



2025 Annual Report



RSL

Sub-Branch
Montmorency-Eltham

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2025 Committee

Position	Name
President	Ash Graham
Senior Vice President - Service	Glen Ferrarotto
Vice President - Affiliate	Vacant
Secretary	Andrew Hall
Treasurer	Mark Hookey
Committee	Natasha Ellis
	Rebecca Hall
	Ray Weeks, CSM
General Manager	Michael McCombe



The badge is a symbol of readiness at all times to render service to the country and to former comrades. No wealth or influence can purchase the RSL badge which may be worn only by those who are members of the RSL.

- The SHIELD shape is symbolic of the protection which the RSL gives to its members, their dependents, and widows/widowers and orphans of those who paid the supreme sacrifice.
- RED represents the blood ties of war that exist between comrades.
- WHITE stands for the purity of the motives in joining the League – to render service without thought of personal gain or ambition.
- BLUE indicates a willingness to render that service to a comrade anywhere under the blue sky – wherever he or she may be.
- The CROWN is the Tudor Crown, adopted by RSL Australia's Patron, King Charles III to symbolise his reign.
- The FLORA is symbolic of Australia. Golden wattle, on the left, is the national floral emblem. On the right, a sprig of rosemary and a poppy are two enduring Australian symbols of service and sacrifice.

Depicted in the centre of the badge, and encircled by the name of the organisation, are a sailor, soldier, aviator and servicewoman marching together with their arms linked in friendship. This is to show that within the circle of the League, all Services and all ranks march together in unity and comradeship.

Presidents Report

It was a privilege to be elected President of the Montmorency Eltham RSL at the 2025 Annual General Meeting. I thank members for the confidence placed in me to lead our Sub-Branch.

I want to acknowledge the contribution of my predecessor, Glen Ferrarotto. Glen's leadership was defined by a deep commitment to veterans' welfare and wellbeing. His understanding, advocacy and passion ensured that our Sub-Branch continues to lead in the provision of veteran support. The strength of our welfare focus today is built in no small part on his efforts, and I thank him sincerely for his service.

On Anzac Day in 2025, we marked the 110th anniversary of the landings at Gallipoli. This was a defining moment in our national story and a solemn reminder of the cost of service. At the dawn service, I reflected:

“To commemorate Gallipoli is not to celebrate war. It is to remember the cost. It is to recognise the enduring human impact of decisions made far from the beaches of Anzac Cove. And it is to remind ourselves, 110 years later, of the responsibility we bear to seek peace, to honour all who served, and to learn from history.”

Both our dawn and community services were exceptionally well attended and strongly supported. These services are not simply annual events; they are a demonstration of our community's shared values. They provide a focal point for collective remembrance and reinforce the enduring relevance of our Sub-Branch within the life of our community.



Supporting veterans and their families remains the central purpose of our Sub-Branch.

Throughout 2025, we continued to provide practical assistance, advocacy and referral support to veterans navigating complex systems, including DVA-related matters and broader wellbeing needs. We continue to look for ways that welfare support can be delivered with discretion, respect and a deep understanding of the unique experiences of service.

Equally important is the role we play in fostering connection. Our Service Members' Dinners and Veterans' Hours provide opportunities for camaraderie, shared experience and mutual

support. These gatherings are more than social events; they are an important mechanism for maintaining connection, reducing isolation and strengthening the bonds formed through service. We have additional veteran opportunities planned for 2026 which we look forward to offering to our members.

Our Sub-Branch also continues to provide a welcoming and inclusive space where veterans and their families can meet, socialise and remain connected to a community that understands them. This sense of belonging and identity is fundamental to wellbeing. Our commemorative services form part of this broader support framework; bringing veterans, families and the community together in shared reflection and recognition.

This year the Committee sharpened our long-term focus by formally establishing three strategic pillars of Support, Commemorate, and Grow. These define our purpose and guide our decisions. They ensure that every decision we make strengthens our capacity to care for veterans and their families, honours service with dignity and secures the long-term sustainability of our Sub-Branch.



