



RSLWA
supporting Veterans

annualreport 2021

1 January - 31 December 2021

The Returned & Services League of Australia WA Branch Incorporated

RSLWA was founded as the "Returned Soldiers' Association" on May 27, 1916 with the WA Branch of the Returned Sailors and Soldiers Imperial League of Australia Chartered on April 25, 1917.

PATRON

The Honourable Kim Beazley AC
Governor of Western Australia

BOARD OF DIRECTORS

State President

Mr Peter Aspinall AM

State Vice President

Mr Duncan Anderson

Greater Metro Region Members

Mr Bill Collidge RFD

Mr Royce Spencer

Ms Melissa Whelan

Regional Members

Mr Ken Morris

Mrs Robyn Steenbach

Mr Wayne Gibson

Co-Opted Member

Mr Tim Curtis

Mr Ron Bradfield Jnr (Feb-Mar)

Chief Executive Officer

Mr John McCourt JP

Trustees

Mr Don Blair OAM RFD ED (Jan-June)

Mr Wayne Tarr RFD ED

Mr Philip Orchard AM

Mr Doug Simpson JP

APPOINTMENTS

State War Memorial Warden

The Honourable Kerry Sanderson AC CVO
(Jan-Nov)

Major General Barry Nunn AO RFD ED
(Nov -)

Auditors

RSM Australia Pty Ltd



BELIEF STATEMENT

We believe in enabling veterans and families to thrive in the community.

VISION STATEMENT

By the end of 2024, RSLWA will provide a full suite of sustainable and relevant support and services to veterans and their families whilst continuing to enjoy the full confidence of all stakeholders.

OBJECTIVES

- Increase engagement with veterans and their families.
- Ensure RSLWA is sustainable for future generations.
- Redefine RSLWA as relevant, agile, integrated and inclusive.
- Ensure financial sustainability and profitability.



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Photo provided by the City of Perth

The Returned & Services League of Australia WA Branch Incorporated thanks the following Supporters:



STATE PRESIDENT'S REPORT

Peter Aspinall AM

It is a pleasure and honour to present this report for Year 2021 that proved to be a watershed year for RSLWA in its enduring duty to support the needs of Veterans and their families and to ensure the sacrifices and service of all those who served the nation, and still serve, are recognised and respected.



Once again, the scourge of the COVID pandemic was challenging to the organisation as it was for many organisations and individuals across the country. For RSLWA, it meant the forced cancellation once again of ANZAC Day commemorations and significant challenges in operations within the new ANZAC House Veteran Central building, as well as disruptions for many of our Sub-Branches.

Growing the Business

The beginning of 2021 built on the efforts of the last few months of 2020 when State Branch moved from its temporary offices at 66 St Georges Terrace, Perth and into the new ANZAC House Veteran Central. There were challenging times, not least re-establishing the ANZAC Club and continuing the tradition of ensuring a relaxed place for the gathering of Veterans, families and friends. Indeed, not many are aware that having a dedicated ANZAC Club is specifically provided for by virtue of the Western Australian Parliament.

During the year, services for Veterans grew exponentially with State Branch boosting advocacy and welfare services and adding new services including financial counselling, legal support and Veteran employment. These new services are covered within the Chief Executive Officer's Report.

Getting Around

A key objective for your Board of Directors this year was making more effort to get out and about with a calendar drawn up to visit as many Sub-Branches as possible. This enabled great feedback and the Board is strongly of the view that such visits continue into next year and beyond.

Commemoration

While the traditional ANZAC Day commemorations were cancelled, RSLWA once again moved to ensure the community of Western Australia was still able to pay their respects by State Branch facilitating the Driveway Dawn Services that saw even larger numbers turn out at the end of driveways, on balconies and at the farm gate. State Branch increased public affairs and communication efforts to make this an outstanding initiative. There are plans to retain these home-centric services into the future as, despite disruptions such as COVID, there are many people who are unable or unwilling to physically attend traditional commemorations and services.

I especially wish to thank former WA Governor Kerry Sanderson AC CVO who accepted our invitation to remain as State Warden for 2021 as key commemorations at Kings Park during 2020 were almost non-existent. At the Remembrance Day service this year, the key to the crypt at the State War Memorial was officially handed over to incoming State Warden, Major General Barry Nunn AO RFD ED.

Looking to the Future

The Board sat down on the weekend of 28 and 29 August 2021 to review what RSLWA had achieved over the previous three years and to map a way forward. The result was a new strategic plan for 2021 through to the end of year 2024.

The outcomes focused around our core belief that RSLWA continues to deliver and improve on "enabling Veterans and families to thrive in the

community” with a vision that, “by the end of 2024, RSLWA will provide a full suite of sustainable and relevant support and services to veterans and their families whilst continuing to enjoy the full confidence of all stakeholders.”

Key objects to enable realisation of our vision were to:

- Increase engagement with veterans and their families.
- Ensure RSLWA is sustainable for future generations.
- Redefine RSLWA as relevant, agile, integrated and inclusive.
- Ensure financial sustainability and profitability.

Conclusion

I have been privileged to be your State President since being re-elected at the 2020 State Congress. I could not have fulfilled this role without the support of my wife, Carolyn, the members of the Board, the efforts of my Executive Assistant, Nola Keen and the commitment made by the operational staff of State Branch.

As a new wave of Veterans arrives, I believe RSLWA is now in a strong position in financial and governance terms to forge ahead with providing the services and support that all Veterans deserve.

ANZAC House Veteran Central Visit

(L-R) Her Excellency Mrs Linda Hurley, His Excellency General the Honourable David Hurley AC DSC (Retd), Mrs Carolyn Aspinall & RSLWA’s State President, Mr Peter Aspinall AM.



VICE PRESIDENT'S REPORT

Duncan Anderson

Support the State President and Board of Directors was the focus of 2021 along with traditional oversight of commemorative activities. The role of State Vice President grew to include the areas of focus of contemporary veterans, re-establishing the Western Australia Veterans Advisory Committee and supporting the establishment of an enterprise risk management function.



