




Annual Report 2015

The Trustees for RSL Welfare and Benevolent Institution





On the cover –
Photo of Damien Thomlinson. Former commando and Afghanistan veteran.
Photographer Peter Brew-Bevan.

The Trustees for RSL Welfare and Benevolent Institution
ABN: 61 603 2206 488
DGR: 752 766 491

Contents

Trustees' Report	4
DefenceCare Report	6
RSL Appeals NSW Report	14
National Veteran's Affairs Report	16
Financial Report	22

WBI Trustees Report – Reflecting on 2015



Bill Hardman, Rod White AM RFD and Glenn Kolomeitz. Trustees.

A large focus for the Trustees of the RSL Welfare and Benevolent Institution this past year, has been on **4th generation veterans** who are **currently serving** or **have served** our nation in recent campaigns.

One area that has benefited this year is younger veterans who are homeless. RSL DefenceCare offers practical support to **help prevent veteran homelessness**, as well as working with **Homes for Heroes** once homelessness becomes a reality.

Our operational arm, RSL DefenceCare, continues to help current and ex-serving members of the Australian Defence Force and their families in times of injury, illness and crisis. With an increased demand for services RSL DefenceCare responded to more than 4,700 calls for help from veterans, their families and organisations. General Manager of RSL DefenceCare, Robyn Collins, provides a full account of how her team has offered assistance in this report.

It is due to the RSL network comprising sub-Branches, Women's Auxiliaries and many others that we are able to continue to deliver on our aims and objectives. We thank them for their hard work and efforts with fundraising and other support during the year.

The Trustees are pleased to see an increase in donations made during the ANZAC Day and Remembrance Day periods. This is partly due to an increase in support from the wider community during the first year of the ANZAC Centenary, as well as it being the first year RSL Appeals NSW have honoured members of the Australian Defence Force on ANZAC and Poppy Appeal badges. Generous donations from members of the public and support from corporates made 2015 a successful year for Appeals. Chairman, Peter Stephenson OAM, will provide further details in this Annual Report.

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DefenceCare Report



Robyn Collins
General Manager DefenceCare

2015 was **a milestone year** for DefenceCare.

- In October 2015, DefenceCare received its 10,000th call for assistance since our database was fully operational in August 2013.
- Together with St John of God Hospital Richmond, DefenceCare successfully tendered for the Department of Veterans' Affairs' trial Peer to Peer Support program for veterans suffering from PTSD and mental ill-health.
- Calls from other organisations to DefenceCare grew by 68.9% – an endorsement of the professionalism and relevance of our services for current and ex-serving Australian Defence Force members and their families.

DefenceCare continues to fulfil a critical part of RSL NSW's mission – the well-being, care and compensation of veterans and their families.

The organisation's charitable services comprise assistance with DVA claims for injuries and illnesses related to military service, advocacy at the Veterans' Review Board, counselling, financial assistance, referrals to other organisations, transition assistance and support for community activities.

These are the basics – the key areas for almost all veterans and their families.

DefenceCare provides help when veterans and their families are injured, ill or in crisis, offering assistance that changes and in many cases, saves lives. We also provide professional support for RSL NSW sub-Branches and other ex-service, government and community organisations.

Ensuring a claim is completed and lodged, providing house cleaning when a veteran is recovering from surgery, paying an overdue bill – these are things that can make or break a family in crisis; for DefenceCare, this is why we exist.

In 2015, DefenceCare was there for...

In the 12 months to December 2015, DefenceCare responded to 4,737 calls for help from veterans and their families and organisations needing help. This represents growth of just under 13% over the 4,194 calls received in 2014.

Of these, 1,342 were from ex-serving members or their surviving spouse, 1,618 from serving members and 196 from family members.

We also received 1,581 calls from organisations – both government and non-government. This was an increase of over 68% on 2014 and includes calls from RSL NSW sub-Branches, Defence, DVA, VVCS, DCO, other ESO's and other community organisations.

We lodged 153 claims with the Department of Veterans' Affairs (DVA) on behalf of clients and completed 177 appeals to the Veterans' Review Board.

In 2015, 60% of our NSW clients lived in the Sydney metropolitan area and 40% lived in the country.

In terms of direct financial assistance for veterans and their families, the following were the largest areas of expenditure in 2015:

- Bill payments – utilities such as gas, electricity – 12% of our total spend,
- Assistance with funeral costs – just over 10%,
- Accommodation assistance – primarily bonds, rent – 9.79%,
- Car registration, insurance and repairs – 9%,
- Gardening and cleaning – 7.49%, and
- Medical expenses not covered by DVA – 6.28%.

DefenceCare continues to fulfil a critical part of RSL NSW's mission – the well-being, care and compensation of veterans and their families.

Where possible we ask our clients to fill in a survey to tell us how we did and whether there were any areas we could improve.

In 2015, 97% of respondents to our survey said DefenceCare met their needs, while 99% said they were satisfied with DefenceCare's customer service.

In 2015 we joined with Cedars Equine Experience and RSL LifeCare's Homes for Heroes to send six veterans suffering mental ill-health to an Equine Program in Kangaroo Valley. The experience proved life changing for some attendees who have continued to spend time with horses since the program. We plan to continue to offer opportunities for veterans to attend this and other programs in 2016.

We also partnered with The Yoga Foundation, providing links to the veteran community and publicising their free yoga for veterans in several locations in NSW.