While we had initially intended to accelerate our strategic planning process, the Committee made a deliberate and disciplined decision to moderate the pace. With RSL Victoria undertaking a significant transformation project, and with important engagement underway with local Council to provide planning certainty, it was prudent to align our work before finalising our long-term strategy. Leadership sometimes requires urgency; at other times it requires patience and alignment. This was the latter.

In July, Dr Mark Schröffel was elected unopposed as President of RSL Victoria. His appointment comes at a critical time as the Branch progresses its transformation project to secure the future of the League in Victoria and strengthen support to Sub-Branches. To support this project, we agreed to continue contributing through the League Support Fee as part of the 10A network. A strong State Branch underpins strong Sub-Branches, and we remain committed to playing our part in that collective responsibility.

Nationally, Peter Tinley was elected President of RSL Australia. His experience and service equip him well for the role. He contends that while we must confront and fix the real harm some veterans face, the dominant narrative is incomplete and inaccurate. He believes the true story of Australia's veteran community is not one of damage, but of capability, contribution and continued nation-building.

Together, these appointments represent generational renewal within the League and signal a transition of leadership that reflects the evolving profile of those who have served, whilst maintaining a focus on all who served.

Our financial results for 2025 again reflect disciplined oversight by the Committee and the hard work of our staff. Strong financial performance is not an end in itself; it is what enables us to deliver welfare services, conduct meaningful commemoration, maintain our facilities, and plan confidently for the future.



During the year we were required to undertake emergency and extensive repairs to the main upstairs balcony due to long-term water ingress and structural deterioration. The damage was regrettably not covered by insurance, resulting in an unexpected expense. However, because we have managed our finances prudently, we were able to respond decisively without compromising our broader operations.

Throughout the year, the Committee has remained focused on strengthening governance, improving facilities, and ensuring long-term sustainability. These are not always visible tasks, but they are essential to protecting the integrity and future of our Sub-Branch.

This year has been one of steady progress and the feedback I have personally received from members is incredibly positive. Our focus remains clear; to support veterans and their families with compassion and professionalism, to commemorate service with dignity and meaning, and to grow sustainably so that future generations inherit a strong and relevant Sub-Branch. I thank our committee, staff, volunteers, members, and the broader community for their continued commitment.

Ash Graham
President

Treasurers Report

The Auditors McPhail and Partners have completed the audit of accounts and financial reports for the three entities of the Montmorency Eltham RSL Sub-Branch. The audit reports are distributed throughout the room and will be posted on our website.

Financially, the Club has once again performed extremely well during this reporting period with the Sub-Branch Trading Account returning an operating surplus of \$87,815. Revenue / Income rose 8.3% to \$5.6m however, associated costs and expense of sales rose 8.6% to negate the revenue increase. Our expenditure on Welfare and Charitable expenses for both community and veterans continue to rise through increased activities / patronage, with all expenditure IAW our legal obligations and RSL Vic guidelines.

MERSL Sub-Branch Inc Trading Account

A surplus of \$87,815 was returned compared to \$95,570 surplus for 2024.

Total member funds (equity) as of 31 December 2025 was \$1,782,037, up from \$1,694,222 in 2024.

MERSL Sub-Branch Inc Patriotic Fund

A net loss of \$67,593 for the year compared to a \$102,282 loss for 2024.

Total member funds (equity) as of 31 December 2025 was \$3,577,177, down from \$3,644,770 in 2024.

MERSL Sub-Branch Inc Appeals Fund

The amount of \$58,794 was raised from Anzac Day and Remembrance Day Appeals. The club retains 50% of this which is spent wholly on Veteran Welfare.

Total member funds (equity) as of as of 31 December 2025 was \$17,642, up from \$12,185 in 2024.

In closing, results like this would not be possible without the efforts and dedication of our wonderful staff at all levels. The work done by our management teams led by Micheal and Ajay to reduce costs and expenses whilst applying the appropriate level of financial responsibility is acknowledged and once again, I thank Libby Annett for her book-keeping, financial accounting and advice throughout the year.

Mark Hookey
Treasurer

Welfare and Advocacy Report



Veteran and veteran family support is one of the main roles of an RSL. Community support enables the Sub-Branch to be a community focused and a supportive organisation.

