

To: RSL Queensland Directors  
District Presidents, District Secretaries  
Sub Branch Presidents, Sub Branch Secretaries

Re: Nominations for two skills-based Board Director positions

Date: 3 May 2024

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Dear Directors, District and Sub Branch Presidents and District Secretaries

As you may recall, two skills-based Board Director positions are open for election at the Annual General Meeting of RSL Queensland on 22 June 2024. A call for nominations for the two Board Director positions was distributed to members as required under the Constitution and By-Laws on 22 January 2024 and two nominations have been subsequently received (i.e., one nomination for each of the positions)

The RSL Queensland By-Laws require all District and Sub Branches to be provided with a list of nominations received, at least one month prior to the AGM. The nominations received were from each of the Directors currently holding the Board Director positions open for election, whose details are contained in the attached nomination forms.

As the two Board Director positions are uncontested, the RSL Queensland By-Laws provide that no vote is required, and that the Chair is to declare that the candidates (being the Directors currently holding these positions) are duly elected at the AGM.

Please disseminate this information to your members.

Yours sincerely  
**Returned & Services League of Australia (Queensland Branch)**



Hayley Stephens  
**Company Secretary**  
3 May 2024

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**Phone** 07 3634 9444 **Email** [reception@rslqld.org](mailto:reception@rslqld.org)

 [rslqld.org](http://rslqld.org)



**RSL**  
Queensland



## Section 1 – Candidate Details

### 1.1 Personal details

Surname	Orchard
First names	Tony Mahendra
Preferred name	Tony
Honours and awards (if applicable)	ASM, ADM & UNSM.

### 1.2 League details

District Branch	Moreton
Sub Branch	Ipswich

### Period of Sub Branch Membership

Date from	Date to	Sub Branch
December 2019	Current	Ipswich

### League Service (including appointments and service as a delegate of Board Member)

Date from	Date to	Appointment
2020	November 2022	Ipswich RSL Sub Branch Committee Member
Januray 2021	December 2022	Club Services Ipswich Director
November 2022	Current	Director - RSL Qld State Branch
Sep 2023	Current	RSL Qld State Branch Investment Committee



### 1.3 Military History

#### Brief Military History

Date from	Date to	Service
21st October 1987	3rd March 1995	RASigs - Regular, CPL 104 Sig Sqn, 1 Sig Regt & Minurso
4th March 1995	3rd March 2000	Pilbara Regt & 5 Training Group - Emergency Reserve
3rd March 2000	3rd March 2024	1st Joint Support Unit Army Reserve

### 1.4 Education

#### Educational Qualifications

Qualification	Year obtained	Institution
Bachelor of Business	2009	QUT
Advance Diploma of Financial Services	2013	Kaplan
Diploma of Financial Planning	2010	Kaplan
FASEA Ethics Exam	2019	FASEA
Diploma of Multimedia	2000	TAFE

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## Section 2 – Candidate Motivation and Ambition

### 2.1 Candidate Motivation

#### Why are you nominating to be appointed to the Board of Directors?

I have had the great privilege of serving as the Director of Financial Management at RSL Queensland since November 2022. My background in financial services, particularly in investments, has been integral to enabling me to contribute significantly to financial stewardship via the Capital Management Framework policies.

These executive-level policies will allow RSL Queensland to achieve our strategic goals, vision and business objectives while ensuring ethical, legal and sustainable operations. I believe my input has positively shaped the financial direction and long-term growth potential of the organisation.

It is a role I have embraced wholeheartedly, demonstrated by active participation not only on the State Board but also as a committee member of the RSL Qld State Branch Investment Committee. This position demanded vigilant oversight of the organisation investment strategy and financial performance while maintaining accountability to our extensive membership base. It has included the endorsement of annual budgets and the verification of financial statements to maintain and enhance our financial health.

I am passionate about the positive influence a skills-based Board brings to an organisation and as one of the four skills-based Directors appointed for our expertise, I have proven my ability to provide leadership and accountability for the CFO and Finance team, governing them in achieving strategic financial objectives as well as ensuring compliance with ACNC regulations and responsibilities, underscoring our commitment to high standards of corporate governance.

