

LETTING  
YOUR  
ABILITIES  
SOAR  
SINCE  
1952



2019/20





**07**

**41**

**51**

**65**

**69**

**89**

**95**

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Our Year in Review

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## ABOUT THIS ANNUAL REPORT

**The Australian Foundation for Disability (Afford) is trusted by thousands of people to provide disability support that inspires and enriches lives every day.**

Afford provides this support under the National Disability Insurance Scheme (NDIS) and is a registered provider under the Scheme.

We support these people - our clients, their families and carers - in many unique ways that give them the opportunity to explore their interests, do what they love, and live comfortably.

Our 2019/20 Annual Report provides a snapshot of our operations, details our performance against our Strategic

Plan 2018 - 2021 and records our financial performance for the year.

2019/20 was the second year of our Strategic Plan.

The plan identifies with our organisational values (page 10) and sets out to achieve four strategic outcomes:

1. Grow quality customer support
2. Build capability to improve financial security and support future growth
3. Leverage disability and community networks to offer a broader range of services
4. Create a workforce and workplace culture that drives success.

You can read more about our Strategic Plan on page 52 or at [www.afford.com.au/strategicplan](http://www.afford.com.au/strategicplan)



When you see this symbol more information is available on our website [www.afford.com.au](http://www.afford.com.au)

# OUR YEAR IN REVIEW

We've been busy at work in 2019/20.

Here's a snapshot of some of the great things we've achieved to support people with disability to shape their own lives.

**20 NEW SITES OPENED**

PARTNERED WITH HEROES WITH ABILITIES, HAWTHORN HAWKS AFL CLUB AND WESTS TIGERS NRL CLUB



**\$1.5 MILLION RAISED THROUGH CHERRYWOOD RAFFLES**

**\$1,138,450 GRANT FUNDING FOR PROJECTS**

**600**

CARERS SUPPORTED WITH OUR PROGRAMS



ONLINE TRAINING DELIVERED TO SLES (SCHOOL LEAVERS EMPLOYMENT SUPPORT)



**110 INTERNAL PROMOTIONS AWARDED**



OVER 2,000 AFFORD STAFF INCLUDING SUPPORTED STAFF

**\$300,000 WORTH OF SERVICES PROVIDED WEEKLY IN QUEENSLAND**

EXPANSION TO SOUTH AND WESTERN AUSTRALIA ANNOUNCED

**250 EDITIONS OF OUR NEWSLETTER STAFF MATTERS**

PARTNERED UP WITH MADELINE STUART, AUSTRALIA'S FIRST SUPERMODEL WITH DOWN SYNDROME

**FIRST QLD GALA BALL**

**OVER 200,000 PALLETS WERE PRODUCED**

NAMED THE VOICE PROJECT'S BEST WORKPLACE 2019

AFFORD TELECARE LAUNCHED

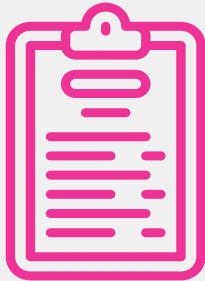
**LARGEST EMPLOYER OF PEOPLE WITH DISABILITY IN SYDNEY**





SPRING  
HOUR  
MOM  
A

## MEET AFFORD



**31 DAY  
PROGRAMS**



**41 SUPPORTED  
ACCOMMODATION  
(GROUP HOMES)**

**5 SCHOOL LEAVER  
EMPLOYMENT  
SUPPORT PROGRAMS**

**OVER 2,000 AFFORD  
STAFF INCLUDING  
SUPPORTED STAFF**

**OVER  
4,000  
CLIENTS  
SUPPORTED**

### 3 AUSTRALIAN STATES WITH AFFORD SERVICES

**400 NEW STAFF**

JOINED THE AFFORD COMMUNITY  
ACROSS NSW, QLD & VIC



**5**

**SHORT TERM  
ACCOMMODATION  
(RESPITE) SERVICES**

**17,000  
SOCIAL MEDIA FOLLOWERS**

**5**

**AUSTRALIAN DISABILITY  
ENTERPRISES**

**5 DISABILITY EMPLOYMENT  
SERVICES SITES**

## WHO ARE WE

Afford stands for Australian Foundation for Disability.