Australian Defence Force (ADF) and Department of Veterans' Affairs (DVA)

DefenceCare would like to acknowledge the support of the ADF and DVA in developing strong professional relationships that have enabled us to help current and ex-serving members and their families.

In particular, we would like to thank Kuttatbul, Williamtown, Singleton and Holsworthy Defence bases, VVCS, Defence Community Organisation (DCO), Joint Health Command, the Veterans Review Board and DVA's offices around Australia. Our special thanks to our local DVA office, Deputy Commissioner NSW/ACT Jennifer Collins, Haydn White, Janet Carmichael, Ann Lewis and the entire team in Sydney for their support and proactive responses when veterans are in crisis.

Together, the ADF, DVA and ex-service organisations can do so much more than in isolation and we sincerely thank you for your support.

Ambassadors

Our thanks to the following exceptional individuals who are Ambassadors for DefenceCare, giving up their time to help Defence family members when they need it most:

- Golden Guitar winner, Amber Lawrence.
- Former soldier and employment specialist, Brad Copelin.
- Former Commando, Damien Thomlinson.
- Former Infantry Soldier and Founder of In and Out Fitness Organisation, Dane Christison.
- Channel 9 Presenter, Erin Molan.
- Former Commando and Homes for Heroes founder, Geoff Evans.
- Golden Guitar winner, Luke O'Shea.
- Serving Army member and Elite Athlete, Mollie Gray.

RSL NSW sub-Branches and Women's Auxiliaries

Our thanks to the RSL NSW sub-Branches and Women's Auxiliaries for their continuing support for DefenceCare.

Donations in 2015 from 132 sub-Branches and 102 Women's Auxiliaries are acknowledged on page 18 through to page 21 of this report.

In 2015 DefenceCare commenced discussions with Auburn RSL sub-Branch to partner for three years starting January 2016, with DefenceCare providing traditional welfare activities such as hospital visits to the members of the sub-Branch for approximately three days per week. In return, Auburn RSL sub-Branch will pay the full cost of the Community Support Worker, including for an additional two days per week when the Worker will be located at DefenceCare and providing community support to other veterans and their families in need.

Both organisations have approached this with a willingness to take each step together – the open communication between the two organisations is a testament to their shared commitment to helping veterans and their families and our desire to develop a model of service that can be replicated in other locations.

This is a win-win for both – DefenceCare will gain direct experience working within a sub-Branch, improving our understanding of the needs of RSL NSW sub-Branch members, while Auburn sub-Branch will benefit from a professionally qualified and supervised community support worker helping their members.

DefenceCare would like to thank members of sub-Branches who have stepped outside their normal roles to fundraise and donate to our organisation above the contribution of the sub-Branch. Our special thanks to Iain Richard-Evan and Camden sub-Branch and to Brad Copelin and Engadine sub-Branch.

DefenceCare would also like to thank the numerous RSL NSW veteran groups that meet for coffee and in other innovative ways to support other veterans and their families. We have forged an especially close bond with RSL Veterans' Centre East Sydney and value our ongoing relationship.

Finally and importantly, DefenceCare would like to acknowledge and thank the dynamic Central Council of Women's Auxiliaries led by Clara Elliott and Pauline James. This organisation raised significant funds for DefenceCare in 2015 and their quilt project that has now spanned two years, raised over \$60,000 to help veterans and their families – a simply phenomenal result.

Corporate Supporters

We are grateful for the support of the following companies and businesses:

- Australian Military Bank.
- Australian Owned Veteran Business.
- Emergency Australia.
- Integro Workplace Solutions.
- Learning & Development Solutions.
- Navy Health.
- NSW Department of Education and Communities staff.
- Royal Australian Navy – HMAS Success.
- T.J. Andrews Funeral Services.

Registered Clubs

In 2015, we received ClubsGRANTS from the following registered clubs:

- Ashfield RSL Club
- Avalon Beach RSL Club Limited
- Bankstown Trotting Recreational Club
- Bathurst RSL Club
- Belmore RSL Club
- Bexley RSL and Community Club
- Burwood RSL Club
- Cabra-Vale Diggers
- Canley Heights RSL and Sporting Club
- Canterbury-Hurlstone Park RSL Club
- Carlingford Bowling, Sports and Recreation Club
- Chatswood RSL
- City of Blacktown RSL Club
- Club Five Dock

- Club Rivers
- Davistown RSL Club
- Diggers at the Entrance
- Dooleys
- Earlwood-Bardwell Park RSL Club
- Ettalong Diggers
- Forestville RSL Club
- Guildford Leagues Club
- Halekulani Bowling Club Limited
- Kingsgrove RSL Club Ltd
- Lithgow Workies
- Liverpool Catholic Club
- Merimbula RSL Club
- Moama RSL Club
- Paddington Woollahra RSL Club
- Penrith RSL Club
- Petersham RSL Club
- Queanbeyan Leagues Club
- Riverstone Schofields Memorial Club
- Smithfield RSL Club
- South Hurstville RSL Club
- South Sydney Juniors
- Sussex Inlet RSL Club
- The Greens The Entrance
- Wagga Wagga RSL Club

Trusts and Foundations

We would like to thank Newman's Own Foundation and the ANZ Staff Foundation for transition assistance for veterans in 2015.

