



# ANNUAL REPORT

# 2025

# Ararat RSL Sub-Branch Inc. Annual Report 2025

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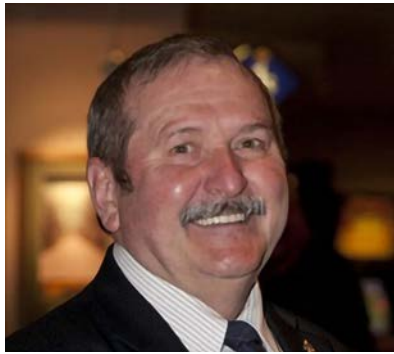
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# Contents

2025 Committee of Management	2	<b>Financial Statements 26-44</b>
President's Report	3	Statement of Surplus or Deficit and Other Comprehensive Income
Manager's Report	4	Statement of Financial Position
Secretary's Report	6	Statement of Changes in Equity
Treasurer's Report	7	Statement of Cash Flows
<b>2025 Review</b>		Notes To and Forming Part of the Financial Statements
Appeals 2025	9	Declaration by Committee
RSL Active Program	10	Independent Auditors Report
Charitable Activities	11	<b>Patriotic Funds 45-59</b>
Membership	12	Statement of Surplus or Deficit and Other Comprehensive Income
Donations & Sponsorship	12	Statement of Financial Position
ANZAC Day 2025	13	Statement of Changes in Equity
Remembrance Day 2025	15	Statement of Cash Flows
Vietnam Veterans Day 2025	16	Notes To and Forming Part of the Financial Statements
Veterans Christmas Lunch	18	Declaration by Committee
Veteran & Wellbeing Advocate Awarded	19	Independent Auditors Report
Ararat Remembers	20	
Supporting Our Youth	22	
Opening of The Mess & Barracks	24	

# 2025 COMMITTEE OF MANAGEMENT



**Frank Neulist**  
President



**Scott Rigby**  
Vice President



**Greg Dalmayer**  
Secretary



**Barry Sertori**  
Treasurer



**Lyn Russell**  
Director/ Welfare



**Brad Hunt**  
Director/ Appeals



**Maria Whitford**  
General Manager

# President's Report -

## FINAL ADDRESS

Sadly, this will be my final report to you as President after 25 years of service in this role. It has been an extraordinary privilege to serve this Sub-Branch and to work alongside so many dedicated people who care deeply about our veterans, our members, and our community.

Over the past quarter of a century, our RSL has undergone significant change. We have seen the evolution of our facilities through thoughtful renovations and upgrades, ensuring that we continue to provide a welcoming, comfortable and relevant venue for both our members and our guests. Change is never without challenge, but it has always been guided by one clear purpose to honour our mission while strengthening the future of this organisation.

The opening of The Mess and Barracks in 2025 marked one of the most significant milestones in our recent history. Diversifying our operations was both a bold and necessary step in a shifting and increasingly competitive hospitality landscape. While the journey brought its challenges, it has proven to be a positive and strategic move, broadening our reach and strengthening the sustainability of both venues. It has allowed us to engage new audiences while still preserving the core values and traditions of our Sub-Branch.

The decision to invest in high-quality culinary talent, including the employment of international chefs across both venues, has elevated the standard of hospitality we offer. The sophistication and professionalism they have brought to Ararat is something usually associated with much larger metropolitan centres. This commitment to excellence reflects our belief that regional organisations can, and should, deliver experiences of the highest standard.

In what continues to be a financially tight and competitive market, maintaining a strong and viable organisation while delivering a first-class product is no small achievement. This success is due in no small part to the leadership of

our General Manager, Maria Whitford, and the dedication of the entire management team. Their professionalism, resilience and unwavering commitment to the organisation have been instrumental in navigating both opportunities and obstacles. I extend my sincere thanks for their unending support and collaboration throughout my presidency.

To my fellow Board Directors, thank you for your counsel, integrity and steadfast support particularly when difficult decisions had to be made. At all times, we have kept firmly in mind the reason we serve: to support veterans and their families, and to ensure the long-term strength of this Sub-Branch for future generations.

To our staff past and present thank you for your loyalty, hard work and pride in what you do. Many of you have become not only colleagues but dear friends over the years. Your commitment behind the scenes and on the front line has shaped the welcoming culture we are so proud of today.

And finally, to our members: thank you for your trust, encouragement and support over this incredible journey. This is, and always will be, your RSL.

As I step aside, I do so with confidence in the future leadership of our incoming President, Scott Rigby, and his team. I am certain you will extend to them the same support and unity that has allowed this organisation to grow and succeed.

Serving as your President has been one of the great honours of my life. I thank you all sincerely for the opportunity.

Thank you.



**Frank J Neulist JP**

President

# Manager's Report

## Review of 2025 & Outlook for 2026

The 2025 year marked a defining chapter for the Ararat RSL and our broader organisation. It was a year characterised by strategic investment, operational growth, and a clear commitment to strengthening our relevance to both veterans and the wider community.

## A Transformational Year – The Mess & Barracks

The primary focus of 2025 was the successful establishment of The Mess & Barracks, which officially opened on 20 February 2025. This project represents a long-term investment in the future of our organisation and the evolving needs of our community.

In its first year, the venue exceeded operational expectations, achieving strong growth while attracting a broader demographic including many younger veterans. The Mess & Barracks was also recognised at the Grampians Business Awards, receiving Best New Business, People's Choice, and Runner-Up Business of the Year. These achievements reflect the dedication of our staff and the strength of our strategic vision.

Importantly, the venue has delivered more than financial outcomes. It has created a welcoming and inclusive space that strengthens connection, belonging, and engagement within the veteran and local communities.

## Financial Performance and Operational Stability

While significant resources were directed toward the development of The Mess & Barracks, the Ararat RSL demonstrated resilience and disciplined management throughout the year. The club carried the financial investment across 2024 and into early 2025 while still achieving an EBITDAR of 10% a strong result given the scale of expansion undertaken and the decision to fund the project through operational cashflow.

Cashflow pressures did require difficult decisions, including the temporary suspension of the annual Community Grants Program. This strategic prioritisation ensured the successful delivery and long-term sustainability of the new venue.

## Welfare and Community Initiatives

Our commitment to veteran wellbeing remained central to our operations. During 2025 we formalised a partnership with Veterans Housing Australia, establishing a Crisis Accommodation program designed to provide support when required. Although the program has not yet been utilised, its implementation demonstrates our proactive approach to welfare.

Board member Lyn Russell, with the support of the committee also led significant progress in veteran health initiatives, developing a comprehensive calendar of activities including RSL Active programs, mentoring sessions, social connection opportunities, and educational events. These initiatives have strengthened engagement and will continue to expand in the years ahead.

## Leadership and Team Excellence

Despite changes within the management structure throughout the year, the strength and cohesion of our core leadership team remained a constant.

I extend my sincere appreciation to:

- Executive Chef Bhushan Deojee, supported by Head Chefs Jack Nadaraja and Jay Shanaka, for their consistent culinary leadership and commitment to quality across both sites.
- Jack Rabah, whose front-of-house leadership has been instrumental in establishing The Mess & Barracks as a vibrant and successful venue.
- Ben McIntosh, whose operational leadership at the RSL continues to drive professionalism and service excellence.

- Himal Kaluarachchi, who joined the organisation during the year and has brought valuable operational experience and perspective.
- Alison Young and Leanne Shevlin, whose long-standing dedication and professionalism provide stability and continuity across administration and marketing.
- Jesh Deojee, whose coordination across accounts and operations ensures strong internal support for The Mess & Barracks team.

