial report of the Fund is properly drawn up, including:

- a. giving a true and fair view of the Fund’s financial position as at 31 December 2025 and of its financial performance for the year ended; and
- b. complying with Australian Accounting Standards to the extent described in Note 1 and with the Australian Charities and Not-for-Profit Commission Act 2012 (ACNC Act).

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibility under those standards is further described in the Auditor’s Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Fund in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board’s APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other responsibilities in accordance with the Code.

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

Emphasis of Matter - Basis of Accounting

Without modifying our opinion, we draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared for distribution to members for the purpose of fulfilling the Committee’s financial reporting responsibilities under the ACNC Act. As a result, the financial report may not be suitable for another purpose.

Committee’s Responsibility for the Financial Report

The Committee of the Fund is responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the financial report is appropriate to meet the requirements of the ACNC Act. The Committee’s responsibility also includes establishing and maintaining internal controls relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the Committee is responsible for assessing the Fund’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Committee either intends to liquidate the Fund or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Fund’s financial reporting process.


**Independent Audit Report
To the Members of Phillip Island RSL Sub-Branch (Patriotic Fund) (cont'd)**

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 Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.

Stannards Accountants and Advisors



James Dickson
Director
Date: 17th February 2026

PHILLIP ISLAND RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 73 418 859 933

**Detailed Surplus or (Deficit) Statement
for the Year Ended 31 December 2025**

	2025	2024
Income		
Rent Received - Sub Branch	282,797	769,265
Interest received	1,141	8,980
Other Income	1	-
Total Income	283,939	778,245
Operating Expenses		
Depreciation	(290,082)	(260,527)
Repairs & Maintenance	(55,980)	(50,225)
Sundry expenses	(14,181)	(5,504)
Total Operating Expenses	(360,243)	(316,256)
Welfare & Charitable Expenses		
Commemorative Day Expenses	-	-
Welfare related employee benefits expense	-	-
Other welfare expenses	-	-
Total Welfare expenses	-	-
Surplus	(76,304)	461,989

ANZAC DAY

LEST WE FORGET

25th April

Dawn Service 6am - Cenotaph Cowes Foreshore

Gunfire Breakfast 7am - Phillip Island RSL

March 10:40am - Muster at 10:40am St Phillip's Anglican Church, Cowes

Service 11am - Cenotaph, Cowes Foreshore

Carvery Lunch 12pm-2pm - Service members Free
Veterans Free
Adults \$15
Kids under 13yrs \$10
No other food offering available

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