We continue to be proactive in reaching out to all Service Members either by visiting, by phone, mail or email. We believe reaching in also helps people reaching out.

The following is an overview of how the RSL has worked for veterans, families and the community:

- Volunteer work for the benefit of Veterans and the Community in 2025 the total was 3141 hours which equates to \$163,740.33.
- Welfare and Charitable expenses incurred by MERSL Trading Account totaled \$477,868 and include:
 - Support to our DVA Advocate, a vitally important position proven by his many hours of work to Veterans from not just MERSL but around the state.
 - Donations of meals to needy Veterans, War Widows and Members of the RSL.
 - Providing support to our Isolated persons program.
 - Maintenance of Memorials including gardening and restoration at Eltham Cenotaph and our Remembrance Gardens.
 - Subsidised or free room hire for community groups.
 - Welfare Bus expenses.
 - Vouchers for local groups to support their raffles.
 - Physical and financial support in the way of garden maintenance for older Veterans and War Widows.
 - Subsidised meals for older Veterans and Seniors to prevent social isolation.
 - A bi-monthly Service Members and Partners dinner.
 - A monthly Coffee Club and Lunch for veterans.
 - A monthly Happy Hour for Service Members and Families.
 - Sponsorship of five local cricket clubs, six local football clubs and two local bowls clubs who deliver valuable work in running sporting organisations to promote health, competitiveness, and a sense of community. These Clubs have many existing members of the RSL, and we have seen that the promotion of our brand and facility a return on the investment with future membership and participation within RSL. This also provided Committee Members with a chance to attend and discuss the RSL and its role in our local community and provide commemoration activities to certain games to ensure the community continues to remember.
 - Support of the Montmorency RSL Bowls Club.
 - Support to the RSL Golf Club and Angling Club. Two vital Clubs that do valuable work volunteering and fundraising for us.
 - Continued contact with older Veterans and War Widows.
 - Conduct of social activities like Bingo and Morning Melodies to assist in social interaction and participation.



There are so many people that sacrifice time and effort raising welfare funds. All the valued volunteers at appeal time, all sporting clubs that run raffles that support us, all staff who help sell welfare items and raffle tickets. Each and every person is a crucial part of the welfare program we have.

**Andrew Hall
Welfare Officer**



Commemorations Report

As always, it has been a significant and demanding year for the Commemorations Team, with continued growth across all aspects of our Anzac Day services and associated activities.

Anzac Day Services

For the first time, we undertook an official attendance count at both services. The results were substantial:

- Dawn Service: Estimated 5,000–6,000 attendees
- Community Service (formerly Family Service): Estimated 3,500–4,200 attendees

These numbers confirm what we have observed anecdotally in recent years — our services continue to grow in both scale and community engagement.

The Dawn Service in particular has evolved into an event with its own momentum. Increasingly, community groups, schools and organisations are approaching the RSL seeking involvement, rather than requiring invitation. This reflects both the reputation of the service and the standing of the Sub-Branch within the broader community.

This year marked our first year fully responsible for the organisation of the Dawn Service following the return of stewardship from local Rotary members. The foundation built over more than a decade has enabled us to deliver a service of significant scale, and we acknowledge the strong platform that was established.

Planning and coordination at this level is complex, but the team has continued to refine processes to ensure safe, respectful and well-run commemorations.

Community Engagement & Outreach



Beyond our core services, we supported 10 additional commemorative services across the district, strengthening our presence within the community and maintaining close engagement with local schools, sporting groups and youth organisations.

We also conducted a smaller ceremony for NASHOs Day, ensuring recognition of National Servicemen remains part of our commemorative calendar.

At Petrie Park Oval, three community organisations conducted displays following the Community Service. These displays provide important opportunities for local groups to raise awareness and connect with the large number of attendees present on the day.

Youth & Schools Programs

Engagement with local schools remains a major success story.

This year, eight primary schools participated in our Art Competition, reflecting strong and growing interest in commemorative education. The quality of submissions continues to improve, and the breadth of participation demonstrates the value of sustained engagement with educators and students.

The Poetry Competition was not conducted this year as we focused our efforts on consolidating other areas of growth.