Operating from a people-centric and collaborative framework, I have attended all Board and committee meetings, showing exceptional personal qualities including high levels of integrity, dependability and accountability. My strong emotional intelligence coupled with exceptional communication skills has enabled me to effectively influence, challenge and negotiate within the organisation and with external stakeholders.





## 2.2 Candidate Ambition

**What do you wish to accomplish as a Director, for both RSL Queensland and yourself?**

During the 18 months I have been a Director of RSL Queensland, I have played a key role in the successful launching of a skills-based Board while demonstrating a level of expertise that is crucial for ensuring future achievements. My tenure has seen RSL Queensland's governance evolve with the assembling of a Board rich in diversity and expertise across finance, governance, legal and community engagement.

These changes have been vital for enhancing our knowledge base, improving decision-making and revitalising organisational culture. For continued growth, embedding this expertise requires ongoing focus. Key to success thus far has been the commitment of all the current Directors and the excellent trust that has been developed and continues to ensure our vision is brought to life.

My additional role on the Investment Committee, working with fellow committee members and the Finance team to develop the Capital Management framework and subsequent investment, reserves and property policies, has been an enriching experience and a privilege. I believe the investment committee's review and the Board's oversight will enable the full realisation of these strategies.

Ongoing research and adaptation of our policies will be essential for alignment with RSL Queensland's unique needs. I am committed to the effective and compliant execution of these strategies and the diligent oversight of our extensive investment portfolio, ensuring strategic resource allocation and investment management align with our goals and support the veteran community.

My experience in this Directorship position has been invigorating and challenging. It has allowed me to share my knowledge and experience and grow, both as a professional and as a person. I stand for re-election to continue the development of our skills-based Board, refining policies and managing investments. My dedication to RSL Queensland's mission positions me as an ideal candidate, committed to our organisation's success and the welfare of veterans and their families.



### Section 3 – Experience and Expertise

**Note:** Please indicate in which of the following you have: Director, executive leadership and/or C-suite experience. Further details of the skills included within each competency are provided in the Board Skills Matrix.

Competencies	Director, executive leadership and/or C-suite experience Tick if applicable
Board Director and/or Board Committee Member	<input checked="" type="checkbox"/>
Governance	<input checked="" type="checkbox"/>
Financial Literacy	<input checked="" type="checkbox"/>
Risk Management	<input type="checkbox"/>
Strategy Development	<input checked="" type="checkbox"/>
Government Relations, Advocacy, and Policy	<input checked="" type="checkbox"/>
People and Culture	<input type="checkbox"/>
Program Evaluation and Impact	<input type="checkbox"/>
Corporate Partnerships and Sponsorships	<input checked="" type="checkbox"/>
Marketing and Brand	<input type="checkbox"/>
Business Transformation	<input checked="" type="checkbox"/>
Technology, Cyber and Digital	<input type="checkbox"/>
Community Engagement	<input type="checkbox"/>

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## Section 4 – Endorsement and Consent

*Note: Please ensure your nomination is proposed and seconded by a Service or Life Member.*

### 4.1 Proposer details and signature

Surname	DAINER
First names	IAN ANTHONY
Preferred name	IAN
Honours and awards (if applicable)	NIL.
District Branch	MORETON
Sub Branch	IPSWICH RAILWAY

Signature	
Date	16 Feb 2024

### 4.2 Seconder details and signature

Surname	ROGERS
First names	Paul
Preferred name	Paul
Honours and awards (if applicable)	
District Branch	MORETON DISTRICT
Sub Branch	IPSWICH

Signature	
Date	19/2/24





#### 4.3 Candidate consent

I, Tony Mahendra Orchard,  
(Full name)

of the Ipswich Sub Branch  
(Sub branch)

within the Moreton District Branch  
(District Branch)

- confirm that I have read and understood the Director Position Description.
- confirm that I have familiarised myself with both the ACNC Governance Standards and Governance for Good: the ACNC's Guide for Charity Board Members.
- confirm that I am not disqualified from managing a corporation within the meaning of the *Corporations Act 2001* (Cth), and have not been disqualified by the ACNC at any time from being a responsible person of a registered charity.
- consent to being nominated for election as a Director of RSL Queensland, and if elected, to act as a Director of RSL Queensland in accordance with the RSL Queensland Code of Conduct.
- consent to this form and accompanying information (including your resume/Curriculum Vitae being made available to members for the purpose of informing them regarding my nomination if I am deemed to be a suitable candidate.