We are one of Australia's longest serving disability service providers, dedicated to helping people with disabilities live an empowered life. We encourage our clients to discover new life experiences, work options and embrace social and balanced lifestyles.

Afford is not your typical not-for-profit; we are savvy, innovative, fast-paced and beaming with pride for the work we do.

We are proud leaders in our fields and have fostered a reputation for best practice approaches to service delivery under the National Disability Insurance Scheme (NDIS).

The Afford difference is not only our relentless commitment to delivering the highest quality support on offer in the disability sector but that at Afford, we genuinely care.

## OUR MISSION

To provide innovative and flexible high-quality support to enhance lifestyle, learning and vocational opportunities for people with disability, their families and carers.

## OUR VISION

Afford is the partner of choice, supporting people with disability to shape their own lives.

## OUR SERVICES



### Afford Getaways



### Open Employment (DES)



### Afford Telecare



### Short Term Accommodation (Respite)



### Allied Health



### Raffles



### Carer Support



### School Leaver Employment Supports (SLES)



### Club Afford



### Support Coordination



### Day Programs



### Supported Employment (ADE)



### Supported Accommodation (Group Homes)

 You can find more information about our services on page 18 or by visiting our website [www.afford.com.au](http://www.afford.com.au)

## OUR VALUES

### COOPERATION

#### "WORKING TOGETHER"

We encourage communication, working together with enthusiasm and appreciation; sharing information and supporting one another to create a positive environment for all.



### EMPATHY

#### "CARE FOR EACH OTHER"

We show understanding for one another through our decisions, actions and words and commit to appreciating the efforts of all.



### EXCELLENCE

#### "DO YOUR VERY BEST"

We take pride in everything we do and strive to do our best always, taking personal responsibility for quality, innovation and excellence.



### INTEGRITY

#### "DO WHAT IS RIGHT"

Our business and personal principles reflect the highest standards of ethics and honesty. We are personally accountable for our actions.



### RESPECT

#### "VALUE EVERY PERSON"

We treat our customers and each other with the highest degree of dignity, equality and respect, recognising the important contribution that diversity makes to the quality of our workplace.





*Afford is truly a wonderful organisation. Afford make incredible differences in the lives of people with disability every day. Keep up the awesome work!*

## OUR HISTORY

### 2020 marked 68 years of Afford operations.

In 1952 we began our journey as The Poliomyelitis Society of Australia, at the height of the world's devastating polio epidemic. Dr Ross Williams, himself inflicted with polio/poliomyelitis, formed the Society dedicated to providing care and rehabilitation to Australians with polio/poliomyelitis from one of our foundation sites, the Cherrywood Hospital in Turramurra.

After the closure of Cherrywood Hospital in Turramurra, the name Cherrywood remains a cornerstone of Afford. The location of our site at Llandilo shares this historical name with our Cherrywood Raffles.

With the Salk vaccine discovery, our organisation began its adaptive approach care in accordance with the needs of the communities we support. We became The Poliomyelitis and Physically Handicapped Society, before evolving to The Foundation for Disabled in 1967.

Throughout the 1970s and 1980s, our service offering diversified, and we developed our longstanding expertise across a broad variety of service areas including accommodation, employment, life skills, recreation and vocational support. Throughout the 1990s, we refined this expertise into a focus on supporting people with intellectual disabilities.

Importantly in the 2000s, we adopted the acronym **AFFORD** (Australian Foundation for Disability) as our trading name which has proudly carried us through until today.



The original Cherrywood Hospital, Turramurra

## KEY TIMELINE

### 1952

The Poliomyelitis Society incorporated as a not-for-profit in December 1952.

### 1955

The first patients were admitted to Cherrywood in June 1955 and was officially opened by his Excellency the Governor of New South Wales, Lieutenant General Sir John Northcott KCMG KCB MVO.

### 1956

The Society's name changed to the 'Poliomyelitis and Physically Handicapped Society'.

### 1958

The 'Cherrywood Cup' fundraising golf tournament was first established and is still run annually.

### 1960

The first supported employment work centre, known as 'Bankstown Centre' opened.

### 1963

The original Cherrywood in Turramurra closed.

### 1964

Fundraising activities were expanded with the introduction of the Polio Art Unions and the Cherrywood Raffle.