We would also like to thank the Department of Veterans' Affairs – Veteran and Community Grants – for a grant to replace our photocopier and Sutherland Shire Council for a grant to run a seminar for Community Organisations on the issues faced by members of the Defence community.

Fundraisers and Donors

DefenceCare was proud to be the beneficiary of several fundraisers during 2015 as well as donations from individuals. We would like to thank the following fundraising efforts:

- A conversation with Annabel Crabb – Masonic RSL sub-Branch and Castlereagh Boutique Hotel
- A Musical Salute to the War Years – Macarthur Singers and Camden RSL Sub-branch
- Alex Kolozsy – Sculptor
- ANZAC Charity Concert – Clarence Valley Orchestra & Chorus
- ANZAC Jersey 2015 – Penrith Panthers
- Army Run Challenge – Brad Copelin
- “Australia Day” Re-enactment – Thornton Public School
- Bikram Yoga Brookvale
- Catholic College Wodonga
- Chaz Mostert auctions – Chaz Mostert and Navy Health
- Danebank Anglican School for Girls
- Davistown Shave – Helen Sheargold and Davistown RSL Club
- Defence Bank
- Diggers Day & VC Dinner 2015 – Rick Meehan
- Diggers Vest – Legends & Lessons and Mortels Sheepskin Factory
- Hamilton Public School Parents and Citizens Association
- HMAS Choules
- Mount View Primary School
- Nambucca Valley Ex-Service Women's Association
- Nomanslanding – Sydney Harbour Foreshore Authority
- NRL Australia
- Peter Fitzsimons meet and greet – Camden RSL sub-Branch and Camden City Council
- Poppies Amongst the Pines
- RAAF Amberley
- Rotary Club of Dee Why-Warringah
- Rotary Club of Warren

- St Aidan's Anglican Girls School
- The Grannies Friendship Group
- The Ravens – Jennifer Perrott, cast & crew
- Their Story – Legends & Lessons
- Victory Dance – Kiama Jazz & Blues Club
- Wattle Grove Social Golf Club
- Wyndham Central Secondary College
- Yamba Golf Charity Day

Charity Partners

We would like to thank RSL NSW and its sub-Branches, the Central Council of Women's Auxiliaries, RSL LifeCare's Homes for Heroes, Sydney Legacy, The Yoga Foundation, Veterans 360, Vietnam Veterans Federation of Australia (Granville), Soldier On and Footys4All for joining with DefenceCare in helping veterans and their families in crisis.

Community Activities

In addition to our services, the DefenceCare team is out and about – supplying morning tea for the families waiting for their loved ones to return home or depart on ships from Sydney's Garden Island; attending family days on Defence bases, speaking at seminars and attending Transition Seminars.

In late 2015, we were asked by Joint Health Command to assist with the trial of a new case management service for Defence members with complex health issues and/or family circumstances and who are transitioning out of Defence as a result of injury or illness.

DefenceCare also successfully tendered for the DVA's trial Peer to Peer support program – mates helping mates – for veterans with mental ill-health as a result of their service. Whilst all the preliminary work was done in 2015, the trial program will commence in 2016.

The DefenceCare team

DefenceCare's team of professionals exemplifies the organisation's values of professionalism, caring, innovation, dedication and respect.

Our team members have a commitment to openness, honesty, acceptance and respect, endeavouring on all occasions to honour our commitments, understand our clients' needs and help wherever possible.

As our team has grown in the past three years, we remain committed to mentoring, supervision and ongoing professional development to help us deliver the best possible service to those who need our help.

DefenceCare ensures team members:

1. are fully trained in all TIP courses relevant to their roles;
2. have formal qualifications relevant to their position;
3. undergo initial and ongoing mentoring;
4. receive weekly supervision by their immediate supervisor (with some staff also receiving monthly external supervision); and
5. follow internal practices and procedures that are client-focused, caring and compassionate.

Our organisation is committed to ongoing professional development for all staff. At the end of 2015, DefenceCare's team included:

- 12 with tertiary qualifications, two with counselling/social work and two with Certificate 4 in Workplace Training & Assessment;
- 13 who have completed TIP's Basic Tri-legislation course;
- 6 who have completed TIP's Level 2 Tri-legislation course;
- 5 who have completed TIP's Level 3 Advocate course;
- 4 who have completed TIP's War Widows course;
- 6 who have completed TIP Welfare Level 1 course and one, Level 2;
- 2 trained in first aid;
- 8 who have completed a Mental Health First Aid course;
- 3 who have completed Suicide Awareness training; and
- 4 who have completed Accidental Counselling.

We also have two staff members who are qualified supervisors.

In 2015 we provided services on four Defence bases – Kuttambul, Holsworthy, Williamtown and Singleton – as well as at ANZAC House, Woden Valley sub-Branch in the ACT and at other locations such as RSL LifeCare.

The biggest staffing challenge for DefenceCare remains in the Advocacy area. Accredited training and the introduction of mediation as part of the VRB appeals process, together with ageing volunteers leaving the sector, have resulted in a significant drop in the numbers of trained Level 3 Advocates. This is a trend that sees increasing pressure on the limited number of organisations like DefenceCare that provide this service.

DefenceCare offers clients a safe place to give voice to their needs in troubled times.

Even though we are a small team, we try to be as easy to access as possible – clients can reach out to us by phone, email, Facebook and Twitter.

We try to help clients over their crisis and encourage them to address the underlying cause, giving them the best chance of avoiding a crisis in the future.