(Candidate signature)

16-2-24

(Date)



# TONY ORCHARD

0439 554 155

tony@orchardbusinessadvice.com.au

linkedin.com/in/tony-orchard/

## PROFESSIONAL SUMMARY

As an accomplished Financial Adviser, Business Leader and Board Director with over 24 years in business management, my expertise lies in optimising capital allocation, improving business and financial performance, and spearheading strategic initiatives for mid-sized organisations.

I am recognised for converting challenges into opportunities for growth and evolution using evidence-based approaches that achieve superior outcomes. I have extensive experience reporting to HNW groups, ACNCs, Committees and Boards and have a wealth of knowledge in managing, reporting, and holding key appointments within the community. I have spent over 20 years co-creating organic and collaborative business relationships with key business leaders in the Queensland marketplace.

A change champion, I implement contemporary solutions with marketing acuity and utilise industry best practice to assess risk, provide governance and drive growth. As an authentic and trusted leader, I am passionate about cultivating an organisational culture that is high-functioning, resilient and inclusive. My mission at this stage in my career is to give back to the community by contributing to powerful and sustainable organisational outcomes that cause positive ripple effects across our communities.

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## KEY COMPETENCIES

### **Dynamic Business Leader, Board Director and Financial Adviser**

- A respected and influential business leader, Director of Financial Management for the Queensland RSL and financial adviser with expertise in data analysis, market research, cashflow management and investment.
- A creative, tech-savvy and purpose-driven strategist with a proven track record of increasing revenue opportunities and streamlining businesses to improve organisational performance ensuring increased profitability.

### **Change Champion with Commercial and Financial Acumen**

- A transformational leader and skilled analyst who critically assesses information and constructively informs companies on financial performance whilst contributing to strategic financial planning based on best practice.
- With expert knowledge in corporate governance, strategy and risk, I meticulously assess financial material to ensure the most prudent course of action to achieve outstanding results.

### **Collaborative Communication, Stakeholder Engagement and Reporting**

- Excellent communication skills and ability to collaborate and partner with business owners and nurture high-performing business relationships with key stakeholders.
- An experienced Board member who influences, advises and effectively reports to consultative and investment committees.

### **Additional Technical Acumen and Accreditation**

- ASIC-approved Corporate authorised representative with Tax Practitioner Board accreditation who provides complex investment and tax advice to NCPs.
- Strong understanding of the Corporations Act 2001 and expertise in Tax Law and Financial Markets.



## CAREER SUMMARY

Nov 2022 – Present	<b>Director of Financial Management</b> Return Services League   QLD, Australia
2019 – Present	<b>Principal, Director and Consultant</b> Orchard Business Advice   QLD, Australia
2022 – Present	<b>Principal Financial Adviser and Director</b> Orchard Financial Advice   QLD, Australia
Nov 2014 – Dec 2019	<b>Senior Business Financial Planner</b> National Australia Bank (NAB)   QLD, Australia
Mar 2010 – Nov 2014	<b>Financial Adviser</b> FTS Advice   QLD, Australia
May 1995 – Sep 1998	<b>Satcom Operator</b> Boeing Australia Harold E Holt Communications Station   WA, Australia
Oct 1987 – Mar 1995	<b>Radio Operator – Signal Corps</b> The Royal Australian Army   NSW & Qld Australia

## CAREER HISTORY DETAILED

### Principal, Director and Consultant

Orchard Business Advice | QLD, Australia  
2019 – Present

### Principal Financial Adviser and Director

Orchard Financial Advice | QLD, Australia  
2022 - Present

Orchard Business Advice was founded in 2019 with the mission to assist the local business owners of Brisbane in enhancing their business structures, build wealth and create asset protection strategies. As **Principal**, I implemented policy and procedures for the development of Orchard Financial Advice and to obtain our own Corporate Authorised Representative allowing for self-branding and licensing. The combined service company achieved a turnover of \$1,000,000 per annum and employees four full time financial planning and business management staff.

As **Director and Consultant**, I am responsible for the financial management of four businesses and their subsidiary entities. This involves constructive monthly business consultations around cashflow and business operations and the provision of fit-for-purpose solutions to roadblocks and pertinent financial and business issues.