### 1967

By mid-1967 Salk Vaccine virtually eliminated polio in Australia and the Society's name changed to 'The Foundation for Disabled'.

### 1968

Cherrywood Village, Llandilo was opened by Sir Roden Cutler VC, AK, KCMG, KCVO, CBE, Governor of NSW.

### 1970

A workshop at Canley Vale was officially opened and plans to double the size of the workshop at Cherrywood were announced.

### 1972

Workshop extensions commence at Cherrywood and were completed in 1976.

### 1976

Dr M.J.D Borland M.D. B.S. was appointed President.

**1977**

A donation of \$20,000 was received from Penrith Leagues Club to build a sports oval at Cherrywood.

**1985**

The first Supported Accommodation was purchased in Penrith for supported employees to live independently.

**1987**

Surry Hills and Minto Work Centres were acquired from NSW Society for Crippled Children.

**1988**

The organisation is renamed the 'Australian Foundation for Disabled'.

**1990**

Mitchell Manufacturing was purchased from the Royal Blind Society, increasing the Foundation's factories to five.

**1996**

Ashfield Employment Service, Oak Industries and Dandurwanna Employment Services are acquired from the NSW Government.

**1997**

A training centre was established at Canley Vale and Ingleburn Business Enterprises open.

**1999**

Minchinbury Head Office and Business Enterprises open.

**2000**

Minchinbury and Penrith factories are consolidated. A human services division and Canley Vale Day Program are established. We purchased N&S Pallets, which was the true beginning of our pallet business.

**2001**

The Foundation is renamed the 'Australian Foundation for Disability' (Afford) and operating client and employment services at 18 locations.

**2004**

Ross Fowler, who would later become Penrith Mayor and Chairman of Afford, joined the Afford Board.

**2005**

A Transition to Work Program was adopted to support school students in their transition to an adult working life.

**2008**

A dedicated Carers Support Program is established.

**2010**

The CEO of Afford, Tim Walton became President of the National Disability Services (NDS)

Afford wins an Australian Business Award for Innovation for its Transition to Retirement Program.

**2011**

Afford services are provided to over 1,500 clients daily.

**2012**

Afford celebrates 60 years of service to people with disability.

**2013**

Afford provides services to over 2,000 people with disability in Sydney.

**2014**

In a landmark project, the NSW Government provided a total of \$16 million to purchase land to begin the process of devolution for 40 Afford residents at Cherrywood Village. This would provide for purpose-built housing to be developed for independent living options for people with disability.

**2015**

Dr Malcolm Borland OAM, retired after 40 years as Chairman. Dr Boland remains the longest serving Chairman of any Australian charity.

Afford underwent a rebranding and positioning to align with changes in the disability sector.

**2016**

Afford transitions to the National Disability Insurance Scheme (NDIS).

**2017**

The Allied Health team was formed and Afford has over 1,000 new employees. Winner of the Voice Project Best Employer in Australia.

**2018**

Operations expand into Queensland and Victoria.

Afford was named #1 Disability Service Provider in Australasia (Enablement Awards).

**2019**

Afford are named Yarra Trams Community Partners and share in \$1 million worth of free tram advertising. Winner of the Voice Project Best Employer in Australia.

**2020**

Afford Care and Afford Telecare services are launched during the coronavirus (COVID-19) global pandemic.

👉 You can read more about our history on our website [www.afford.com.au/about/our-history/](http://www.afford.com.au/about/our-history/)

## OUR BRAND

**Afford has had a long history in the disability sector, and our brand is well recognised.**

Our logo is much more to us than a mark of identification, it represents what we stand for and who we are as an organisation.

Birds are a key focus of our logo as symbols of freedom - they walk on the earth as humans do, but in an instant, they have the ability to extend beyond this and soar into the sky.

This is the same for our client, we want them to feel that they are able to let their abilities soar. Afford actively supports the goals and development of our clients, equipping them with a greater sense of freedom, choice and opportunities to lead the life they choose.

The figure in our logo is supported by a flock of cranes flying in formation. As each bird flaps its wings, it creates an uplift for the bird following it; through unity and teamwork, the flock lift the figure to new heights.

At Afford, we share a common direction and a strong sense of community. Working together, we create a network of diverse support that allows our clients to effortlessly reach new heights.