With the untimely resignation of the former State President, and in accordance with the constitution, the Vice President undertook duties of the State President in an acting capacity and oversaw the election process. Unfortunately this period of transition impacted several bodies of work including the Western Australian Veterans Advisory Committee and the Risk and Audit Committee.

Several challenging media issues arose throughout the year that required close collaboration with RSLWA staff and members. With outstanding support from RSLWA staff we were able to respond to media in a way that supported the organisation and members alike. With an ever-increasing focus on Veterans issues in the community we can expect growing media interest. Continued positive engagement with traditional media along with proactive non-traditional media engagement will underpin efforts to 'tell our story' to members, the broader veteran community and general public.

Minister Chester's visit to ANZAC House Veteran Central.





(L-R) Incoming State Warden, Major General Barry Nunn AO RFD ED; RSLWA's State President, Peter Aspinall AM & Retiring State Warden, The Honourable Kerry Sanderson AC CVO - Official handing over of the Key to Crypt of the State War Memorial.

Commemoration

Commemorative activities in 2021 were again impacted by public health measures associated with COVID-19. Unfortunately, ANZAC Day services across Perth were cancelled at last minute due to a snap lockdown. RSLWA staff had contingencies in place with the Light Up the Dawn driveway initiative again encouraging wonderful engagement with ANZAC Day in the metropolitan area. Services across Regional Western Australia were largely not impacted and support from local councils and shires remains very good. We remain hopeful that all commemorative services can return in full in the near future noting the dynamic nature of the COVID-19 situation.

RSL in Western Australia was represented on the National Commemoration Committee of RSL Australia. This continued engagement seeks to align commemorative efforts nationally to ensure RSL across Australia continues its solemn duty to commemorate those that have served Australia.

Contemporary Veterans

Several forums were held throughout the year with very good engagement from a broad range of younger veterans. Attendees ranged from long term RSL members to veterans that were not members. In one case this forum was the first time an attendee had been to any RSL. It was evident from these engagements that the RSL in Western Australia needs better communicate programs and initiatives to all veterans. Additionally, RSL in Western Australia should consider initiatives to increase engagement with the broad range of veterans in our community. These engagements triggered the reestablishment of the Western Australian Veterans Advisory Committee.

Western Australian Veterans Advisory Committee (WAVAC)

WAVAC was re-established in 2021. An initial meeting was held at ANZAC House where the terms of reference were endorsed for Board approval and the focus of the committee was discussed and agreed. The committee agreed that the focus should not be solely on 'contemporary veterans' but rather increasing engagement with all veterans. With the finalisation of the Election of State President the committee will commence important work in 2022 by setting policy conditions and identifying initiatives to increase engagement with veterans in Western Australia.

RSL in Western Australia was represented at the National Veterans Advisory Committee (NVAC). This committee reports to the Board of RSL Australia and has a key focus on the Royal Commission into Veteran Suicide and engagement with the Department of Veterans Affairs.

Risk and Audit

With increasing strategic objectives and business interests in support of veterans in Western Australia, the Board of RSLWA undertook to establish an enterprise risk and audit capability. Designed to complement well established operational risk management processes this committee formed with the Board approving terms of reference. Initial scoping of enterprise risk profile was undertaken with draft risk appetite produced. Unfortunately work in this area stalled because of the election process of State President. 2022 will see this function recommence with an objective of producing a whole of organisation risk appetite that is integrated with existing operational risk management functions.

CHIEF EXECUTIVE OFFICER

John McCourt JP

It is a pleasure as Chief Executive Officer to provide this report for 2021. The year saw more challenges due to the COVID pandemic while making improvements to our core business of looking after the needs of Veterans and their families.



The year for RSLWA saw our continued focus on keeping pace with change and adapting accordingly. This was evident in growing our service delivery to embrace a new wave of contemporary Veterans – not just within ANZAC House Veteran Central but right across the Sub-Branch and membership base.

Service delivery meant putting into action key objectives that helped guide operational implementation. This required a dedicated and resourceful team at State Branch. Key objectives for delivery during 2021 were to:

- Consolidate ANZAC House Veteran Central as a focus for placing Veterans and families at the centre of service delivery.
- Improve the financial performance of the organisation to grow assets and income streams including better use of the Balance Sheet.
- Plan, develop and implement comprehensive fundraising campaigns with appropriate resource allocation.
- Develop dedicated communications, brand awareness and public relations strategies to lift the profile of RSLWA.
- Improve and consolidate organisational governance including standardisation of Sub-Branch governance.
- Develop and refine a full range of services provided to Veterans and members, together with relevant enhancement strategies.
- Develop strategic stakeholder management plans to establish strategic partnerships with government, Ex-Service Organisations and other like-minded organisations.

By end of 2021, the following operational undertakings were achieved.

- A review of RSLWA's investment strategy.
- A comprehensive audit of properties owned by the organisation.
- Establishing a bequest program.
- Seeking greater opportunities for government grants.
- Re-establishing the Fundraising Committee and a review of fundraising planning.
- Re-establishing the WA Veterans Affairs Committee.
- Establishing a Risk & Audit Committee.
- Developing a new website and conducted a review branding and communication strategies.
- Maximising use of Veteran Central.
- Increasing visits to Sub-Branches by Board members and operational staff.
- A review of the organisation's Finance Governance Policy.
- Training for Directors and Sub-Branch Executive Committees members using the online Tool Box.
- Liaison with Defence to assist in promoting RSLWA.
- More targeted collaboration with government and corporate stakeholders.
- Regular meetings with national organisations and the Federal Government.

The above noted, while best efforts were made amid the impact of COVID and other challenges, more needed to be done to continue to position the organisation to manage, and financially support, the increased demand for services that Veterans need and deserve.