### Additional Responsibilities

- Offer corporate governance advice, specifically in relation to risk and strategy to assist Directors and Board Members with financial management and control.
- Act as a bridge for accountants to assist the business owner to maximise everything from cashflow management to preparing statements, to make informed, proactive and educated decisions based on real time data.

### Notable Achievements

- Provided the adoption of rigorous monthly financial reviews and forecasting processes through Excel spreadsheets which significantly improved data accuracy; Agile commercial decision making and sales number credibility.
- Partnered with business owners to assist with outsourcing in specialised areas and for the audit and review of HR; Information and Technology; Online Marketing; Communications including Google Ads; and Finance including Bookkeeping Services.
- Designed and actively engaged with cashflow modelling spreadsheets individualised to each business, creating forward planning budgets based on historical and projected data, and business decisions to meet SMART goals.



- Continually nurture and maintain high-performing business relationships with the Directors and key staff who have reported they felt encouraged and supported to develop capacity and produce excellent results through receiving mentoring at monthly meetings.
- Drove increased profitability.
- Introduced new revenue streams and provided guidance on operational strategy to improve business net operating results for financial periods.

### **Senior Business Financial Planner**

National Australia Bank (NAB) | QLD, Australia

Nov 2014 – Dec 2019

NAB, founded in 1861, is Australia's largest business bank. It provides holistic banking services ranging from home loans to international currency exchange with a strong focus on supporting small, medium and large businesses through every stage of the business lifecycle.

As a Senior Business Financial Planner, I specialised in restructuring, cashflow management, SMSF and succession planning for retirement and worked with business owners and SMEs across the agricultural, construction, retail and health industries.

#### **Notable Achievements**

- Increased business value by implementing risk management and asset protection strategies.
- Developed timeline plans to minimise taxation liabilities whilst maximising business values including the development of retirement strategy to match wealth extraction.
- Assisted distressed business assets through cashflow poor events to ensure liquidity within the business to reduce default outcomes.
- Responsible for the design/redesign of Financial Plans, in collaboration with business owners, to monitor cashflow ensuring liquidity during rapid expansion projects.
- Led the redevelopment of business strategies to ensure solvency including asset sell-offs, asset write-downs and refinancing strategies.

### **Financial Adviser**

FTS Advice | QLD, Australia

Mar 2010 – Nov 2014

FTS Advice specialised in wealth creation and preservation; superannuation; insurance; aged care; cashflow; estate planning; and asset protection. The company worked with an array of clients including SMEs; professional athletes; industry professionals; families; and not-for-profit organisations.

Recruited by FTS as a Financial Adviser, I was responsible for working closely with clients to develop financial plans and offer ongoing support services.

#### **Notable Achievements**

- Provided specialised retail financial planning advice for Local, State and Federal employees.
- Developed a timeline retirement strategy that included Defined Benefits, Accumulation, and personal wealth to maximise personal tax-free pension payments.
- Offered the opportunity to purchase shares within this business within 24 months of commencing my employment due to excellent performance.

*Detailed career history prior to 2010 available upon request.*

## **MILITARY HISTORY – THE AUSTRALIAN ARMY**

I joined the Australian Army in 1987 at age 19 and served in the Royal Australian Corps of Signals until 1995 including a deployment to Western Sahara. On discharge from the regular army, I continued in the emergency reserves until 2000 and the 1st Joint Support Unit Army Reserve until 2004. I also became a Communications Specialist for Boeing Australia working at the US and Australian Navy Submarine communications station Harold E Holt.

#### **Postings and Detachments**

- 1 Brigade, 104 Signal Squadron Holsworthy supporting the airborne and mechanised Brigade (ARA).
- Detached to HMAS Tobruk for the Army Tattoo in 1988 circumnavigated Australia for six months (ARA).



- Detached to HMAS Gladstone in 1992 and was the ADF representative at the King of Tonga's 75<sup>th</sup> Birthday Celebrations.
- 1<sup>st</sup> Signal Regiment Enoggera trained Army Reserve Soldiers (ARA).
- Deployed to Western Sahara as a United Nations Peacekeeper and communications expert (ARA).
- After discharge from the regular army, I was posted to the Pilbara Regiment WA where I provided communications training to army reservists including a recruit training posting to Perth (ERES).
- On my return from Western Australia, I attended TAFE and trained at 1<sup>st</sup> Joint Support Unit Enoggera supporting fulltime service personnel with exercise support for up to 100 days per annum whilst studying. (ARES).