Finally – if we can be known as the charity offering practical, immediate and compassionate support, we will have achieved our goal.

There are thousands who are living with the constant reminders of their Defence service – post-traumatic stress, depression, anxiety and chronic pain. Honouring those who have fallen by helping those who are suffering now, is at the heart of what we do.

DefenceCare. Always There.

Robyn Collins
General Manager

DefenceCare was there for ... An Army family battling cancer

Cancer is a devastating diagnosis for any family, **even more so when it affects a six year old child** and the treatment is thousands of miles away. For this Army family, there was only one answer.

Six year old Zach was diagnosed with a malignant brain tumour in late 2013, whilst he and his family were living in Northern Australia.

Zach's dad joined the Army to serve Australia and complete a trade. His service includes a deployment to Afghanistan and postings to different locations around Australia.

The Army has looked after Zach's family very well, especially since he was diagnosed with a very aggressive malignant brain tumour. Zach's Dad has been allowed time off to help keep family life as normal as possible.

Once the tumour was found, Zach and his family had four hours to pack up some essentials and fly to the Children's Hospital at Westmead, Sydney for emergency surgery. Zach's Dad immediately spoke to his chain of command and they were supportive of the whole family going.

Zach underwent an eight-hour neurosurgery to remove the golf ball size tumour and then endured six rounds of aggressive chemotherapy during a seven month hospital stay. He then underwent a bone marrow transplant and another eight weeks in hospital when he couldn't see his sisters due to the risk of infection.



Despite this treatment, Zach relapsed 11 weeks later, with massive seizures caused by over 30 tumours in his brain. This was followed by a further six weeks of aggressive whole brain and spine radiotherapy, which was a success. Zach's disease is currently stable.

Unfortunately, Zach still has massive health issues that are side effects of his treatment such as issues with hormones, hearing and viruses.

Zach's next MRI scan will determine where he and his family stand. Whilst hopeful, they are aware that the oncologists have said there is a 90-95% chance that the tumours will come back within the next five years. For now, Zach and his family are trying their best to enjoy life outside of hospital.

"DefenceCare came to the rescue by helping us out with the cost of day care. As our family became a single income family once Zach was diagnosed, bills and day care normally paid by Mum's wage became impossible.

"DCO gave me DefenceCare's information and DefenceCare contacted me shortly after. When asked what our largest stress financially was, I told the counsellor it was day care and the mortgage.

"If I couldn't pay for day care, we would have seriously had to think about sending the girls down to Tassie to live with their grandparents while Zach was undergoing chemotherapy. This would have caused even more emotional stress on the family as a whole. DefenceCare assisted with the girls' day care for six months. This was an absolute godsend for us. We were also helped out with a couple of large outstanding bills.

"The financial assistance with day care has made a horrible situation just that little bit easier. Instead of stressing over money as well as Zach's cancer, DefenceCare has allowed us to breathe a little easier."

A veteran and his family with serious illness

Shannon discharged from the Army in 2006. After struggling in civilian life for some time, **the walls came crashing down in Christmas 2009**. By mid-2010 Shannon was unemployed and in his words, **unemployable**.

He lodged a claim with DVA and still receives a regular payment under MRCA.

In 2013 Shannon and his wife lost their second child and in December 2013 Shannon's left lung collapsed. After rigorous testing, medical staff found he had an aneurysm in his aortic heart valve.

After two open heart surgeries in three weeks, Shannon felt he was in a bad place. Although his memory is vague, one of the nurses during this time told him about DefenceCare.

With limited family support nearby, Shannon's health problems were difficult for both his wife, who was eight months pregnant, and their five year old son. Four weeks after Shannon's second heart operation, his wife gave birth to their new baby.

Shannon could not walk very far, let alone drive to visit his wife and new baby in hospital. This is when Shannon contacted DefenceCare and the organisation provided taxi vouchers so he and his son could visit his wife and new baby.

After Shannon recovered from his surgeries, he had to undergo another two operations four months later. He lost the top of his lung and once again was unable to drive while recovering.

Unfortunately, their situation was made more difficult by the fact that their five year old son had medical complications of his own and Shannon's wife's ability to drive to all their appointments was limited while she cared for a new born.

Shannon contacted DefenceCare once again and they were able to support him and his family by providing him with transportation to his rehabilitation appointments, reducing the burden on his wife.

"DefenceCare supported me immediately with little fuss and made our world just that much easier in a time where help was truly needed.

"To any person who reads this, I have not written this as a hard luck or "poor me" story. It is what it is. What I do want to say to serving and ex serving veterans is that DefenceCare's staff are brilliant, supportive and most importantly, quick in their response time.

"I found discharging and applying for my service entitlements paralysing and many times nearly walked away from everything including my beautiful family so I wouldn't hurt them. On the surface, the giving of taxi vouchers might seem simple. However, in reality these simple actions and the easy way DefenceCare went about it, brought me back to the surface and saved me from drowning."



RSL Appeals NSW Report



Cecelia Palmer, Campaign Manager
RSL Appeals NSW

Peter Stephenson OAM, Chairman
RSL Appeals NSW



RSL Appeals NSW – Chairman's Report

As you may or may not be aware, RSL Appeals NSW carries on the work of the now closed United Returned Soldiers Fund (URSF). Our aim is and has always been the raising of funds to support RSL NSW's Mission of providing care, compensation and commemoration to the ADF family.