Most importantly, I acknowledge every member of our staff. The growth of our organisation has been matched by the growth of our team, and their professionalism, adaptability, and commitment to our mission continue to elevate our standards.

### Governance and Leadership Transition

As we move into 2026, we also acknowledge a significant leadership transition. At the upcoming AGM we will farewell President Frank Neulist, whose contribution to the Ararat RSL cannot be overstated.

Over my 17 years with the club, Frank's unwavering support, guidance, and trust have been instrumental in shaping the organisation's direction. His willingness to support innovation including the development of The Mess & Barracks reflects a leadership style grounded in vision and genuine commitment to the veteran community. Frank's legacy will endure through the culture, growth, and stability he has helped create.

I look forward to working closely with incoming President Scott Rigby, whose perspective as a younger veteran brings valuable insight into the evolving needs of our membership. Scott's collaboration with Frank over recent years ensures continuity while positioning the organisation for future growth.

### Outlook for 2026

The year ahead will require focus and financial discipline as we rebuild reserves following the significant investment into The Mess & Barracks. Our priority will be sustainable growth, cost management, and delivering consistent quality across both venues.

While 2026 presents challenges, we have a clear strategy in place to strengthen our financial position and capitalise on the foundations laid over the past two years. The Mess & Barracks is expected to continue maturing as a key contributor to the organisation's future success.

### Committee Acknowledgement

I extend my sincere thanks to all members of the Executive and General Committee for their ongoing dedication and governance support. President Frank Neulist, Vice President Scott Rigby, Secretary Greg Dalmayer, Treasurer Barry Sertori, and Committee Members Lyn Russell and Brad Hunt. I also acknowledge the recent appointments of Tim Brees and Dewayne McPherson and wish them every success as they embark on a journey that is both rewarding and deeply significant in supporting our veterans, our members, and the broader community. Their willingness to step into leadership roles ensures the continued strength and future direction of our organisation.

### Conclusion

The Ararat RSL remains one of the strongest performing smaller sub-branches in rural Victoria. Through strong leadership, strategic investment, and the dedication of our staff and volunteers, we are well positioned for continued growth and relevance within our community.

Thank you to our members, our team, and our community for your continued support as we move confidently into the next chapter.



**Maria Whitford**  
General Manager

# Secretary's Report

The 2025 year has concluded with the Ararat RSL Sub-Branch continuing to operate as a viable, well-supported and community-focused organisation. Member engagement remains strong, and the Sub-Branch continues to serve as an important meeting place for veterans and the broader community.

A significant milestone this year was the continued success of our new venture, The Mess and Barracks. Since opening, it has experienced strong patronage and has enhanced our offering with high-quality food and hospitality options. The venue has proven to be a valuable addition to our operations and an important asset for both members and guests.

During the year, we were pleased to welcome two new veterans to the Committee Tim Blees and Dewayne McPherson. Their involvement strengthens our leadership team and ensures continued representation of our veteran community.

## Membership

Membership numbers remain strong, with new members continuing to join throughout the year. Engagement initiatives such as the Pick a Poppy app continue to attract daily participation from members, contributing positively to overall involvement. This active membership base is reflected in the ongoing success of our Friday night raffles, which remain well supported.

## Community Support and Grants

Due to financial constraints, the Sub-Branch was unfortunately unable to offer community grants to the wider public this year. However, we were still able to provide support to local schools and childcare facilities, recognising that they represent the future of our city and community.

## Commemorative Services

Our ANZAC Day and Remembrance Day services once again attracted large attendances, demonstrating the enduring respect within the Ararat community for those who have served and sacrificed for our country.

We remain extremely grateful to the Royal Australian Navy for continuing to provide a catafalque party for these important occasions. Their support adds dignity and significance to our commemorations.

The Captain's Table continues to be a well-utilised and much-admired facility, hosting a range of groups throughout the year and further enhancing our venue's standing within the community.

## Appeals

Brad Hunt has once again led a highly successful year of badge sales for both ANZAC Day and Remembrance Day appeals. We sincerely thank the dedicated volunteers who generously give their time to support these fundraising efforts. Without their commitment, these appeals would not be possible.

We are also deeply appreciative of the ongoing support shown by the Ararat community. Funds raised through these appeals directly assist veterans and their families in times of need.

## RSL Active

The RSL Active program has continued to deliver successful activities throughout the year. This important initiative enables veterans and their families to participate in a variety of funded activities, fostering connection, wellbeing and camaraderie. Participants travel from both Ararat and surrounding areas to attend, strengthening networks and maintaining strong veteran ties.

## Conclusion

In closing, 2025 has been another solid and productive year for the Ararat RSL Sub-Branch. The organisation remains financially viable, strongly supported, and actively used by members daily. The addition of The Mess and Barracks has further enhanced our facilities and broadened our community engagement.

I thank our members, volunteers, committee, staff and the wider community for their continued support throughout the year.



**Greg Dalmayer**

Secretary

# Treasurer's Report

To our valued members,

It is my responsibility to present the financial results of the Ararat RSL Club for the 2025 financial year. For the first time in the club's history, the financial statements reflect a deficit of \$373,284. While this result is clearly disappointing, it is important to provide context around the factors that contributed to this outcome and to highlight the club's underlying financial strength.

The primary reason for the reported deficit relates to the significant investment made in the development and expansion of The Mess and Barracks areas of the club. These additions were undertaken as part of a strategic plan to diversify the club's offerings, attract new patrons, and ensure the long-term sustainability of the organisation.

Importantly, these developments were funded entirely through operational cash flow, with no additional loans taken out to support the project. This reflects the club's prudent financial management and strong trading position over previous years. During the year, the club also reduced bank loans by \$212,000, further strengthening our balance sheet.

Despite the deficit recorded in the final accounts, the club maintains strong equity of \$2,475,042, demonstrating that the organisation remains financially stable and well positioned for the future.

## Revenue Performance

Overall revenue for the year increased by 22%, driven by growth across several key areas of the business.

Significant increases included:

- Bar Sales – Up 28.9%, supported by the introduction of new beverage offerings including expanded wine selections, cocktails and Guinness.
- Gaming Revenue – Up 24.6%, largely due to the expansion of gaming machines and increased patronage.
- Food Sales – Up 21.6%, reflecting improvements in menu offerings, greater consistency in food service, and the appointment of new chefs.
- Other Revenue – Up 10%, driven by stronger function bookings following the addition of a dedicated staff member focused on this area.

In addition, The Mess and Barracks generated approximately \$1.3 million in revenue within its first ten months of operation, which is a strong early indication that the project was a well-considered and positive strategic decision for the club.

## Expenses

While revenue increased significantly, several expense categories also rose during the year.

Employee costs increased by approximately 25%, reflecting award wage increases, additional staffing requirements, and the recruitment of new staff to support operations at The Mess and Barracks.

Cost of sales also increased in bar, gaming and catering areas, largely in proportion to the higher levels of trading activity.

## Operational Performance

While the final accounts show a deficit, it is important to examine the club's operational performance through the lens of EBITDAR (Earnings Before Interest, Taxes, Depreciation, Amortisation and Rent).

For the 2025 financial year, the club recorded an EBITDAR surplus of \$328,380, which demonstrates that the club's core operations remain profitable.

The EBITDAR calculation includes the following adjustments:

- Add back Rent: \$654,545 (including Mess & Barracks rent of \$32,000)
- Add back Interest: \$67,917
- Add back Depreciation: \$259,353
- Add back Amortisation: \$165,095

These adjustments provide a clearer view of the club's true operational performance and confirm that the underlying business remains strong.