Community Service Rebranding

The former Family Service has now been formally rebranded as the Community Service. This better reflects its broad and inclusive focus and the scale of attendance.

In line with this evolution, the previous acknowledgements component will be replaced next year with a Pledge of Unity, reinforcing shared values of service, remembrance and national cohesion.

Looking Forward – 2026

Growth in attendance at the Dawn Service is expected to continue. As numbers increase, planning considerations around crowd management, safety and ceremonial coordination will remain a priority.

We are also developing closer engagement with Eltham Cemetery, with the intention of future involvement in a coordinated flag ceremony to further strengthen local commemorative traditions.



Acknowledgements

The scale of these events would not be possible without committed volunteers and support personnel.

Particular acknowledgment must go to Cait for her tireless and consistent support throughout the year. Her contribution behind the scenes continues to underpin the success of our commemorative activities.

Overall, 2025 has been a year of consolidation, growth and increasing community ownership of our services. The strength of attendance and proactive engagement from local groups indicates that remembrance remains deeply valued within our district.

Planning for 2026 is already underway, and we remain focused on delivering services that honour our veterans with dignity while engaging the next generation in the traditions and responsibilities of remembrance.

Timothy Riley
Commemorations Officer

Appeals Report

The Montmorency Eltham RSL was again a standout in the League with its work conducted with the ANZAC Day and Remembrance Day appeals.

With the passion and leadership from Hector Hart and Cait Chubb we again had a successful appeals year. There is so much behind the scenes work that goes into planning, preparation and conduct of the appeals program and the desire shown by all that support is truly inspirational.



We ask each year, and I will again now, that when the call to arms to volunteer for our appeals comes, please reach out and find some time to help. As major fundraisers, these are critical and all hands make light work as they say, everyone that can please do.

We have also sourced many items of remembrance that are for sale at the RSL all year round. All funds go directly towards our welfare programs.

We will also be looking at many more ways to raise funds through out the year to ensure we can fund all our welfare programs.

Andrew Hall
Appeals Officer

History and Heritage

During the year just gone, the History & Heritage group all but completed the main two projects which had been a focus during recent years. New priorities and projects are planned for 2026.

After significant work over a number of months to organise our book collection, we now have a systematically numbered catalogue for all books. The catalogue is available on the H&H website – the list can be downloaded and/or searched to explore the collection, and items can be borrowed by speaking to one of the group members. Particular thanks go to Noel Campbell for his persistence in completing the task.

In addition, the group has been working on cataloguing the large number of stored or displayed items so that they can be viewed publicly on the Victorian Collections (VC) website. Although there are still many articles to be detailed and uploaded, most of the work

is largely complete – never fully complete as new items are donated. The VC website can be viewed by scanning the QR code below.



Quite a deal of time has been spent exploring, organizing and recording details of a large number of items and written communications related to WW2 service of SSGT Howard Locke. This work is ongoing and will hopefully be completed later in the current year. It promises to be a significant collection with details to be presented on our website, and perhaps elsewhere on the premises.

During the year, members of the group provided the opportunity for groups of young people (schools, Scouts and Venturers etc) to hear about various aspects of military life and enable them to examine a range of items from our memorabilia collection.

Our uniforms display has improved during the year, with work underway to add explanatory notices which will provide a summary of the military background of the original wearer of each uniform.

The H&H website continues to develop its content with new pages added, covering not just explanations of pieces of memorabilia but also containing much information about the history of the Sub-Branch and club, plus photos of various people and events across the years. Scan the QR code below and, when the Home page appears, use the '3-bar' menu icon to navigate the website.

Throughout the year, the group devotes significant time to the recording and displaying many aspects of our History & Heritage, with meetings being held every fortnight. Thanks for those efforts go to Gail Moncrieff, Trevor McTernan, Leonie Schulz, Leigh Ryan, Stuart Kibell and Gerry Clanchy. We are also grateful for the assistance we always receive from staff for a range of requests which are attended to efficiently ... and always with a smile!

Particular thanks from everyone in the club are due to Peter Randle who has been the club's Memorabilia Officer for many years (decades), even back to the time when it was a 'group of one'. During 2025, Pete decided to step back from that leading role. He will still be active within the group, but he thought it might be time to share the responsibilities around and hand over the admin duties to someone else.