Financial Performance

As observed in the State President's report, growing and maintaining Veteran Services means ensuring that RSLWA is sustainable for future generations.

The 2021 RSLWA Annual Financial Report details how we fared over a challenging year. Despite some tough times, State Branch came through the year with a disciplined approach to expenditure. I again thank the standout performance by the Chief Financial Officer and his team for a job well done, especially when faced with increased compliance responsibilities.

State Branch Operations

Over the year, key functions of State Branch performed well with some outstanding results.

Membership

RSLWA membership for the year ending 31 December 2021 was 9,181. This reflected a slight increase in overall membership.

There is still an important need to continue to market RSLWA to younger Veterans and potential Affiliates, given that 75% of all members are at or above 60 years of age.

A pleasing trend has been the take-up of multiple year memberships with prepaid memberships ranging from the end of 2021 through to 2031.

Category	31 Dec 2021
Total Financial Members	9,181
Service Members	6,937
Affiliates	1,981
Life Members	123
Life Subscribers	27
Platinum Members	55
Financial Complementary	51
Honorary Memberships	7
New Service Members	28
New Affiliate Members	27



Dedication of the Kerry Stokes Commemorative Hall & Presentation of Certificate of Merit
(Back L-R): WGCDR Simon Ashworth; BRIG Brett Chaloner CSC; Captain Gary Lawton RAN.
(Front L-R): AIRCDRE Fiona Dowse AM and Mr Kerry Stokes AC.

Anzac House

The year saw significant efforts to manage the building following completion of construction in late 2020 and mapping long-term compliances, upkeep and maintenance requirements as well as addressing defects in construction.

A significant incidence in 2021 was the collapse of construction company PINDAN that was contracted to build the new ANZAC House. When the company was placed into liquidation, State Branch moved to secure funds from a bank guarantee of more than \$550,000 that was required of PINDAN by RSLWA as a condition of the original contract. State Branch did secure the funds that have been used to rectify defects during the 2021 and into 2022.

Positive aspects for ANZAC House was a strong take-up of Levels 5, 6 and 7 for functions, seminars and meetings. The spectacular views were a major drawcard and, despite COVID, there were initial good returns on the engagement of customers and clients using the building.

During the year ANZAC House was visited by a number of noted persons including the Governor General His Excellency General the Hon. David Hurley AC DSC and Mrs. Hurley, the WA Governor, Hon. Kim Beazley AC and the WA Premier, Hon. Mark McGowan MLA. In addition, at a very special function, the 7th Floor of ANZAC House was dedicated as the Kerry Stokes Commemorative Hall recognising Kerry Stokes' life-long support of Veterans and military history. He attended the commemorative event with his wife, Christine Simpson Stokes.



Premier's Visit to ANZAC House Veteran Central – (L-R) Minister for Veterans' Issues, Hon Paul Papalia CSC MLA; RSLWA Vice President, Duncan Anderson & CEO, John McCourt; WA Premier, Hon Mark McGowan MLA; Hon Amber-Jade Sanderson MLA, Minister for Health; Mental Health & Peter Tinley AM MLA.

The Anzac Club

The (new) ANZAC Club showed encouraging results in customers and trade as well as catering for events booked for the functions and meetings floors. The streamlining of financial reporting and improved marketing assisted with these outcomes. This said, the ongoing disruptions of COVID restrictions significantly affected its financial performance.

Veteran Central

The occupancy of ANZAC House of Veteran Service Providers (VSPs) continued to grow with little or no space left by the end of the year. The trend was most pleasing as it cemented the concept of the collaborative delivery of services under one roof while also developing clever cloud-based communications service delivery to Veterans and families throughout Western Australia.

Veteran Hubs

The year saw further progress on the planning for Veteran Hubs in the greater Perth metro area and in regional centres. A priority for the period of 2021 through to December 2022 was the realisation of at least three Hubs – namely the Avon Region (Northam), the South West Region (Busselton) and the North-East Metro region (Serpentine-Jarrahdale).

To assist State Branch in progressing these Hubs, a Project Officer was appointed for the abovementioned period who reports to the Board of Directors through the Chief Executive Officer.

Veteran Services

The provision of welfare, advocacy and wellbeing services, the core business of RSLWA, continued to be in high demand. During 2021, the new services of Financial Counselling and Employment were augmented to match growing demand.

Tenancies as at 31 December 2021

Providers	Level
Poppy Lane Cafe	Ground
Veteran Central Concierges	Ground
The Karrakatta Club	Ground
The ANZAC Club	Level 1
Above & Beyond Dental	Level 2
Lions Hearing	Level 2
Open Arms (mental health)	Level 2
Clinical Psychology	Level 2
Resolute Consulting (psychiatry)	Level 2
Legal Aid WA	Level 2
ESO* and U&K* co-working facilities	Level 2
Veteran Health Solutions	Level 3
RSLWA Veteran Services	Level 4
Functions, meetings, seminars	Levels 5, 6, 7

* Ex-Service Organisations/Unit & Kindred Group

Welfare

During the year, Veterans and family members approached the State Welfare Team for emergency relief, financial counselling, budgeting advice, home/hospital visits and general support and assistance. A number of Veterans that presented were also referred by other collaborate agencies including, but not limited to, Open Arms, Legal Aid, People Who Care, Salvation Army, Anglicare, the Department of Communities Housing and the Department of Veterans' Affairs.

In collaboration with RSLWA, the WA Aged Sailors, Soldiers and Airmen's Relief Fund Trust once again continued to assist Veterans and their dependents with the provision of funds for essential items. The Trust, that receives 50 percent of Sub-Branch collections through the annual Remembrance Day Appeal, saw greater demand for assistance with rent and mortgage arrears. Importantly the Welfare Team focused on assisting Veterans and families in a way to help to maintain quality of life in offering practical help in times of need, especially during the ongoing COVID pandemic.