## Looking Ahead

While the 2025 financial result reflects a challenging year due to the significant investment made into expanding the club's facilities, the long-term outlook remains positive. The Mess and Barracks development is expected to continue driving increased patronage, revenue growth, and broader community engagement.

The club remains in a solid financial position, with strong equity, reduced debt, and a clear pathway back to profitability.

## Community Support

I would also like to acknowledge the outstanding work of our volunteer group, led by Board Member Brad Hunt. Through their efforts with the Anzac Appeal and Poppy Appeal, they raised an impressive \$27,611.80 for the veteran community. Their dedication reflects the true spirit of the RSL and the strength of our local community.

## Closing

While the financial results for 2025 show a deficit, the investment made in the club's future through the Mess and Barracks expansion positions us well for continued growth and sustainability.

On behalf of the Board, I thank our members, staff, volunteers and the broader community for their continued support of the Ararat RSL Club.

Sincerely,



**Barry J. Sertori**

Treasurer

# 2025 Review

## 2025 Appeals Money Raised

Anzac Appeal – \$16,512.80

Poppy Appeal – \$11,099

## Welfare & Veteran Support

Sponsored Membership fees for Veterans over 80yo - \$270

Veterans Lawn Mowing - \$924

Haircuts - \$1,510

Veterans Medical Expenses - \$1,140

Laurel Ladies – \$3,389

Other Veteran assistance – \$1,691

Ararat Legacy – \$3,648

Welfare training - \$2,036

Veterans Christmas Lunch – \$2,568.30

Vasey RSL Care - \$320.20

Veteran Funeral Expenses – \$56

Volunteer Hours – 3937 hours equates to \$198,503.54

Ararat RSL external activities – \$4,496.17

Commemorative expenses - \$31,595.50

Ararat RSL internal activities – \$3,872.60



# VALE

Ararat RSL recognises the passing of RSL member  
Kevin Roper during 2025

# RSL Active Program

## 2025 REPORT

The 2025 year has been a busy and rewarding one for the Ararat RSL Active Program. With a consistent calendar of both internal and external activities, the program has continued to go from strength to strength.

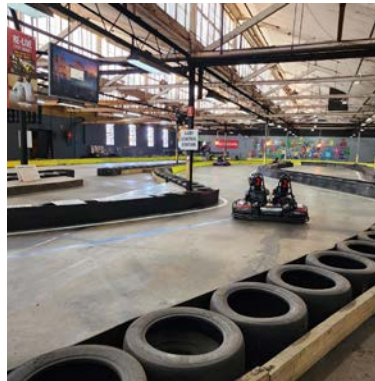


Regular afternoon catchups

Throughout the year, we have seen strong and regular participation from a core group of veterans, fostering a genuine sense of camaraderie, connection, and mutual support. It has also been pleasing to welcome new participants, who have joined the program with enthusiasm and have been warmly embraced by the group.

Regular afternoon teas and weekend walks, often followed by breakfast, have remained a cornerstone of the program and continue to be well attended. These informal gatherings provide valuable opportunities for social connection and wellbeing.

A number of external activities were held throughout the year and proved extremely popular. A go-karting excursion was a standout, providing plenty of laughs and friendly competition, with the Hart family taking the honours. A Murder Mystery day held at the RSL offered participants the opportunity to dress up and take part in a fun “whodunnit,” adding a creative and social element to the program.



Go Karts - Winners Hart Family- 1<sup>st</sup> Liana 2<sup>nd</sup> Angela 3<sup>rd</sup> Graeme

Another great afternoon was spent at the Stawell Rifle Club, where participants tested their skills on the range. The challenge was thoroughly enjoyed by all, along with the warm hospitality provided by the club.

One of the highlights for many participants was a visit to Parliament House, hosted by local Member Martha Haylett, offering valuable insight into the workings of government and an opportunity to engage at a state level.



Stawell Rifle Club - Sally & Greg having a great day refining their skills



Parliament House visit with Martha Haylett MP

Several members also travelled to Melbourne to attend a range of events, including the Good Food & Wine Show, Christmas Markets, and the Star Wars LEGO® Exhibition at Melbourne Museum.

The LEGO® exhibition was a particular favourite, showcasing months of detailed construction and creativity. Interactive sections allowed both children and adults to build their own Star Wars creations, including the chance to design and build a lightsaber, making it a memorable experience for all involved.

Overall, the Ararat RSL Active Program has continued to provide meaningful engagement, enjoyment, and support for our veteran community throughout 2025. The diversity of activities on offer has strengthened participation and connection, and we look forward to building on this success in the year ahead.



Board Director/Veterans Wellbeing Advocate Lyn pictured at Star Wars Lego Exhibition with C3PO

## Charitable Activities

Throughout 2025, Ararat RSL proudly contributed a total of \$71,168.99 in in-kind support to local community organisations. These contributions were primarily provided through complimentary or subsidised room hire and catering, enabling community groups to meet, connect, and deliver services in a welcoming and supportive environment.

This in-kind support reflects our ongoing commitment to giving back to the community that supports us and reinforces the role of Ararat RSL as a central gathering place for connection, remembrance, and community wellbeing.

By assisting local organisations in this way, we help reduce operational costs for groups that serve others, allowing them to focus their resources where they are needed most. Through these contributions, Ararat RSL continues to provide meaningful support to those who serve, support, and strengthen our local community.

# Memberships

Total membership numbers in 2025 decreased by 329 members compared with the previous year. This reduction was spread across all categories, with Service Memberships down by 7, Affiliate Memberships down by 11, and the majority of the decline occurring within Community Memberships (down 303).

Despite this overall decrease, a very encouraging trend emerged throughout the year, with a significant shift from 1-year to 3-year memberships, demonstrating stronger long-term commitment from members. During 2025, 343 Community Members, 18 Service Members, and 20 Affiliate Members transitioned to 3-year subscriptions. This change reflects increased member confidence in the Club and provides greater stability in future membership revenue.

In recognition of our members' continued support, a total of \$188,873.00 was invested back into membership benefits across a wide range of initiatives. This included:

- General and Birthday Vouchers: \$8,248
- Points Redeemed: \$74,443
- Ararat RSL App Rewards: \$13,194
- Promotions: \$40,284.70
- Entertainment: \$57,270
- Members Draws: \$9,820
- Visiting RSL Members: \$20,350

Overall, while total membership numbers softened in 2025, the strong uptake of multi-year memberships and continued reinvestment into member rewards highlights a positive underlying trend toward loyalty, engagement, and long-term sustainability.