Vic Collections



H&H Website

Paul McColl
Memorabilia Officer

Membership Report

I am pleased to report strong membership growth across all categories during 2025.

2025 Membership Numbers (Financial)

Category	2024	2025	Increase	% Growth
Service	232	253	+21	9.1%
Affiliate	566	610	+44	7.8%
Social	1,871	2,153	+282	15.1%
Total	2,669	3,016	+347	13.0%

An overall 13% increase in membership is a very strong result and reflects the continued relevance of our Sub-Branch within the community. The significant 15.1% growth in Social membership demonstrates strong community engagement and confidence in our hospitality offering, commemorative activities, and broader contribution to community life.

Encouragingly, Service membership grew by 9.1% this year. While this is positive growth, Service membership remains the most strategically important category for our Sub-Branch. Service members are at the core of our purpose. Growth in this category strengthens our legitimacy as a veteran-led organisation, enhances our ability to provide welfare and wellbeing services, and ensures that veterans remain central to our governance and culture.

However, the demographic profile of our Service membership continues to require attention. The majority of our Service members fall within the 70–79 age bracket. While we honour and deeply value this generation, the long-term sustainability of our Sub-Branch depends upon attracting and retaining veterans of the post-Vietnam era, including those who have served in Cambodia, Rwanda, Somalia, East Timor, Iraq, Afghanistan, on peacekeeping operations, and recent Australian Defence Force service.

There are approximately 1,900 younger veterans residing within the Banyule and Nillumbik local government areas who are not currently members of an RSL. Engaging even a modest proportion of these veterans would significantly strengthen our Service membership base, lower our average age profile, and ensure generational continuity in leadership and participation.

Increasing our Service membership is vital to the RSL's long-term viability. A balanced and growing Service membership ensures we remain relevant to today's veterans and their families, while continuing to honour those who have served before them. It also enables the RSL to provide welfare and wellbeing support more readily to those who have committed to serve their nation.

Our strategic planning will recognise this as a priority area. We must continue to:

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- Increase our visibility within the veteran community.
 - Provide relevant and tailored welfare and wellbeing support.
 - Offer social, networking and family-inclusive opportunities that resonate with working-age veterans.
 - Demonstrate that the RSL is not only a place of remembrance, but a place of belonging.

I again encourage every Service member to personally invite one veteran colleague or friend to join. Word of mouth advocacy remains our most effective recruitment tool. If each current Service member recruited just one new veteran member, we would fundamentally strengthen the future of our Sub-Branch.

This year's membership growth is encouraging, however strategic growth in Service membership, particularly among post-Vietnam veterans, remains essential to our continued strength and sustainability.

Ash Graham
Membership Officer

General Managers Report

I'm pleased to report that the Montmorency -Eltham RSL has had a strong year, with sales exceeding expectations and previous years, this has seen us generate a small profit. Our team's hard work and dedication have been instrumental in driving revenue growth, and I'd like to take this opportunity to thank them for their efforts.

However, as we've navigated the past year, we've also seen increased costs impacting our bottom line. Rising operational expenses and investments in new initiatives have contributed to these costs. While they're a challenge, we believe they're necessary for long-term sustainability and growth.

Despite these challenges, we're confident in our strategy and look forward to continued growth. A detailed financial report will be provided, highlighting key areas of income and expenditure. We'll continue to monitor our costs closely and make adjustments as needed to ensure the club remains competitive and profitable.

I'd like to thank our members for their ongoing support and look forward to another successful year at the Montmorency-Eltham RSL Sub-Branch

Michael McCombe
General Manager



RSL
Sub-Branch
Montmorency-Eltham



Montmorency
Eltham RSL



— 25th April —
ANZAC DAY

LEST WE FORGET

DAWN SERVICE

Eltham Cenotaph 6am
Eltham Memorial Main Road Eltham

ANZAC DAY MARCH

Were Street, Montmorency 10am

COMMUNITY SERVICE

Montmorency Eltham RSL 10:30am
16 Mountain View Rd, Montmorency