Clients	
General Inquires & ESOs	734
Individual Veterans	345
Family members	249
Financial Counselling	162
Chaplaincy (commenced August 2021)	25
Hospital/Home Visits	15
Total Client Support	1531
Other Services	Other Services
Food and Supplies	\$47,425
Accommodation	\$9,741
Utilities	\$9,098
Personal Needs	\$3,112
Transport	\$4,351
Funerals	\$13,298
Debts Waived	\$150,187
Total Services Spend*	\$237,212

*RSLWA supported by the WA Aged Sailors, Soldiers and Airmen's Relief Fund.

Advocacy

The 2021 reporting year saw a higher number of contacts from Veterans than the previous year and a much- increased positive result in DVA

compensation for claims submitted by State Branch on their behalf. A dedicated and hard-working staff realised more than \$18 million being paid to Veterans who sought State Branch support.

Month	Veterans Assisted	Claims Submitted	Appeals & Hearings	Claims Accepted	* DVA Compensation (\$)
January	21	10	12	13	924,936
February	19	27	4	4	340,667
March	16	27	3	4	258,667
April	41	51	6	35	884,685
May	58	74	11	26	2,187,810
June	52	64	3	11	178,587
July	58	54	5	9	2,168,075
August	53	43	4	34	2,034,384
September	50	58	9	10	1,304,920
October	44	32	3	37	4,203,812
November	53	61	15	19	1,304,680
December	58	41	6	28	2,304,650
Totals	523	542	81	232	\$18,095,873

*includes perpetuity pension payments valued at 5%

Employment

Despite WA's near capacity employment rate during the year, the Veterans Employment Program continued to attract strong interest from Veterans and spouses. RSLWA's program partner, Working Spirit, complemented the program.

By end of year, RSLWA had negotiated a more collaborative employment program model with other States and guarantees of associated federal funding.

There was also strong potential for State-based funding to add to the employment program capabilities. Such funding is anticipated in early 2022.

Sub-Branches

The lifeblood of the organisation, our Sub-Branches, were assisted in their good work by State Branch through the Veteran Liaison Officer and other staff.

There was a slight decrease in the number of Sub-Branches in 2021, the total now being 114 throughout the State.

The challenges of operating Sub-Branches are varied and sometimes demanding. State Branch was able to assist in providing advice and support including financial matters, welfare, advocacy and commemoration along with governance and compliance requirements of RSLWA as a charity under the provisions of the Australian Charities & Not-for-Profits Commission (ACNC).

The year saw continuous improvement of the popular web-based Sub-Branch Toolbox facility as well as solid support to Sub-Branches in need of financial and compliance advice.

Public Affairs

The Public Affairs unit had a wide range of responsibilities to support RSLWA's core functions and drew on the capabilities of stakeholder liaison, communication, marketing, events, fundraising support, and media management and monitoring.

The year saw the launch of a new RSLWA website with new functionality for Sub-Branches and Veterans generally. Other activities included a

Employment categories	Veterans
New Veterans/Spouses	64
Placements – self referred	41
Placements – RSLWA brokered	11
Placements – Other agencies	0



Defence Services Award
(L-R) AIRCDRE Fiona Dowse AM; RSLWA Veteran Services Manager, Mr Milton Brooks and RSLWA State President Mr Peter Aspinall AM.

marketing plan for Veteran Service Providers in both ANZAC House and State-wide; a very successful Poppy Day Appeal in November; ANZAC House events and functions as part of fundraising; and enhanced Sub-Branch Signal and Listening Post publications.

The Public Affairs unit also provided vital support for RSLWA media and community commitments and public awareness as well as brand recognition and reputational management.



Moora Nursing Memorial – (L-R) Shire President, Tracy Lefroy, unveiled the statue and local RSL member, Jan Welburn, read out Major Wilson's speech.

Commemoration

Commemoration for 2021 once again saw the cancellation of ANZAC Day services and commemorations due to COVID pandemic shutdowns and related restrictions. While Dawn Services throughout WA were cancelled, along with marches and commemoration events, one positive aspect to a very dark cloud was again the success of Driveway Dawn Services. Media reports and the feedback to State Branch were excellent.

While ANZAC Day was not able to go ahead, there were good turnouts across the State for Remembrance Day. At the State War Memorial, State Warden, former Governor of Western Australia Hon Kerry Sanderson AC CVO handed over the keys to

the crypt to new State Warden, Major General Barry Nunn AO RFD ED. Special thanks was afforded to Ms. Sanderson for staying on as State Warden for 2021 after the mass shutdown of commemorations in 2020.

As usual, RSLWA's Deputy Warden Geoff Simpson OAM RFD and his band of Sub-Wardens did an outstanding job supporting the State Warden and participating in protocols at the State War Memorial and Court of Contemplation.

Commemoration is an important part of validating the service of past and present Veterans and State Branch thanked the Botanic Gardens and Parks Authority that has liaised closely with RSLWA as custodian of the State War Memorial.

FINANCE & INVESTMENT COMMITTEE

Royce Spencer, Director and Chair

Opening Comments

Another year has passed us by, another year which has presented the continued challenges of COVID restrictions that forced cancellations of many traditional fund raising and community functions and a very noticeable decline in public and investment confidence. An example of the impact of COVID was the continued negative impact on RSLWA's food and beverage services within the ANZAC Club and for the many functions within ANZAC House that had to be deferred or cancelled. This was reflective of an estimated 57% drop in services able to be provided by restaurant, cafés and bars in the Perth CBD area.

Yet, despite these challenges, RSLWA has managed to maintain and grow its services to our Veterans and their families and, through astute operational management, we have achieved a relatively good result which shows a (paper) profit brought about by a revaluation of our investments with Primewest and PEET (Eglinton Project) which added an extra \$3.7 million to our investment value. Please note, this is not actual cash but an accounting requirement and therefore our actual result was a very creditable loss of \$949,176 which was a reasonable result having regard to the projected 2021 budget loss of \$1,420,906.