We are proud to say that the overwhelming bulk of funds raised through our ANZAC and Poppy Appeals is directly assisting both current and Ex-service men, women and their families by contributions made to RSL's DefenceCare, Australian Forces Overseas Fund (AFOF) and the RSL Adaptive Sports program with only a minimal amount spent on administration and promotions.

Recently we have engaged with a number of corporate partners including Woolworths Ltd, Officeworks and Bunnings Warehouse that through their enormous presence have helped raise awareness of our cause. We are indeed fortunate to have Sydney based schools assisting with our Appeals, collection in town and redirecting these donations to our veteran communities in rural NSW.

It has become evident that this greater public awareness has helped our sub-Branch and Women's Auxiliaries through a significant increase in the funds available for local welfare programs.

I would personally like to thank all those who have worked tirelessly to support our appeals and urge those who have been unable to participate in the past to seriously consider supporting our efforts into the future. Remembering always that there are those in our ADF family who need your help.

Finally as can be clearly seen by the attached financial statements, our Appeals are continuing to grow and consequently too is our ability to assist.

2015 the ANZAC Appeal raised \$1,533,654.

2015 the Poppy Appeal raised \$960,470.

Peter Stephenson OAM
RSL Appeals NSW Chairman

2015 ANZAC appeal was the first appeal where **we honoured members of our Australian Defence Force** on the backing cards of the badges exchanged for donations.



- A Navy Badge honoured LACM Noel Shipp who was killed in action during Vietnam.



- An Army Badge honoured CPL Cameron Baird who was killed in action during Afghanistan.



- A RAAF Badge honoured P/O Rawdon Middleton who was killed in action during WWII.



- A Gum Leaf and Silver Fern Badge honoured CPL Mathew Hopkins who was killed in action during Afghanistan.

National Veterans Report



Commander John M Hodges RAN (Rtd)
National Veterans' Affairs Advisor

The National Veterans' Affairs Committee (NVAC) is charged with **advising the National Executive on all matters pertaining to assistance and care of serving and former members** of the Australian Defence Force and their families.

Membership of the committee **is drawn from all States** and Territories as nominated by the respective State President/Board.

The 2015 membership comprised:

Mr John Hodges – Chair
Hon Graham Edwards (Deputy Chair) &
Mr John McCourt – WA
Mr Peter Ryan – QLD
Ms Robyn Collins – NSW
Messrs Peter Collas & Jim Gilchrist – ACT
MAJGEN David McLachlan & Mr Jeff Jackson – VIC
Mr Alex Dick – TAS
Ms Jackie Morris – SA/NT
Mr Mickey Michaelis – NHQ (Secretary)

2015 NATIONAL CONGRESS

Arising out of each National Congress is the RSL's Budget Submission to the Government. The Priority Proposals are as follows:

1. Disability Pension

That the Government revoke the decision contained in the DVA Federal Budget 2014-2015 Budget Papers which backdates the disability pension paid under the Veterans' Entitlement Act (VEA) will be from the date of claim and not the 3 months prior to the date of effect (Section 20).

2. Carers Support

That the Department of Veterans' Affairs initiate changes to the Veterans' Entitlement Act and the Military Rehabilitation & Compensation Act to adequately provide social, financial and emotional support to the Carers of Younger (Contemporary) Veterans.

3. Veterans' Legal Aid

That the Legal Aid scale of payment for solicitors and barristers representing Veterans at the AAT and Federal Court be increased to reflect current rates for appearances.

4. Residential Care – Younger Veterans

That the Government create a scheme to ensure access to affordable and age appropriate accommodation options for Veterans who are unable to live in the community and are too young to access the Commonwealth funded residential aged care system.

5. Veterans' Disability Pensions Rates

That all rates for Veterans' Disability Pensions be adjusted by the same increment that was granted at the time for the Single Rate of Service Pension in the 2009 Budget which was by 2.7% increase of Male Total Average Weekly Earnings (MTAWE).

6. Income Support Payments

That the Government legislate that the following payments to Veterans are administered and paid by DVA on behalf of the Department of Human Services:

- (a) Carers Allowance
- (b) Newstart Allowance
- (c) Disability Support Pension

7. Home Respite Care

That the Department of Veterans' Affairs (DVA) increase the allocated hours of in-home respite care and provide a more flexible approach to granting of overnight respite as the present arrangements do not permit the Carer to have sufficient time away from the Veteran to be beneficial to the Carer's wellbeing.

8. Additional Resources for the improved Management of Mental Health

That the Government provides additional resources (Financial) for the improved management of the mental health issues of the serving and ex-serving personnel and their families.

9. Veterans' Aged Care

That the Department of Health and Ageing implement reporting/monitoring mechanisms whereby aged care providers must demonstrate that the Special Needs status of Veterans is consistently recognised and respected.

10. Special Rate of Pension

That Section 24 (g) (i) of the Veterans' Entitlement Act be amended to remove the necessity for an eligible Veteran to work for the same person (company).

11. Hearing Aids

That the Department of Veterans' Affairs allow Safety Rehabilitation & Compensation Act (SRCA) clients with an unserviceable hearing aid, provided under 'reasonable cost', access to the same quality & cost replacement hearing aid.