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## BOARD & COMMITTEE POSITIONS

### **Director of Financial Management**

RSL Queensland

Oct 2022 – Present

RSL Queensland oversees approximately 240 Subbranches, 10 Districts and is supported by 400 staff with an Annual Budget of \$35 million and net assets of \$300 million. Programs are funded by the highly successful Art Union Lottery. Our goal is to be the leading voice for veteran services, transforming the lives of our veteran community.

In October 2022 the Return Services League of Queensland appointed me to their skills-based Board as Director of Financial Management. My primary responsibilities have encompassed steering RSL Queensland towards achieving its strategic goals, vision, and business objectives while ensuring ethical, legal, and sustainable operations.

#### **Key Responsibilities include:**

- Oversight of financial strategies to ensure long-term growth and stability.
- Providing leadership and accountability for the CFO and Finance team while guiding them towards achieving strategic financial objectives.
- Monitoring the organisation's operational and financial performance including approving annual budgets and authenticating financial statements.
- Ensuring compliance with ACNC regulations and governance responsibilities, underscoring our commitment to high standards of corporate governance.

### **Investment Committee Member**

RSL Queensland

Aug 2023 – Present

In August 2023, I became a member of the skills-based Independent Investment Committee, managing a \$100 million investment portfolio. This role includes aiding in the oversight of RSL Queensland's capital management framework, liquidity and reserves policies, financial asset and property portfolios and housing Art Union assets. Additionally, the committee has input into investment strategy and policy with an ESG/sustainability approach.

### **Board Member**

Club Services Ipswich

Feb 2021 – Present

The Club was initially formed in 1974 to be a hospitality venue for current and ex-service personnel under the RSL banner. In 2015, the business was transformed into a commercial venture with a gross turnover of \$110 million-plus per annum. There are 10 board members and over 55 staff.

- Proactively provide reviews of budgets and financial reporting through financial background to ensure best practices are met and are in the best interests of internal and external stakeholders.
- Foster and maintain a high level of trust from my fellow board members and internal key staff to ensure business planning, training and external services are provided to our community.
- The CSI Board was awarded a Finalist for the Keno and Clubs Awards for Excellence 2022, 'Best Licensed Venue' in Queensland.



- Reviewed a \$40 million business insurance plan, identifying unnecessary benefits that saved the CSI club significant insurance costs.

## COMMUNITY SERVICE

### **Justice of the Peace**

Queensland Government  
Jan 2016 – Present

### **President Elect 2023/24**

Ipswich City Rotary Club  
Dec 2019 – Present

### **Community Engagement Committee Member**

St Andrew's Private Hospital  
2021 - Present

### **Member Ipswich**

Chamber of Commerce  
2017 - Present

## QUALIFICATIONS

### **Bachelor of Business – Management & Finance**

Queensland University of Technology

### **Advanced Diploma of Financial Planning**

Kaplan Professional Education

### **Diploma of Financial Services**

Kaplan Professional Education

### **Diploma of Multimedia**

TAFE Queensland

## PROFESSIONAL DEVELOPMENT

### **Governance; Finance; and Strategy & Risk for Directors**

Australian Institute of Company Directors  
2019

### **7817AFE Income Tax Law**

Postgrad Griffith University  
2017

### **FASEA Ethics Exam**

FASEA  
2018

### **7803AFE Financial Markets**

Postgrad Griffith University  
2017

## PROFESSIONAL MEMBERSHIPS

### **Member**

Financial Advice Association Australia

### **Member**

Australian Institute of Company Directors

### **Member**

Tax (Financial) Practitioners Board

### **Member**

Bookkeepers Association (Qld)

## DEFENCE & COMMUNITY AWARDS

### **Justice of the Peace**

Queensland

### **United Nations Service Medal**

Western Sahara Clasp

### **Australian Service Medal**

Operationally Deployed

### **Australian Defence Medal**

Royal Australian Signal Corp