During 2021, an audit was conducted with a detailed condition report on the 26 RSLWA-owned buildings, the 14 'Crown Grants in Trust' buildings and the 2 properties owned by Sub-Branches and held in Trust. The audits were undertaken to provide updated information in regard to the current replacement values for insurance purposes, determine the building condition in regard to health/safety issues and an assessment of urgent maintenance/repairs that may be required should the Board consider whether the 26 RSLWA owned properties could be brought on to the Balance Sheet. The audits were completed in January 2022. It was noted that some Sub-Branches had invested some monies to maintain the properties.

However, there were several examples where buildings will require significant repairs/maintenance or capital expenditure. The Audit Reports indicated these costs could be close to \$800,000 which of course is not budgeted. A recommendation will be made to the Board of Directors (Board) to ensure that urgent and occupational health and safety issues be included in the new 2022 budget and addressed as quickly as possible.

The Finance & Investment Committee, at the Board's Strategic planning weekend held in September 2021, determined it was imperative that we increase our investments to ensure the future growth of operations through the use of our Balance Sheet and potentially in regard to the development of some of the RSLWA-owned properties as a matter of urgency in the short to medium term. It was considered that we must provide an annual guaranteed income of between \$3 million to \$5 million per annum to meet the ongoing operational costs of RSLWA so that we are not solely reliant on fund raising, grants or use of our capital. To this end, we have completed an initial review of our options and will present a first option to the Board for their consideration.

Investments

In 2021, RSLWA had a varied year in terms of our investments. The \$12 million (at cost) Primewest investments continued to provide an average a 7–7.25% monthly returns and these investments are due for maturity between 2026 and 2029 respectively. In 2021 these investments contributed \$858k of income towards our annual operational costs. We continue to be confident that, subject to any monthly draw downs, our investments will result





ANZAC House Veteran Central Function Room Level 5.

in an overall increase in value of between 10–11% at maturity.

The \$3.5 million invested in the Peet 2008 No 1 Portfolio (Eglington Project), is due to mature in 2028. We currently do not have any income from this investment but expect to start to receive a monthly return of 7+ % beginning in 2023. Again, we expect to gain a growth of between 12 – 15% on our capital when this investment matures in 2028.

The \$17.2 million Entrust investments provided excellent results in 2021 contributing \$407k of income towards operational costs. Notwithstanding the continued impact of COVID-19 it was an excellent year for investors with equity markets across the globe providing well-above average returns. Not only did equity markets provide returns above our expectations, but property investments also performed very strongly over the year as investors sought out investments that provided attractive income given historic low interest rates. It is also important to note that the first half of the

calendar year provided a large amount of the positive performance in equity markets with the second half providing more normalised returns. However, fixed interest markets, unlike growth assets, had a challenging year with the Australian and Global benchmarks generating negative returns over the 12-month.

Individual Entrust Portfolio Performance

The RSLWA Growth portfolio generated a very strong return for calendar year 2021 of +18.85%. The portfolio was a beneficiary of rising share markets, strong property markets and a recovery in the value of infrastructure assets.

The RSLWA Defensive portfolio generated a return of +2.36%. This was a substantial outperformance relative to the Australian and Global benchmarks which were both negative (-2.87% and -1.53% respectively).



So, we have achieved an excellent return on two fronts; firstly, the return was approximately 4-5 times greater than that of the prevailing bank term deposit rates in 2021; and secondly the return materially outperformed the fixed income benchmark.

Investment 2022 Outlook

As we are all aware, the world has changed materially since the start of 2022, and this has impacted all investment markets.

As we have previously cautioned through the latter half of 2021, Entrust expects growth assets to provide lower returns and greater volatility. This will be dependent on future events in international economies

Global share markets have suffered a material correction in the early part of 2022 and we remain cautious on our exposure going forward. World events and the uncertainty of the international inflationary effects will continue to have a negative impact of investor confidence. So we remain very cautious. We expect property returns to be mid-single digit with rental income generating the majority of returns and the portfolios exposure to alternative assets helping to mitigate volatility.

Fixed interest markets have also become more volatile with capital values moving in greater ranges. The portfolio income continues to remain attractive relative to cash and term deposits.

Finally, for the 2021 calendar year, RSLWA drew down withdrawals totalling \$1,395,000 across the Growth and Defensive portfolios to cover our operational expenses.

As at 31 December 2021, we had a total of just over \$34.6 million in a series of diversified investments being:

- \$17.2 million managed by Entrust on the share market, (\$11.80 million or 78 % in a Growth portfolio and \$3.31 million or 22% in a Defensive portfolio and \$2.09 million in cash portfolio). This represents a small reduction than that of last year notwithstanding that we have had to draw down \$ 1,395,000 to cover operational shortfalls at various times during the year.
- \$4.6 million in Retail investments;
- \$3.5 million in Residential investments;
- \$6.9 million in Industrial investments;
- \$2.4 million in the Commercial Office investments;

RSLWA continues to carefully manage our funds and in a very challenging year has produced strong financial results whilst growing our service provision to our Veterans and their families. We must however expand and diversify our investments to ensure our continued growth without the need to keep relying upon fund raising and or grants.

Again, I want to recognise and thank the CEO and his amazing team, the CFO and his amazing team and the members of the Finance and Investment Committee – Graeme Hyland, Garry Hall, Glenn Longmire and Mark Popham for their dedication and professional advice, we would be a whole lot poorer without their selfless service.

Well done team, and my personal thanks for your guidance and support in a very difficult year.