# Donations & Sponsorship

Aradale Bowls Club	\$100.00	Ararat VRI Bowls Club	\$1,500.00
Ararat & District Junior Football	\$500.00	Ararat West Primary School	\$3,000.00
Ararat Bowls Club	\$60.00	Blue Ribbon Foundation Ararat Branch	\$1,000.00
Ararat City Tennis Club	\$200.00	Great Western Racing Club	\$2,640.00
Ararat Clay Target Club	\$50.00	Hawthorn RSL	\$10,000.00
Ararat Clay Target Club	\$50.00	Lake Bolac Bowls Club	\$500.00
Ararat Eagles Football Club	\$250.00	Landsborough Bowls Club	\$50.00
Ararat Early Learning Centre	\$50.00	Legacy Golf Day	\$341.20
Ararat Eistedford	\$100.00	Maroona Primary School	\$500.00
Ararat Harness Club	\$3,500.00	Moyston Willaura FCNC	\$70.00
Ararat Jailhouse Rock Festival	\$500.00	Murray to Moyne	\$600.00
Ararat Legacy Bowls Day	\$100.00	Navarre Football Netball Club	\$50.00
Ararat Legacy Golf Day	\$200.00	One Red Tree Resource Centre	\$100.00
Ararat McDonalds McHappy Day	\$50.00	Ride to Remember Ararat	\$100.00
Ararat Pink Day proceeds from Raffle	\$959.00	Santas Place	\$50.00
Ararat Rats FCNC	\$400.00	St Mary's Primary School - Anzac Award	\$500.00
Ararat Regional Theatre Society	\$300.00	Starlight Foundation - Paige Hustler	\$50.00
Ararat Turf Club	\$2,200.00		

# ANZAC DAY 2025



Anzac Day 2025 was a significant and proud occasion for the Ararat RSL, with unprecedented community attendance reflecting the deep respect held for this national day of remembrance. The 6.00 am Dawn Service saw record numbers gather in the early morning darkness, a powerful demonstration of the community's enduring commitment to honouring those who have served.

Although conditions were cold and damp, the atmosphere remained one of quiet reflection and unity. The service, led by President Frank Neulist, was conducted with dignity and reverence. The haunting notes of the Last Post, played by local veteran Rod Lewin, together with the moving contribution of bagpiper Scott Rigby, created a poignant and memorable tribute. The ceremonial setting and visual elements further reinforced the solemnity of the occasion and the gratitude we hold for the sacrifices made in defence of our nation.

The spirit of commemoration continued throughout the day. Following the Dawn Service, members of the public gathered at the RSL for a community breakfast, offered with gold coin donations and enjoyed in a warm atmosphere of fellowship.



The 10.00 am Service was again strongly supported, with a large crowd in attendance despite the persistent weather. Guest speaker Kyle Tyrell delivered a thoughtful and heartfelt address centred on the meaning of the Anzac Spirit. He paid particular tribute to Vietnam Veterans and acknowledged the sacrifices of all who served — both those who returned home and those who paid the ultimate sacrifice. His reflections resonated deeply with those present and enriched the significance of the service.



Wreath layers- left to right: Ararat College, Marian College, Ron Jensen & Greg Johnson

Morning tea following the service provided an opportunity for shared conversation and connection, while the Veterans Lunch later in the day offered a meaningful occasion to formally recognise and thank our local veterans for their service.

Anzac Day 2025 once again demonstrated the strength of community spirit in Ararat. Through strong attendance, respectful reflection, and shared remembrance, the day reaffirmed our collective responsibility to honour the legacy of those who served and to ensure their sacrifices are never forgotten.



# REMEMBRANCE DAY 2025

On 11 November, the Ararat community gathered at the War Memorial to honour Remembrance Day in a moving tribute to the men and women who have served, and those who made the ultimate sacrifice in defence of our nation. The service was led by President Frank Neulist and provided a meaningful opportunity for reflection, gratitude and unity.

Although traditionally more intimate than ANZAC Day, this year's attendance was particularly strong, reflecting the deep respect our community continues to hold for this significant day. With favourable weather setting the scene, members of the public, veterans, families and local representatives stood together in solemn remembrance as we observed the minute's silence at the eleventh hour.



Following the service, attendees were invited into the RSL where our hospitality team provided a welcoming space for connection and conversation over morning tea, thoughtfully prepared by our chefs.

We thank everyone who joined us to honour and remember.

Lest we forget.



# VIETNAM VETERANS DAY 2025

Ararat was well represented at Vietnam Veterans Day on 18 August. Originally known as Long Tan Day, the occasion honours the service and sacrifice of nearly 60,000 Australians who served during the Vietnam War. Despite the icy cold conditions, a beautiful and moving commemorative service was held at the Beaufort War Memorial.

The day is shared between Ararat, Beaufort and Stawell, with 2025 being Beaufort's turn to host. A strong crowd gathered to mark this significant occasion. Ararat RSL was represented by President Frank Neulist, Vice President Scott Rigby, Treasurer Barry Sertori, Secretary Greg Dalmayer and Veteran Wellbeing Advocate Lyn Russell.



Also in attendance were Mayor of Ararat Jo Armstrong and Member for Ripon Martha Haylett, but most importantly, the Ararat Vietnam Veterans themselves. Ararat veteran Rod Lewin played the bugle, a deeply moving moment that resonated with all present. The cold, grey and overcast day seemed fitting, reflecting the solemn remembrance, respect and reflection that define this important day of commemoration.







# Veterans Christmas Lunch

In December, Ararat RSL proudly hosted its annual Veterans Christmas Lunch, co-ordinated by Director and Veterans Wellbeing Advocate Lyn Russell. The event brought together veterans and their families for an afternoon of camaraderie, shared stories, and festive cheer. The Club was filled with Christmas spirit, enhanced by festive decorations, Christmas carols, and a surprise visit from Santa.

Guests enjoyed a traditional Christmas feast with all the trimmings, beautifully prepared and delivered by Executive Chef Bhushan Deojee, Head Chefs Jay Shanaka and Jack Nadaraja, and the entire catering team. The Veterans Christmas Lunch remains a valued highlight of the annual calendar and reflects Ararat RSL's ongoing commitment to honouring those who have served and fostering connection within our veteran community.



# Veteran & Wellbeing Advocate Awarded

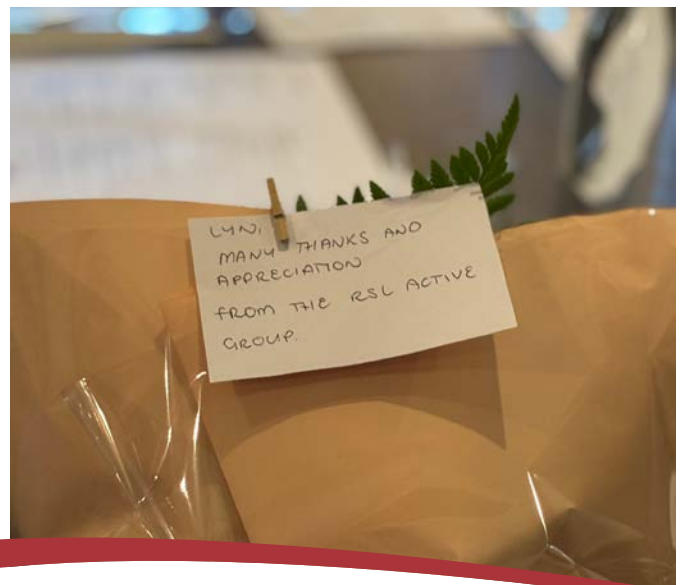
In July 2025, at the RSL Veterans Ball, Director Lyn Russell was honoured with an **Outstanding Veteran Volunteer Award**.

Lyn has given immeasurably to our local veteran community, leading the RSL Active program with strength, compassion, and resilience. As a trained Advocate, she provides vital welfare advice and support to veterans and their families, all while navigating health challenges of her own.

Following the award, participants of the Ararat RSL Active Program surprised Lyn with a congratulatory thank-you lunch and a beautiful bouquet of flowers in recognition of her tireless efforts. Veteran Ray Sullivan delivered a heartfelt speech, sharing how Lyn had supported both him and his wife through challenging times, and speaking of the profound positive impact the RSL Active Program has had on his life.



Lyn's unwavering dedication, generosity of spirit, and commitment to service continue to inspire our members, our community, and the broader RSL family.