Donations

Donations to RSL WBI from RSL NSW sub-Branches

Armidale RSL sub-Branch

Arncliffe RSL sub-Branch

Avalon Beach RSL sub-Branch

Balgowlah-Seaforth-Clontarf RSL sub-Branch

Ballina RSL sub-Branch

Bass Hill RSL sub-Branch

Batlow RSL sub-Branch

Belmore RSL sub-Branch

Bexley RSL sub-Branch

Blackheath-Mt. Victoria RSL sub-Branch

Bomaderry RSL sub-Branch

Bondi Junction-Waverley RSL sub-Branch

Boolaroo-Speers Point RSL sub-Branch

Botany RSL sub-Branch

Bronte RSL sub-Branch

Burwood RSL sub-Branch

Callala Beach RSL sub-Branch

Camden RSL sub-Branch

Campsie RSL sub-Branch

Candelo RSL sub-Branch

Canterbury-Hurlstone Park RSL sub-Branch

Caringbah RSL sub-Branch

Castle Hill and District RSL sub-Branch

Chatswood RSL sub-Branch

Chatsworth-Iluka RSL sub-Branch

City of Bankstown RSL sub-Branch

City of Blacktown RSL sub-Branch

City of Campbelltown RSL sub-Branch

City of Liverpool RSL sub-Branch

City of Parramatta RSL sub-Branch

City of Penrith RSL sub-Branch

City of Queanbeyan RSL sub-Branch

City of Sydney RSL sub-Branch

City of Wollongong RSL sub-Branch

Collarenebri RSL sub-Branch

Combined Services RSL sub-Branch

Concord District RSL sub-Branch

Coogee-Randwick-Clovelly RSL sub-Branch

Cootamundra RSL sub-Branch

Cronulla RSL sub-Branch

Culcairn RSL sub-Branch

Dapto RSL sub-Branch

Darling Point/Coleambally RSL sub-Branch

Dee Why RSL sub-Branch

Delegate RSL sub-Branch

Dorrigo RSL sub-Branch

Doyalson-Wyee RSL sub-Branch

Epping RSL sub-Branch

Eumungerie-Coboco RSL sub-Branch

Five Dock RSL sub-Branch

Forestville RSL sub-Branch

Gerringong RSL sub-Branch

Gladesville RSL sub-Branch

Glenorie RSL sub-Branch

Gloucester RSL sub-Branch

Gosford RSL sub-Branch

Greek RSL sub-Branch

Griffith RSL sub-Branch

Henty RSL sub-Branch

Hills District RSL sub-Branch

Hornsby RSL sub-Branch

Huskisson RSL sub-Branch

Ingleburn RSL sub-Branch

Kandos RSL sub-Branch

Karuah RSL sub-Branch

Kensington RSL sub-Branch

Kiama-Jamberoo RSL sub-Branch

Kingscliff RSL sub-Branch

Kogarah RSL sub-Branch

Kurri Kurri RSL sub-Branch

Laurieton RSL sub-Branch

Leeton RSL sub-Branch

Lidcombe RSL sub-Branch

Lockhart RSL sub-Branch

Macksville RSL sub-Branch

Maclean RSL sub-Branch

Manilla RSL sub-Branch

Manly RSL sub-Branch

Maritime Services Board RSL sub-Branch

Maroubra RSL sub-Branch

Mascot RSL sub-Branch

Masonic RSL sub-Branch

Matraville RSL sub-Branch

Mendooran RSL sub-Branch

Merewether-Hamilton RSL sub-Branch

Merimbula RSL sub-Branch

Miranda RSL sub-Branch

Mortdale RSL sub-Branch

Mosman RSL sub-Branch

Mullumbimby RSL sub-Branch

Murwillumbah RSL sub-Branch

Muswellbrook RSL sub-Branch

Narooma RSL sub-Branch

Nowra-Greenwell Point RSL sub-Branch

Oatley RSL sub-Branch

Oberon RSL sub-Branch

Old Bar Beach RSL sub-Branch

Paddington-Woollahra RSL sub-Branch

Padstow RSL sub-Branch

Panania RSL sub-Branch

Pelican Flat RSL sub-Branch

Portland RSL sub-Branch

Port Macquarie RSL sub-Branch

Quirindi RSL sub-Branch

Ramsgate RSL sub-Branch

Redfern RSL sub-Branch

Revesby Heights RSL sub-Branch

Richmond RSL sub-Branch

Riverstone Schofields RSL sub-Branch

Rooty Hill RSL sub-Branch

Rose Bay RSL sub-Branch

Roseville RSL sub-Branch

Seven Hills-Toongabbie-Wentworth RSL sub-Branch

Singleton RSL sub-Branch

Smithfield RSL sub-Branch

South Lake Macquaire RSL sub-Branch

Taralga RSL sub-Branch

Taxation RSL sub-Branch

Tea Gardens RSL sub-Branch

The Entrance/Long Jetty RSL sub-Branch

Wagga Wagga RSL sub-Branch

War Vet's Village Narrabeen RSL sub-Branch

Warilla RSL sub-Branch

Wauchope RSL sub-Branch

Werris Creek RSL sub-Branch

West Wyalong RSL sub-Branch

Western District Council of sub-Branches

Westpac RSL sub-Branch