TRUSTEE'S REPORT

Chair of Trustees - Wayne Tarr RFD ED

In 2021 we welcomed Doug Simpson JP to the Trustees as part of our succession planning and in preparation for the retirement of the then Chair, Don Blair OAM RFD ED. After some 18 years involvement in the Board of RSLWA Don stepped down from his Trustee role to focus on other projects with which he was involved. It was at this time that I had the privilege of succeeding Don as Chair of the Trustees. I thank Don for his wonderful support to us, his fellow Trustees, the membership, the Board and RSLWA in general for his advice, guidance and pursuit of good governance. We wish Don and Jen the very best for the future.

In similar vein, we wish Peter and Carolyn Aspinall the very best following Peter's decision to step down as State President in late 2021. Peter has always led from the front and brought a different style of leadership to RSLWA. The list of Peter's achievements will be included in other areas of this report but the top three items to which the Trustees particularly wish to acknowledge are: the COVID-19 pandemic, the completion of ANZAC House Veterans Centre and the financial management of RSLWA's funds.

Whilst Peter will be the first to admit that the CEO, CFO and Chair of the FIC are the worker bees in these three areas the 'buck' stopped with him. All three, required venturing through some unexplored territory at levels where the Board had not been before. The Trustees can only thank Peter for their involvement in the decision making which, in turn, resulted in positive outcomes. The Trustees have again thoroughly enjoyed working with the Directors through 2021.

The Board has been receptive to the advice and guidance offered by the Trustees in matters of Governance and Strategic Planning. That said, some outcomes have been precluded by some very robust discussion which has not always been in favour at other levels resulting in discontent at Sub-Branch and State Branch level.



Cadet Warrant Officer 2
Daniel Lawson.

Your Trustees have various ancillary roles including part of the Honours and Awards Committee under the Chair of Bill Collidge. Doug Simpson, chairs the State Tribunal and Phil Orchard the Nominations Committee. All of these have separate reports within this Annual Report. Following the success we have continued our donation of an annual Award for Individual Cadet Proficiency in each of the three Western Australian Cadet services – Australian Navy Cadets, Australian Army Cadets and Australian Air Force Cadets. This year we added a fourth prize to the WA Cadets Division. This included Cadets from all emergency services. Again, more detailed comment can be read under the Honours & Award section.

In summary, the Trustees are confident that RSLWA has achieved a tremendous amount of positive outcomes in what has been another difficult year. I thank Doug and Phil for their time and effort and commend the leadership and management team on taking us forward into a very bright future. By the time you read this article RSLWA will be under new leadership. The Trustees, whilst always receptive to change, will continue their involvement into the business of RSLWA. Good governance and the sometimes intricate levels that form such matters are the key to success. Your Trustees do not enjoy failure!

FUNDRAISING COMMITTEE

Chair - Bob Hunter

The Fund Raising Committee has been established to provide a focussed team of volunteers with staff support to assist in establishing a series of additional revenue streams to complement the overall business financials. To do this the committee is focussing on developing and managing three key events and activities across the calendar year that are in addition to the normal financial operations and major profile events for RSLWA.

The underpinning philosophy to these activities is that by creating clear events in the annual calendar, businesses, organisations and individuals come to understand that there are regular events where there is an opportunity to support and align with the excellent work of RSLWA. More importantly by having a program of activities across the year, this can then assist in being able to factor in potential financial support via some form of donation or sponsorship.

The key activities that are being developed include; A Golf Day event, a major charity ball in partnership with Legacy WA and consideration of developing a major raffle.

The activities through the reporting year have, like all other activities of RSLWA, been impacted by COVID and the various controls and limitations. As a result the events conducted during the year have been focussed on establishing and building the framework for these events into 2022 and beyond.

In March 2021 a Golf event was hosted at Mount Lawley Golf Club and saw a successful day that concluded with a charity lunch. A range of fundraising and support for the event resulted in a small financial success, but certainly has paved the way forward for this to be conducted annually. The planned 2022, event is on Friday 27th May and is being advertised across all networks.

The other major event for the year was also planned as a joint Charity Ball with Legacy WA. In the end while planning went on for an event



on a scale much larger than eventually delivered, it has allowed some very sound work to be done in preparation for the 2022 event around Remembrance Day.

As a result of the challenges in 2021, with some very good support from Ministers Paul Papalia and Peter Tinley, a sundowner was hosted at Parliament House in early November. The purpose of this was to develop an improved joint profile for the work of both Legacy WA and RSLWA. The event was well attended with a cross-section of guests from community and business organisations. Furthermore it created an opportunity to present and further develop a sound list of contacts, with an intent to share some publicity for the joint working arrangement and importantly for the Charity Ball event in November 2022.



The final pillar of focus for the committee is a sound analysis and development of an operational concept for a large scale raffle. This remains a work in progress and will be reported on further in 2022.

The Committee remains a small working group but is always open to any ideas and support that the membership may be able to offer to assist in these additional activities in support of RSLWA.

Poppy Appeal.
Photo by Steve Nuske Photography



NOMINATIONS & GOVERNANCE COMMITTEE

Chair - Philip Orchard AM

The Nominations Committee is a committee that acts as part of an organisation's corporate governance and evaluates and examines the skills and characteristics needed in the selection of candidates to fill vacancies on the Board of Directors or Board Sub-Committees. To achieve this objective, the Nominations Committee determines the pipeline of nominees for election to the Board and relevant Board Committees as casual vacancies occur. The Nominations Committee comprises at least three (3) members. During the period 2021 the Committee was chaired by Phil Orchard and supported by Trustees Wayne Tarr, Don Blair and two independent persons as selected by the Chair. The State President is able to attend any or all Committee meetings as ex-officio. The secretarial duties for the Nominations Committee are conducted by the CEO.

During 2021, the Committee filled one Director position, one ex officio Director position, one Trustee position and six Sub-Committee positions. The latter figure was due to the formation of the new Risk & Audit Committee, Chaired by Melissa Whelan. Regrettably, recruitment for members for the Fundraising Committee was unsuccessful. Whilst outside of the parameters for this report, it is worth noting that the same difficulties faced the Committee in early 2022. The timely selection of suitably qualified persons requires a comprehensive succession plan, for which the Committee is responsible. This ensures the early advertising of forthcoming vacancies through Expressions of Interest. Directors and Sub-Committee members are expected to hold certain levels of knowledge and particular skills. These are assessed as Critical, Highly Desirable and Desirable.