# Ararat Remembers

For the past two years, the Ararat Harness Racing Club has proudly honoured and recognised the service of our local Veterans at their race meeting held in conjunction with Remembrance Day.

In a moving show of respect, a race is named in honour of our Veterans, with the winning horse presented with a commemorative rug bearing the Veteran's name — a lasting tribute that acknowledges their service and sacrifice.

Veterans are warmly invited to attend the race meeting as honoured guests, welcomed into the Members Room where hospitality and catering are generously provided.

This year, the Veterans honoured were:

- Greg Dalmayer
- Ray Sullivan
- Clayton Holcombe
- Gerry Hirst
- Brad Hunt

We sincerely thank the Ararat Harness Racing Club for continuing to recognise our Veterans in such a meaningful and public way. This thoughtful initiative is a wonderful example of our wider community coming together to ensure that service is not only remembered, but genuinely valued and celebrated.





# Supporting Our Youth

## BUILDING A STRONGER COMMUNITY TOGETHER

In 2025, Ararat RSL proudly continued its commitment to supporting local youth and strengthening our community. While our core focus remains on veterans and their families, we firmly believe in investing in young people and supporting the next generation of community leaders.

Supporting local schools and youth initiatives is an integral part of what we do. Ararat RSL is proud to support St Mary's Parish Primary School by providing scholarships to Grade 6 students and by sponsoring the ANZAC Spirit Award. In 2025, this award was presented to two students who demonstrated strong teamwork, leadership potential, and a commitment to community involvement—values that strongly align with those of the RSL.

RSL Secretary Greg Dalmayer attended the Grade 6 Graduation ceremony to present the awards to the deserving students, reinforcing Ararat RSL's ongoing connection with local schools and our dedication to building a stronger community for the future.

Ararat West Primary School also received a grant to assist with the cost of a Grade 6 camp to Canberra. This support helped ensure all students had the opportunity to attend, regardless of financial circumstances. As part of the camp, students visited the Australian War Memorial, providing a valuable educational experience that deepened their understanding of Australia's history and honoured those who made the ultimate sacrifice, enabling future generations to enjoy the freedoms they have today.

*Dear Frank, President of Ararat RSL,*

*Thank you very much for choosing me to receive the RSL Spirit Award Scholarship. I feel very proud and grateful to be given this award.*

*This scholarship means a lot to me and my family. It helps me with my learning and encourages me to keep trying my best at school. I am honoured to receive an award that represents values like respect, service, and helping others.*

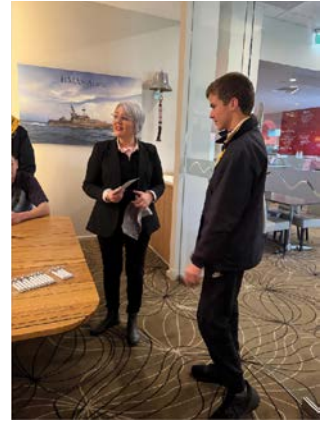
*I will continue to work hard, be kind, and show the RSL spirit in my school and community. Thank you for believing in me and supporting my education.*

*Yours sincerely,*

**Isabelle Preston**

*Year 6, St Mary's Primary School Ararat.*





Marian College students also visited Ararat RSL during the year as part of an industry tour designed to provide insight into the organisation and explore potential future pathways in hospitality, including careers as chefs. During the visit, General Manager Maria Whitford shared the history of the RSL and explained its significance and enduring role within the local community.

Students were given a guided tour of the venue and had the opportunity to speak with Executive Chef Bhushan Deojee, who shared his personal pathway to gaining qualifications and securing employment at Ararat RSL. The session concluded in The Captain's Table, where students participated in a rich discussion about employer pathways and the importance of maintaining a warm, welcoming demeanour when working in front-of-house roles.





# Opening of The Mess & Barracks

## FROM DREAM TO REALITY

The opening of The Mess & Barracks marked an exciting new chapter for Ararat RSL and the wider community. Designed as a contemporary café, wine and cocktail bar with a strong connection to military heritage, the venue was conceived with the clear intention of engaging younger veterans who may not have previously connected with the RSL, while remaining true to the organisation's core values.



Following extensive planning and development, The Mess & Barracks officially opened its doors to the public on 17 February 2025, offering a relaxed, welcoming space with a focus on quality food, hospitality and connection. With its woodfire pizza oven, curated drinks offering and modern yet respectful design, the venue has quickly become a vibrant addition to Ararat's hospitality landscape.

Since opening, the support from RSL members and the broader community has been overwhelming, with both embracing the venue and welcoming The Mess & Barracks with open arms. This strong backing has played a significant role in the early success of the business and reinforces the importance of community-driven initiatives.





This success was further recognised at the 2025 East Grampians Business Awards, where The Mess & Barracks was awarded Best New Business and People’s Choice, and named Runner Up – Business of the Year. Achieving this level of recognition in our first year of trading is a testament to the vision behind the venue, the dedication of staff, and the continued support of members and the wider community.

Importantly, the establishment of The Mess & Barracks also enabled Ararat RSL to strengthen its support for veterans in need. Through engagement with Veteran Housing Australia (VHA), the venue incorporates access to crisis accommodation for veterans, reinforcing the RSL’s ongoing commitment to veteran wellbeing and practical support beyond traditional services.

More than just a new venue, The Mess & Barracks represents a strategic investment in sustainability and growth, supporting the long-term future of the RSL while strengthening community engagement. The successful opening reflects the dedication of staff, management and supporters, and sets a strong foundation for ongoing innovation, employment opportunities and meaningful connection with veterans and the broader community in the years ahead.



A dark silhouette of a person wearing a wide-brimmed hat, possibly a cowboy or a similar role, is positioned on the right side of the page. The person is facing left, and their shadow is cast onto the background. The background is a solid dark red color with a lighter red wavy band across the middle.

# FINANCIAL REPORTS

**ARARAT RSL SUB BRANCH INC.**

**ABN: 18 081 581 162**

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

**ARARAT RSL SUB-BRANCH INC.**  
**ABN: 18 081 581 162**

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

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

## Contents

Auditors Independence Declaration	2
Statement of Surplus or Deficit and Other Comprehensive Income for the year ended 31 December 2025	3
Statement of Financial Position as at 31 December 2025	4
Statement of Changes in Equity for the Year Ended 31 December 2025	5
Statement of Cash Flows for the Year Ended 31 December 2025	6
Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025	7
Declaration By Committee	13
Independent Auditors Report	14

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

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

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

Stannards Accountants & Advisors



James Dickson  
Director

Date: 13<sup>th</sup> March 2026

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	Note	2025 \$	2024 \$
Revenue	2	7,903,005	6,446,579
Cost of goods sold	2	(5,038,437)	(3,678,649)
Gross profit		2,864,568	2,767,930
Interest income		2,803	14,538
Administration expenses		(335,913)	(403,305)
Advertising and promotion		(286,272)	(309,326)
Bad debts		(263)	(2,060)
Employee benefits expense - administration staff		(725,265)	(752,356)
Finance charges		(129,476)	(104,739)
Gaming machine entitlement amortisation		(165,096)	(165,095)
Occupancy costs		(798,143)	(983,453)
Other expenses		(802,807)	(811,537)
<b>Total expenses</b>		<b>(3,243,235)</b>	<b>(3,531,871)</b>
<b>Deficit Before Income Tax Expense</b>		<b>(375,864)</b>	<b>(749,403)</b>
Income tax expense		-	-
<b>Deficit After Income Tax Expense</b>		<b>(375,864)</b>	<b>(749,403)</b>
Other comprehensive income for the year (net of tax)		2,580	(680)
<b>Total Comprehensive Income for the year attributable to the members</b>		<b>(373,284)</b>	<b>(750,083)</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