Woolgoolga RSL sub-Branch

Woonona-Bulli RSL sub-Branch

Wyong RSL sub-Branch

Yass RSL sub-Branch

Yenda RSL sub-Branch

Donations

Donations to RSL WBI from RSL NSW Women's Auxiliaries

Adamstown RSL Women's Auxiliary
Adelong RSL Women's Auxiliary
Albion Park RSL Women's Auxiliary
Baradine RSL Women's Auxiliary
Bass Hill RSL Women's Auxiliary
Bathurst RSL Women's Auxiliary
Batemans Bay RSL Women's Auxiliary
Bellinger River RSL Women's Auxiliary
Berry RSL Women's Auxiliary
Bingara RSL Women's Auxiliary
Bonalbo RSL Women's Auxiliary
Bondi Junction-Waverley RSL Women's Auxiliary
Brewarrina RSL Women's Auxiliary
Bundeena RSL Women's Auxiliary
Burwood RSL Women's Auxiliary
Byron Bay RSL Women's Auxiliary
Callala Beach RSL Women's Auxiliary
Cardiff RSL Women's Auxiliary
Casino RSL Women's Auxiliary
Cessnock RSL Women's Auxiliary
Chester Hill-Carramar RSL Women's Auxiliary
City of Blacktown RSL Women's Auxiliary
City of Campbelltown RSL Women's Auxiliary
City of Fairfield RSL Women's Auxiliary
City of Lismore RSL Women's Auxiliary
City of Liverpool RSL Women's Auxiliary
City of Penrith RSL Women's Auxiliary
City of Wollongong RSL Women's Auxiliary
Collarenebri RSL Women's Auxiliary
Concord District RSL Women's Auxiliary
Coonabarabran RSL Women's Auxiliary
Davistown RSL Women's Auxiliary
Doyalson-Wyee RSL Women's Auxiliary
Dubbo RSL Women's Auxiliary
Emmaville RSL Women's Auxiliary
Far North Coast Area Group of RSL Women's Auxiliary

Finley RSL Women's Auxiliary
Gilgandra RSL Women's Auxiliary
Gladesville RSL Women's Auxiliary
Gloucester RSL Women's Auxiliary
Gosford RSL Women's Auxiliary
Gundagai RSL Women's Auxiliary
Gunnedah RSL Women's Auxiliary
Huskisson RSL Women's Auxiliary
Ingleburn RSL Women's Auxiliary
Inverell RSL Women's Auxiliary
Kempsey-Macleay RSL Women's Auxiliary
Kingsgrove RSL Women's Auxiliary
Kurri Kurri RSL Women's Auxiliary
Lambton-New Lambton RSL Women's Auxiliary
Leeton RSL Women's Auxiliary
Lidcombe RSL Women's Auxiliary
Macleay RSL Women's Auxiliary
Malabar RSL Women's Auxiliary
Mangrove Mountain RSL Women's Auxiliary
Maroubra RSL Women's Auxiliary
Matraville RSL Women's Auxiliary
Miranda RSL Women's Auxiliary
Mittagong RSL Women's Auxiliary
Moree RSL Women's Auxiliary
Mortdale RSL Women's Auxiliary
Nambucca Heads RSL Women's Auxiliary
Norfolk Island RSL Women's Auxiliary
North Ryde RSL Women's Auxiliary
Nowra-Greenwell Point RSL Women's Auxiliary
Padstow RSL Women's Auxiliary
Parkes RSL Women's Auxiliary
Peak Hill RSL Women's Auxiliary
Pelican Flat RSL Women's Auxiliary
Portland RSL Women's Auxiliary
Pottsville Beach RSL Women's Auxiliary
Richmond RSL Women's Auxiliary
Rooty Hill RSL Women's Auxiliary
Ryde District RSL Women's Auxiliary

Singleton RSL Women's Auxiliary
 Smithfield RSL Women's Auxiliary
 South Hurstville RSL Women's Auxiliary
 South Lake Macquarie RSL Women's Auxiliary
 St Mary's RSL Women's Auxiliary
 Sussex Inlet RSL Women's Auxiliary
 Tea Gardens RSL Women's Auxiliary
 Temora RSL Women's Auxiliary
 The Entrance-Long Jetty RSL Women's Auxiliary
 The RSL Far Western Welfare Group Women's Auxiliary
 Tilligerry RSL Women's Auxiliary
 Tocumwal RSL Women's Auxiliary
 Uralla RSL Women's Auxiliary
 Urbenville RSL Women's Auxiliary
 Walcha RSL Women's Auxiliary
 Wangi Wangi RSL Women's Auxiliary
 Wellington RSL Women's Auxiliary
 Wentworth and District RSL Women's Auxiliary
 Werris Creek RSL Women's Auxiliary
 Windsor and District Women's Auxiliary
 Wingham RSL Women's Auxiliary
 Woodburn-Evans Head RSL Women's Auxiliary
 Woolgoolga RSL Women's Auxiliary
 Woonona-Bulli RSL Women's Auxiliary
 Wyong RSL Women's Auxiliary
 Yass RSL Women's Auxiliary
 Yenda RSL Women's Auxiliary
 Yeoval RSL Women's Auxiliary