Since establishment, the Nominations Committee has conducted annual evaluation of Board member knowledge, skills performance and effectiveness, through on line questionnaires, to ensure Directors fulfill their responsibilities in a manner that serves the interests of the members. As the Chair, I wish to thank Peter Fitzpatrick for his support during

our Strategic Planning days and his guidance in collecting information required of an incumbent, replacement or additional Director. This has ensured appropriate qualifications and experience, including capability, availability to serve, independence and other relevant factors (including appropriate background checks) maintain a Board skills matrix required to execute the Strategic Plan.

During 2022 a review of the Board composition will also be conducted.

Additionally, an annual Survey Monkey has been introduced with the data collected from Sub-Branches providing information on where they see shortfalls in the Board and Management responsibilities. The 2021 survey gained response from 70 of our 114 Sub-Branches. Post-closing date, we learnt that some Sub-Branches were unaware of the Survey as the email requesting participation, together with the weekly reminders, had gone to 'junk' mail (which not everyone checks). This was regrettable and a lesson for the future. Of those 70 Sub-Branches that did respond, 65 % agreed, 20% neither agreed/disagreed and 15% disagreed with the Board's Strategic Direction & Veterans Support policy. In the general comments, the common criticism was lack of financial support to help smaller Sub-Branches. In the area of Governance, 70% agreed, 21% neither agreed/disagreed and 9% disagreed. Despite the high percentage of support in the area of Communications 78% agreed, 16 % neither agreed/disagreed and 6% disagreed; it was





Mr William (Bill) Collidge RFD Chair of the RSLWA Youth Development and Cadet Support Committee.

of no surprise that the general comments page contained many comments about lack of visits from Board members. This was rectified throughout late 2021 and plans are already afoot to continue through 2022.

In summary, the Nominations Committee continues to advise the State President and the Board of the succession planning, recruitment of appropriate

members, the positives and negatives of Sub-Committees and the outcomes and actions required following receipt of Survey Monkey returns.

Finally, the Committee wishes to thank Peter Aspinall for his leadership, support and guidance during his term as State President. We wish him well for the future.

CONSTITUTION COMMITTEE

Chair - Wayne Tarr RFD ED



RSLWA 2021 State Congress.

Generally all Constitutiowns are living documents and need to be regularly reviewed to maintain their relevance and currency.

The current Constitution of RSLWA was rewritten in 2017, and since then has been amended a number of times.

All amendments require a special resolution passed at either a State Congress or EGM (Rule 23.1)

The last significant amendment was in relation to Service Members and provided that "Any person who has served in the Australian Defence Force either as a Regular or Reservist or any other person provided for in the By-Laws may be admitted as a Service Member" (Rule 7.3) That amendment resulted in a number of consequential amendments in the Rules and By-Laws.

Trustee Wayne Tarr is the nominal Chairman of the Constitution Committee and is well supported by the CEO, an ex officio member.

It is intended to conduct an extensive review on the Constitution this year with input from Board Members and Sub-Branches. Requests for input will be widely sought and it is hoped Sub-Branches will contribute with enthusiasm.

One of the issues for consideration will be an amendment to provide for a succession plan for Board Members so that there is an overlap of terms of office.

STATE BRANCH TRIBUNAL

Chair - Doug Simpson JP



Under Rule 5.3 of the RSLWA Constitution, “no fewer than five Service or Life Members” will constitute a State Branch Tribunal. Because of this rule and the possibility of unavailability, the State Branch Tribunal has in the past few years had seven members to choose from. The following members have made up the State Branch Tribunal over the last 12 months:

- Douglas Simpson JP (Chair)
- Robin Lovegrove RFD (Deputy Chair and National Tribunal)
- Murray Blanchard AM, JP
- Bill Collidge RFD
- Alan Richardson OAM, JP
- Barry Standen JP
- Dr Tony Thatcher JP

Murray Blanchard has tendered his resignation from the Tribunal after 12 years of service. His resignation is effective from 31 March 2022 and expressions of interest for a new member will be advertised early in 2022. We thank Murray for his contribution during this long period of service.

Over the past 12 months the Tribunal has not been required to sit and this is a reflection on the good standards that have been maintained at the various Sub-Branches. Let us hope that the next 12 months are just as quiet!

(L-R) LTCOL Daniel Wright, Commanding Officer 10th Light Horse Regiment and Trooper Matthew Tennant.

HONOURS AND AWARDS COMMITTEE

Chair - Bill Collidge RFD

As Chairperson for the Honours & Awards Committee and I must commend all Sub-Branches for the high standard of returns that have nominated individuals or Sub-Branches for the various awards. The more comprehensive the narrative the better the chance of success. Well done to those who took the time and made the effort to forward nominations and congratulations to all recipients.

As I remind all each year the Honours & Awards Committee are responsible for the following awards:

- ANZAC of the Year Award,
- ANZAC Peace Prize,
- Life Membership (LM),
- Meritorious Award (MA),
- Certificates of Service (CoS) for 50, 60 & 70 years; and,
- Annual Sub-Branch trophies.

Again, at the risk of repeating myself the Honours and Awards Committee does not have any control over National Award nominations, the State President is regularly requested by Case Managers at the Order of Australia Secretariat to provide comments on the many nominations they receive. In the majority of cases, this is the first that the State President hears of the nomination. Courtesy of informing the State President whether named specifically as a referee in your nomination form would be most appreciated. Additionally, anyone can nominate a person for a National Award. Sending the Honours & Awards Committee a nomination for someone to receive an Australia Day Medallion and summarising by saying 'the nominee should be awarded an Order of Australia for the tremendous amount of time and effort they give to the local community' is great but don't say it to us, get on to the www.pmc.gov.au/government/its-honour and nominate that person/s.