## Statement of Financial Position as at 31 December 2025

	Note	2025 \$	2024 \$
<b>Current Assets</b>			
Cash & cash equivalents	11	612,251	1,075,829
Trade & other receivables	3	53,572	47,901
Inventories	4	69,166	49,551
<b>Total Current Assets</b>		<b>734,989</b>	<b>1,173,281</b>
<b>Non Current Assets</b>			
Financial Assets	5	24,600	22,020
Trade & other receivables	3	923,844	923,844
Plant and equipment	6	2,211,756	1,887,103
Gaming licence entitlements	7	1,094,419	1,259,515
<b>Total Non Current Assets</b>		<b>4,254,619</b>	<b>4,092,482</b>
<b>Total Assets</b>		<b>4,989,608</b>	<b>5,265,763</b>
<b>Current Liabilities</b>			
Trade payables & other liabilities	9	688,521	566,103
Provisions	10	335,736	220,990
Borrowings	8	327,195	373,084
<b>Total Current Liabilities</b>		<b>1,351,452</b>	<b>1,160,177</b>
<b>Non Current Liabilities</b>			
Provisions	10	9,902	9,902
Borrowings	8	1,153,212	1,247,358
<b>Total Non Current Liabilities</b>		<b>1,163,114</b>	<b>1,257,260</b>
<b>Total Liabilities</b>		<b>2,514,566</b>	<b>2,417,437</b>
<b>Net Assets</b>		<b>2,475,042</b>	<b>2,848,326</b>
<b>Equity</b>			
Reserves		11,425	8,845
Retained surplus		2,463,617	2,839,481
<b>Total Equity</b>		<b>2,475,042</b>	<b>2,848,326</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	Reserves	Retained surplus	Total
		\$	\$
<b>Balance at 1 January 2024</b>	<b>9,525</b>	<b>3,588,884</b>	<b>3,598,409</b>
Deficit attributable to members	-	(749,403)	(749,403)
Other comprehensive income for the year	(680)	-	(680)
<b>Balance at 31 December 2024</b>	<b>8,845</b>	<b>2,839,481</b>	<b>2,848,326</b>
Deficit attributable to members	-	(375,864)	(375,864)
Other comprehensive income for the year	2,580	-	2,580
<b>Balance at 31 December 2025</b>	<b>11,425</b>	<b>2,463,617</b>	<b>2,475,042</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	Note	2025 \$	2024 \$
<b>Cash Flows from Operating Activities</b>			
Cash receipts from customers		7,924,830	6,482,842
Cash payments to suppliers and employees		(7,599,253)	(6,826,850)
Interest received		2,803	14,538
<b>Net cash inflow / (outflow) from operating activities</b>	11(b)	<b>328,380</b>	<b>(329,470)</b>
<b>Cash Flows from Investing Activities</b>			
Purchase of plant and equipment		(536,522)	(677,050)
<b>Net cash (outflow) from investing activities</b>		<b>(536,522)</b>	<b>(677,050)</b>
<b>Cash Flows from Financing Activities</b>			
Repayment of loan from Patriotic fund		-	337,521
Payments in relation to lease arrangements		(255,436)	(311,118)
<b>Net cash inflow / (outflow) from financing activities</b>		<b>(255,436)</b>	<b>26,403</b>
<b>Net (decrease) in cash held</b>		<b>(463,578)</b>	<b>(980,117)</b>
Cash at beginning of financial year		1,075,829	2,055,946
<b>Cash at end of financial year</b>	11(a)	<b>612,251</b>	<b>1,075,829</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

### 1. STATEMENT OF MATERIAL ACCOUNTING POLICIES

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

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

#### **Basis of Accounting**

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

AASB 107: Statement of Cash Flows

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

AASB 110: Events after the Balance Sheet Date;

AASB 1048: Interpretation of Standards; and

AASB 1054: Australian Additional Disclosures

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

#### **Reporting Basis and Conventions**

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

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

#### **Cash and Cash Equivalents**

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

#### **Inventory**

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

#### **Gaming Licence Entitlements**

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

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

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

#### Property, Plant and Equipment

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

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

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

<i>Group</i>	<i>Method</i>	<i>Rate</i>
Gaming assets	SL	10 - 15%
Motor vehicles	SL	20%
Other plant and equipment	SL	10 - 50%

#### Revenue

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

##### Gaming and TAB Revenue

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

##### Bar and Kitchen Revenue

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

##### Membership Revenue

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

##### Interest Revenue

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

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

#### Financial Assets

Financial assets classified as equity instruments are measured at fair value through other comprehensive income (FVOCI) where the Sub-Branch has elected this treatment at initial recognition. Changes in fair value are recognised in other comprehensive income and accumulated in reserves. Dividends are recognised in profit or loss when the right to receive payment is established.

#### Income Tax

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

#### Comparative Figures

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

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	2025 \$	2024 \$
<b>2 SURPLUS / (DEFICIT) FOR THE YEAR</b>		
Surplus / (Deficit) has been determine after:		
Revenue		
- Bar	1,809,107	1,238,570
- Gaming	3,171,769	3,104,535
- Kitchen	2,664,922	1,869,947
- Other	257,207	233,527
	7,903,005	6,446,579
Costs of goods sold		
- Bar	1,219,240	945,716
- Gaming	626,003	781,616
- Kitchen	2,369,694	1,948,411
- Other	-	2,906
- Wages: M&B	823,500	-
	5,038,437	3,678,649
<b>3 TRADE &amp; OTHER RECEIVABLES</b>		
<b>Current</b>		
Receivables	19,824	25,676
less: Provision for doubtful debts	-	-
	19,824	25,676
Prepayments	33,748	22,225
	53,572	47,901
<b>Non Current</b>		
Loan – Ararat RSL Patriotic Fund	923,844	923,844
<b>4 INVENTORIES</b>		
Stock on hand - food & bar (at cost)	69,166	49,551
<b>5 FINANCIAL ASSETS</b>		
Held at FV via OCI	24,600	22,020

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	2025	2024
	\$	\$
<b>6 PLANT AND EQUIPMENT</b>		
Plant and Equipment - at cost	255,780	241,691
Less: Accumulated depreciation	(121,335)	(83,838)
Gaming Assets - at cost	1,111,540	955,104
Less: Accumulated depreciation	(415,666)	(256,552)
The Mess & Barracks	983,217	676,475
Less: Accumulated depreciation	(40,888)	-
84-86 Barkly Street - Right of Use Asset	439,108	354,223
	2,211,756	1,887,103
<b>7 GAMING ENTITLEMENTS</b>		
Gaming Entitlements	1,766,711	1,766,711
Less: Accumulated depreciation	(672,292)	(507,196)
	1,094,419	1,259,515
<i>The Sub-Branch has Gaming Machine Entitlements for 55 machines which have a 10 year life from August 2022.</i>		
<b>8 BORROWINGS</b>		
<b>Current</b>		
EGM's on a payment plan - current	96,009	126,744
Gaming Entitlements Lease Liability	224,168	239,778
Lease Liability - 84-86 Barkly Street	7,018	6,562
	327,195	373,084
<b>Non Current</b>		
EGM's on a payment plan -non-current	37,686	44,352
Gaming Entitlements Lease Liability	641,470	845,966
Lease Liability - 84-86 Barkly Street	474,056	357,040
	1,153,212	1,247,358