Donations to RSL WBI from Corporate supporters

Australia Club
 Australian Military Bank
 Australian Owned Veteran Business
 Chatswood High School
 Cherrybrook Technical High School
 Defence Plaza
 Department of Veteran Affairs
 Eastern Suburbs Leagues Club
 Emergency Australia
 HMAS Kuttabul
 HMAS Penguin
 Holsworthy Barracks
 Home Ownership Services St George Bank
 Inlink
 Integro Workplace Solutions
 Kogarah High School
 Learning and Development Solutions
 My Chemist
 National Australia Bank
 Navy Health
 NPS Medicinewise
 NRMA Motoring and Services
 NSW Department of Education and Communities staff
 NSW Department of Industry
 Officeworks
 OMD Australia
 Panania Public School
 RAAF Richmond
 RAAF Williamstown
 Randwick Barracks
 Royal Australian Navy – HMAS Success
 Solire Australia
 Solotel
 St Andrews Cathedral School
 St Marys Rugby League Club
 T.J. Andrews Funeral Services
 Victoria Barracks
 Woolworths

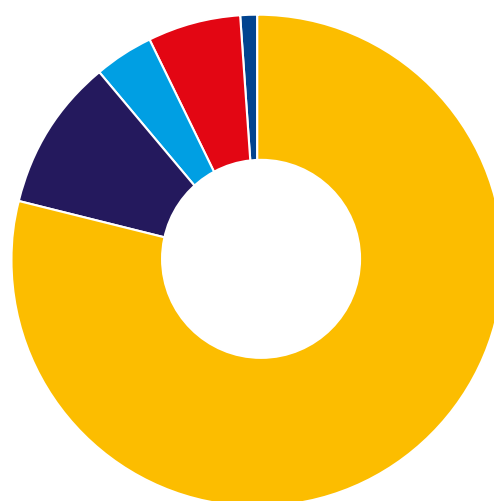
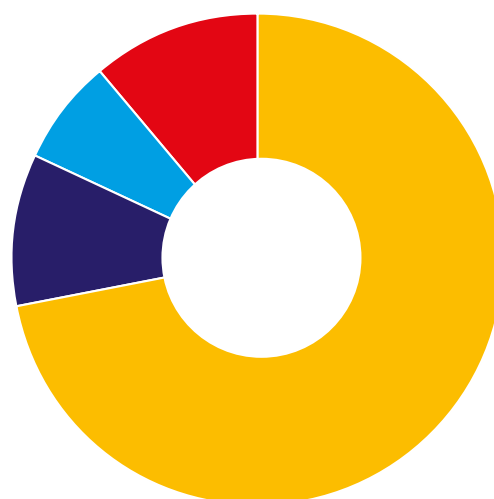
Statement of comprehensive income

WHAT WE RECEIVED

	\$
Donations	1,950,850
Interest & Dividends	281,171
Grants	176,788
Other Income	311,671
Total Revenue	2,720,480

WHAT WE SPENT

	\$
Client Support, Assistance & Service Delivery	1,992,227
Contract & Management Fees	264,782
Legal & Consulting	855
Depreciation & Amortisation	102,067
Advertising & Promotion	144,110
Other Costs	30,049
Total Expenditure	2,534,090
Net Operating Surplus/(Deficit)	186,390



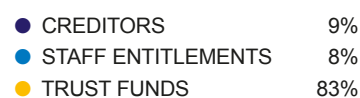
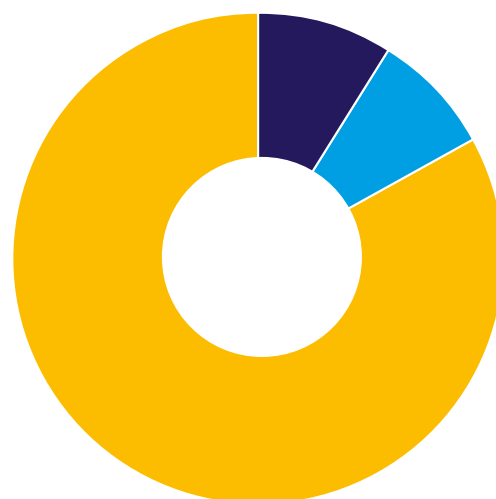
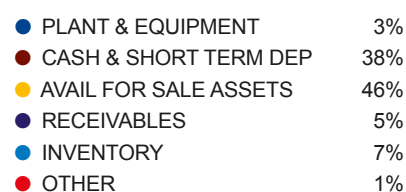
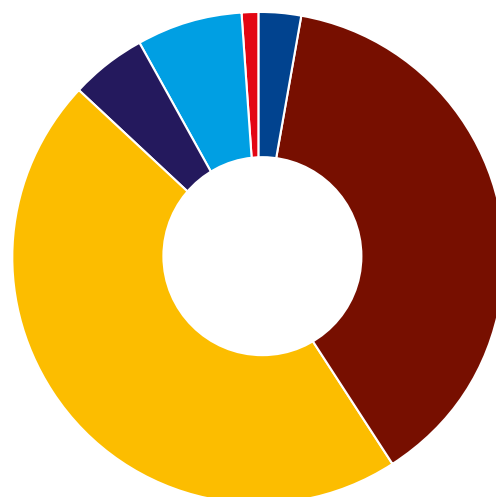
Statement of financial position

WHAT WE OWN

	\$
Plant & Equipment	202,691
Cash & Short Term Deposits	2,807,911
Available-for-sale Assets	3,386,725
Receivables	332,875
Inventory	540,785
Other	50,782
	7,321,769

WHAT WE OWE

	\$
Creditors	102,521
Staff Entitlements	87,779
Trust Funds	893,599
	1,083,899
Net Assets	6,237,870





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