The Committee is very aware of the time and research required to complete the nomination forms however, we are convinced that there are a number of members who thoroughly deserve such recognition but with 10,000 plus members we rely heavily on Sub-Branches to provide the nomination information. This is a plea for Sub-Branches to be more active in the nomination process. All this information is available on the RSLWA website.

It has been a pleasure chairing the Honours & Awards Committee and I thank my Committee members, the Trustees, the Chief Finance Officer's team, the Executive Assistant to the SP/CEO and other staff of ANZAC House for the tremendous support they have provided in ensuring individuals and Sub-Branches are recognised for good governance, community activities and youth support.

Remember, the task of the Honours and Awards Committee is to review nominations for the various awards available to members of the RSL and make appropriate recommendations to the Board of Directors in order to ensure there is integrity, equity and merit in the nominations. This process assists the Board in making an informed decision as to whether or not to support the nomination. Throughout 2022 the Committee will sit at regular intervals to ensure continuity in recognising and acknowledging the wonderful service our members give to the RSL, their communities and the youth of our nation.

2021 AWARDS



Australia Day Council Medallion recipient Mr Geof Irvin & wife Gaye.

ANZAC of the Year – William (Bill) Collidge RFD

As one of only two recipients across Australia announced in April, WA veteran Bill Collidge RFD, received the 2021 ANZAC of the Year Award acknowledging his tireless commitment to RSLWA and development of our future leaders of tomorrow.

Life Membership

Life Membership of the RSL is an honour and reflects the League's admiration and respect for long, continued and outstanding service with all Life Membership requiring approval of the RSL National Board.

- Mr Kevin Anderton (City of Cockburn)
- Mr Robert Arnold DSM OAM – (Highgate)
- Mr Warren Austin (Sir John Monash)
- Mr Gilbert Bulliard – (City of Cockburn)
- Mr Mark Davies (Denmark)
- Mr Peter Dempsey (Canning Districts)
- Mr John Gelmi (Bunbury)
- Mr Robert Gillmore (City of Rockingham)
- Mr Leon Griffiths (Highgate)
- Mrs Susan O'Donnell (Pinjarra)
- Mr James Redmond (Canning Districts)
- Mr Terence Reynolds (Canning Districts)
- Mr Robin Sweet OAM (North Beach)
- Wayne Tarr RFD ED (Highgate)

50 Year Certificates

A Service or Life Member who has given no less than 50 years continuous service as a member of the League may be granted this Special Service Award by the National Board. In reflection of selfless service, a 50 year Certificate is presented to eight very worthy veterans.

- Mr Peter Evans (Dawesville)
- Mr Wayne Koch (North Beach)
- Mr Richard Nield (Boyup Brook)
- Mr Desmond Pryce (North Beach)
- Mr Don Ranford (North Beach)
- Mr James Redmond (Canning Districts)
- Mr Arthur Warnock (City of Belmont)
- Mr Lindsay Williams (North Beach)

Australia Day Council Medallion

Awards recipients have made a significant contribution to what the RSL stands for in the community of Western Australia.

- Mr Geoffrey Matthew Irvin
- CMDR Philip Orchard, AM AFNI RAN (ret'd)
- Mrs Kathryn Stewart

Sub-Branch Competitions

The winners of our traditional Annual Awards for excellence in Sub-Branches throughout WA.

The Newdegate Cup – Joondalup City Sub-Branch

The Newdegate Cup recognises all-round excellence for Perth metropolitan Sub-Branches with a total membership greater than 60 and covering their efforts in Governance, Membership, Poppy Day and ANZAC Day appeals, Welfare, Youth, Community involvement, Commemoration and Fundraising.

The Brigadier Arnold Potts Cup – Bedford-Morley Sub-Branch

The next award is the The Brigadier Arnold Potts Cup – Like the Newdegate Cup this award recognises all-round excellence and embraces the same criteria. The only difference being that the Sub Branches competing for this trophy have a total membership of less than 60. Unfortunately, only one sub branch provided the returns expected and within deadlines.

The Colonel Collett Trophy – Toodyay Sub-Branch

The Colonel Collett Trophy recognises all-round excellence for country-based Sub-Branches with more than 25 members and again, embraces the same criteria as that of the Newdegate Cup.

The Geraldton Sub-Branch Shield – Three Springs Arrino Sub-Branch

The Geraldton Sub-Branch Shield - this award recognises all-round excellence for country-based

Sub-Branches with less than 25 members and yes, it embraces the same criteria as that of the Newdegate Cup.

The Mary Cornell Trophy – Port Kennedy Sub-Branch

The Mary Cornell Trophy – this Trophy is judged on the number of Poppies sold for the year in relation to the Sub-Branch membership and is awarded to the Sub-Branch with a membership more than 60 members.

The LT COL Ken Bladen Shield – Kalamunda Sub-Branch

The LT COL Ken Bladen Shield is awarded to the most outstanding Sub-Branch, of more than 60 members, for the recruitment of new members in proportion to membership.

The Anne Leach Trophy – Northampton Sub-Branch

The Anne Leach Trophy - Like the Mary Cornell Trophy the Anne Leach Trophy is judged on the number of Poppies sold for the year in relation to Sub-Branch membership. The difference being a membership less than 60 members.

The Denis Connolly Recruiting Shield – Brookton Sub-Branch

The Denis Connolly Recruiting Shield - recognises the efforts of the most outstanding Sub-Branch with less than 60 members for their recruitment of new members in proportion to membership.

100 Years of Service Certificates by RSLWA

Highgate Sub-Branch
Fremantle City Sub-Branch



Thanking Mr Robin Archer, Ramsay Heath's representative, for their continued support of the Cadet of the Year Program.





RSLWA

www.rslwa.org.au

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