*The above lease relates to 84-86 Barkly Street in Ararat, the site of the Mess and Barracks entity.*

*This is a 5 year lease with four additional options of 5 year extensions.*

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	2025 \$	2024 \$
<b>9 TRADE PAYABLES &amp; OTHER LIABILITIES</b>		
<b>Current</b>		
Trade creditors	204,567	170,485
Accruals and other payables	464,354	391,991
Accrued income - Prepaid membership fees	19,600	3,627
	688,521	566,103
<b>10 PROVISIONS</b>		
<b>Current</b>		
Provision for annual leave	174,617	109,842
Provision for long service leave	161,119	111,148
	335,736	220,990
<b>Non Current</b>		
Provision for long service leave	9,902	9,902
<b>11 NOTES TO THE STATEMENT OF CASH FLOWS</b>		
<b>(a) Reconciliation of Cash</b>		
Cash at the end of the financial year as shown in the statement of cash flows is reconciled to the related items in the statement of financial position as follows:		
Cash on hand	130,514	110,140
Cash at bank	481,737	965,689
	612,251	1,075,829
<b>(b) Reconciliation of Net Cash used in Operating Activities to Operating Surplus</b>		
Operating (deficit) after income tax	(375,864)	(749,403)
<i>Non Cash Flows in Operating surplus:</i>		
Gaming machine entitlement amortisation	165,096	165,095
Depreciation expense	259,353	181,271
Lease interest	67,917	104,739
<i>Change in Operating Assets &amp; Liabilities:</i>		
(Increase)/decrease in trade debtors and other assets	(5,671)	32,718
(Increase)/decrease in inventories	(19,615)	13,351
(Decrease)/increase in trade creditors and accrued income	122,418	(135,774)
(Decrease)/increase in provisions	114,746	58,533
Net cash from / (used in) operating activities	328,380	(329,470)

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	2025	2024
	\$	\$

### 12 EVENTS AFTER REPORTING DATE

There have been no events subsequent to the balance date that have had an impact requiring disclosure in the financial statements or notes thereto.

### 13 RELATED PARTY TRANSACTIONS

The loan to the Ararat RSL Sub Branch Patriotic Fund, as disclosed in note 3, is non interest bearing with no fixed payment terms and is unsecured.

The following table provides the total amount of transactions that have been entered into with related parties for the year:

- Rent paid from the Sub-Branch to the Patriotic Fund	364,545	654,545
- Committee Honorarium	20,000	20,000

### 14 DETAILS

The registered office and principal place of business is:

Ararat RSL Sub-Branch Inc.  
74-76 High St,  
Ararat VIC 3377

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

## Declaration by Members of the Committee

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

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

Signed in accordance with subsection 60.15(2) of the Australian Charities and Not-for-Profit Commission Regulation 2013.



Committee Member  
Date: 13 March  
2026



Committee Member  
Date: 13 March  
2026

**Independent Audit Report  
To the Members of Ararat RSL Sub-Branch Inc**

**Report on the Audit of the Financial Report**

***Opinion***

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

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

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

***Basis for Opinion***

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

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

***Emphasis of Matter - Basis of Accounting***

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

**Committee’s Responsibility for the Financial Report**

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

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

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

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

**Auditor's Responsibilities for the Audit of the Financial Report**

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

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

Stannards Accountants and Advisors



James Dickson  
Director

Date: 13<sup>th</sup> March 2026

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

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

	2025	2024
Bar sales	1,271,273	1,238,570
Gaming sales	3,171,769	3,104,535
Kitchen sales	1,906,154	1,869,947
Other income	190,003	217,161
	<u>6,539,199</u>	<u>6,430,213</u>
Bar COGS	(1,056,803)	(941,276)
Gaming COGS	(626,003)	(781,616)
Kitchen COGS	(2,078,542)	(1,923,278)
Other COGS	-	(2,906)
	<u>(3,761,348)</u>	<u>(3,649,076)</u>
<b>Gross Profit - RSL</b>	<u>2,777,851</u>	<u>2,781,137</u>
Bar sales - M&B	537,834	-
Kitchen sales - M&B	758,768	-
Other income- M&B	67,204	16,366
	<u>1,363,806</u>	<u>16,366</u>
Bar COGS - M&B	(162,437)	(4,440)
Kitchen COGS - M&B	(291,152)	(25,133)
Wages - M&B	(823,500)	-
	<u>(1,277,089)</u>	<u>(29,573)</u>
<b>Gross Profit - The Mess &amp; Barracks</b>	<u>86,717</u>	<u>(13,207)</u>
<b>Gross Profit - Total</b>	<u>2,864,568</u>	<u>2,767,930</u>
<b>Sundry Income</b>		
Interest income	2,803	14,538
<b>Other Operating Expenses</b>		
Administration expenses	(335,913)	(403,305)
Advertising and promotion	(286,272)	(309,326)
Bad debts	(263)	(2,060)
Committee and member expenses	(36,475)	(49,456)
Depreciation expense	(259,353)	(181,271)
Employee benefits expense - administration staff	(725,265)	(752,356)
Finance charges	(129,476)	(104,739)
Gaming machine entitlement amortisation	(165,096)	(165,095)
Occupancy costs	(798,143)	(983,453)
Professional fees	(150,639)	(217,637)
<b>Total Other Operating Expenses</b>	<u>(2,886,895)</u>	<u>(3,168,698)</u>

# ARARAT RSL SUB-BRANCH INC.

ABN: 18 081 581 162

## Detailed Surplus or (Deficit) Statement (cont'd) for the Year Ended 31 December 2025

	2025	2024
<b>Welfare &amp; Charitable Expenses</b>		
Commemorative day expenses	(932)	(2,003)
Committee Honorarium	(20,000)	(20,000)
Donations/Community outreach	(71,169)	(108,822)
Sponsorships	(9,591)	(5,228)
Superannuation - Welfare	(16,302)	(15,263)
Wages - Administration	(90,311)	(68,982)
Other W&C expenses	(3,630)	(8,905)
<b>Total Welfare expenses</b>	<b>(211,935)</b>	<b>(229,203)</b>
Other expenses	(144,405)	(87,149)
Profit/(loss) on disposal of non-current assets	-	(46,821)
<b>Total expenses</b>	<b>(3,243,235)</b>	<b>(3,531,871)</b>
<b>Deficit</b>	<b>(375,864)</b>	<b>(749,403)</b>

# PATRIOTIC FUND



**ARARAT RSL SUB BRANCH INC. PATRIOTIC FUND**

**ABN 59 629 445 857**

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

# **ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND**

**ABN 59 629 445 857**

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

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

## Contents

Auditors Independence Declaration	2
Statement of Surplus or Deficit and Other Comprehensive Income for the year ended 31 December 2025	3
Statement of Financial Position as at 31 December 2025	4
Statement of Changes in Equity for the Year Ended 31 December 2025	5
Statement of Cash Flows for the Year Ended 31 December 2025	6
Notes To and Forming Part of the Financial Statements for the Year Ended 31 December 2025	7
Declaration By Committee	10
Independent Auditors Report	11

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

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

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

Stannards Accountants & Advisors



James Dickson  
Director

Date: 13<sup>th</sup> March 2026

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

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

Note	2025 \$	2024 \$
Revenue	363,636	654,545
Expenses	(221,064)	(269,546)
<b>Surplus Before Income Tax Expense</b>	<b>142,572</b>	<b>384,999</b>
Income tax expense	-	-
<b>Surplus After Income Tax Expense</b>	<b>142,572</b>	<b>384,999</b>
Other comprehensive income for the year (net of tax)	-	-
<b>Total Comprehensive Income for the year attributable to the members</b>	<b>142,572</b>	<b>384,999</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

## Statement of Financial Position as at 31 December 2025

	Note	2025 \$	2024 \$
<b>Current Assets</b>			
Cash & cash equivalents	7	45,995	30,552
<b>Total Current Assets</b>		<b>45,995</b>	<b>30,552</b>
<b>Non Current Assets</b>			
Land - at cost		150,332	150,332
Buildings and improvements - at cost		4,672,618	4,672,618
Buildings and improvements - accumulated depreciation		(2,117,677)	(2,001,292)
Plant and equipment - at cost		1,142,523	1,119,173
Plant and equipment - accumulated depreciation		(961,667)	(937,001)
<b>Total Non Current Assets</b>		<b>2,886,129</b>	<b>3,003,830</b>
<b>Total Assets</b>		<b>2,932,124</b>	<b>3,034,382</b>
<b>Current Liabilities</b>			
GST payable		10,587	17,949
Bank borrowings		853,637	853,637
<b>Total Current Liabilities</b>		<b>864,224</b>	<b>871,586</b>
<b>Non Current Liabilities</b>			
Ararat RSL Sub-Branch	6	923,843	923,843
Bank borrowings		376,672	614,140
<b>Total Non Current Liabilities</b>		<b>1,300,515</b>	<b>1,537,983</b>
<b>Total Liabilities</b>		<b>2,164,739</b>	<b>2,409,569</b>
<b>Net Assets</b>		<b>767,385</b>	<b>624,813</b>
<b>Equity</b>			
Retained surplus		767,385	624,813
<b>Total Equity</b>		<b>767,385</b>	<b>624,813</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

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

	Retained surplus	Total \$
<b>Balance at 1 January 2024</b>	<b>239,814</b>	<b>239,814</b>
Surplus attributable to members	384,999	384,999
<b>Balance at 31 December 2024</b>	<b>624,813</b>	<b>624,813</b>
Surplus attributable to members	142,572	142,572
<b>Balance at 31 December 2025</b>	<b>767,385</b>	<b>767,385</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

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

	Note	2025 \$	2024 \$
<b>Cash Flows from Operating Activities</b>			
Cash receipts from customers		363,636	654,545
Cash payments to suppliers		(27,715)	(37,795)
Interest paid		(59,658)	(85,556)
<b>Net cash inflow from operating activities</b>	7(b)	<b>276,263</b>	<b>531,194</b>
<b>Cash Flows from Investing Activities</b>			
Plant and equipment acquired		(23,352)	-
<b>Net cash (outflow) from investing activities</b>		<b>(23,352)</b>	<b>-</b>
<b>Cash Flows from Financing Activities</b>			
Net repayment of loans		(237,468)	(543,382)
<b>Net cash (outflow) from financing activities</b>		<b>(237,468)</b>	<b>(543,382)</b>
<b>Increase / (Decrease) in cash held</b>		<b>15,443</b>	<b>(12,188)</b>
Cash at beginning of financial year		30,552	42,740
<b>Cash at end of financial year</b>	7(a)	<b>45,995</b>	<b>30,552</b>

The accompanying notes form part of these financial statements.

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

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

### 1. STATEMENT OF MATERIAL ACCOUNTING POLICIES

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

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

#### Basis of Accounting

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

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

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

#### Reporting Basis and Conventions

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

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

#### Property, Plant and Equipment

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

<i>Group</i>	<i>Method</i>	<i>Rate</i>
Buildings and improvements	DV & SL	0 - 2.5%
Furniture, fixtures & fittings	DV & SL	2.5 - 33%
Other plant and equipment	DV & SL	5 - 50%

#### Revenue

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

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

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

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

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

#### Income Tax

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

#### Goods and Services Tax (GST)

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

#### Significant accounting judgments

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

### 2 BORROWINGS

The bank loan is secured by: a guarantee and indemnity for the Ararat RSL Sub-Branch Inc; and a registered first mortgage over the property held at 74-76 High St, Ararat.

### 3 CONTINGENT LIABILITIES AND ASSETS

The Fund's committee are not aware of any contingent liabilities or assets as at the date of signing this financial report.

### 4 EVENTS AFTER THE REPORTING DATE

There have been no events subsequent to the balance sheet date that have an impact that would require disclosure in the financial statements or notes thereto.

### 5 ECONOMIC DEPENDENCY

The Fund is economically dependent on the continued support of its bankers and the Returned & Services League of Australia (Victorian Branch) Inc. in meeting the bank covenant requirements imposed on their commercial loan. The Fund is also dependant on administrative support provided by the Ararat RSL Sub Branch Inc. Any change in one or more of the above would have a significant adverse on it's ability to continue to trade as a going concern.

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND

ABN 59 629 445 857

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

	2025 \$	2024 \$
<b>6 RELATED PARTY TRANSACTIONS</b>		
<p>The loan to the Ararat RSL Sub Branch Patriotic Fund is non interest bearing with no fixed payment terms and is unsecured.</p> <p>The following table provides the total amount of transactions that have been entered into with related parties for the year:</p>		
- Rent paid from the Sub-Branch to the Patriotic Fund	363,636	654,545
<b>7 NOTES TO THE STATEMENT OF CASH FLOWS</b>		
<b>(a) Reconciliation of Cash</b>		
<p>Cash at the end of the financial year as shown in the statement of cash flows is reconciled to the related items in the statement of financial position as follows:</p>		
Cash at bank	45,995	30,552
<b>(b) Reconciliation of Net Cash used in Operating Activities to Operating Surplus / (Deficit)</b>		
Operating surplus / (deficit)	142,572	384,999
<i>Non Cash Flows in Operating surplus / (deficit):</i>		
Depreciation	141,053	144,610
<i>Change in Operating Assets &amp; Liabilities:</i>		
(Decrease)/increase in trade creditors and accruals	(7,362)	1,585
Net cash from / (used in) operating activities	276,263	531,194

# ARARAT RSL SUB-BRANCH INC. PATRIOTIC FUND


ABN 59 629 445 857

## Declaration by Members of the Committee

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

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

Signed in accordance with subsection 60.15(2) of the Australian Charities and Not-for-Profit Commission Regulation 2013.



Committee Member  
Date: 13 March  
2026

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

**Report on the Audit of the Financial Report**

***Opinion***

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

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

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

***Basis for Opinion***

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

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

***Emphasis of Matter - Basis of Accounting***

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

***Committee's Responsibility for the Financial Report***

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

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

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

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

***Auditor's Responsibilities for the Audit of the Financial Report***

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

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

Stannards Accountants and Advisors



James Dickson  
Director

Date: 13<sup>th</sup> March 2026

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

	<b>2025</b>	<b>2024</b>
<b>Income</b>		
Rent from Ararat RSL Sub Branch	363,636	654,545
<b>Total Income</b>	<b>363,636</b>	<b>654,545</b>
<b>Expenses</b>		
Bank charges	9,997	15,406
Depreciation	141,053	144,610
Repairs & Maintenance	-	-
Interest paid	59,658	85,556
Commemorative day expenses	10,356	23,974
<b>Total Expenditure</b>	<b>221,064</b>	<b>269,546</b>
<b>Surplus</b>	<b>142,572</b>	<b>384,999</b>





## Ararat RSL Sub-Branch Inc.

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Ararat RSL Sub Branch Inc

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