We chose origami cranes as the birds in our logo as they are a well-known symbol of hope during challenging times from proverbs such as the story of 1,000 paper cranes. The vibrant colours in our logo mimic the fun and vibrancy of Afford's dynamic community.



## NATIONAL DISABILITY INSURANCE SCHEME (NDIS)

**The National Disability Insurance Scheme (NDIS) provides funding for supports and services for Australians under 65 years of age, who have permanent and significant disability.**

Introduced in 2013, the scheme is overseen by the National Disability Insurance Agency (NDIA).



The NDIS focuses on the person with a disability and provides them with the choice to decide where and how to use their funding. Supports can be across many areas, including employment, Allied Health, accommodation, independence, being involved in capacity building activities and community access.

A unique plan is created for each eligible NDIS participant based on specific individual needs and progress goals. Through the NDIS, funding goes directly to the participants to allocate spending on the services they need from the provider of their choice.

Afford is proud to be a provider of choice for thousands of individuals under the NDIS.

 We encourage you to find out more about the NDIS on our website [www.afford.com.au/ndis](http://www.afford.com.au/ndis)



**“What I love about Afford is that they care about the entire community.”**

## HOW AFFORD CAN SUPPORT YOU TO ACHIEVE YOUR GOALS

### CORE SUPPORTS FUNDING

Supporting you for everyday living and working towards your personal and life long term goals

Achieving Your Goals In..	NDIS Support Categories	How Afford Can Support You
 <b>DAILY LIVING</b>	<b>Consumables</b>	Purchasing everyday items, such as continence aids and home eternal nutrition (HEN) products, and supports such as interpreting and translating services.
 <b>INDEPENDENT LIVING</b>	<b>Daily Activities</b>	Helping you with personal care and domestic household tasks and grocery shopping (eg. Short Term Accommodation (Respite), independent living support, Meals on Wheels coordination).
 <b>COMMUNITY PARTICIPATION</b>	<b>Social and Community Participation</b>	Connecting you with activities to support the development of skills and independence, including attending arts/sports classes and local events, and taking part in vacation and recreational activities that have capacity building, mentoring or peer support.
 <b>COMMUNITY PARTICIPATION</b>	<b>Transport</b>	Getting out and about to get to the shops, school, work, training or to recreational and community activities. Participants receive funds fortnightly in advance to pay for services of their choice.

### CAPACITY BUILDING Funded Supports

Providing support to help you build your skills and independence

 <b>DAILY LIVING</b>	<b>Daily Activities</b>	Facilitating the process to receive specialist therapies such as psychology, speech and language pathology and occupational therapy to increase in independence and community participation.
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	<b>WORK INDEPENDENCE</b>	<b>Employment</b>	<p>Connecting you with employment opportunities as a Supported Employee, through the SLES (School Leaver Employment Support) program and through DES (Disability Employment Services). Support to develop skills to prepare for the workforce, assessment for training and ongoing employment support.</p>
	<b>HEALTHY LIFESTYLES</b>	<b>Health and Well-being</b>	<p>Connecting you with opportunities for personal training, dietician consultation and healthy lifestyles plan development, as well as non-traditional supports such as participation in health and well-being program, Club Afford and Afford Getaways.</p>
	<b>INDEPENDENT LIVING</b>	<b>Home Living</b>	<p>Support to find shared independent living options (Supported Accommodation), organise drop in support, individual accommodation support packages, disability housing and support initiative (DHASI). Assistance with accommodation and tenancy obligations, individual skill development and training.</p>
	<b>SKILLS FOR LIFE</b>	<b>Lifelong Learning</b>	<p>Support to transition from school into the workforce and participate in further education and training to become work-ready.</p>
	<b>DAILY LIVING</b>	<b>Relationships</b>	<p>Connecting you with specialist therapies, such as psychology, to manage behaviours and undertake positive behaviour management strategies and individualised social skills development.</p>
	<b>SOCIAL AND COMMUNITY PARTICIPATION</b>	<b>Social and Community Participation</b>	<p>Connecting you with opportunities to learn skills and socialise through programs at Day Programs, at Club Afford, Afford Getaways, during vacation care and at Short Term Accommodation (Respite). Providing you with choices for recreation, retirement planning, Out Of School Hours (OOSH) Care and activities, such as fitness groups, tailored for people with disability.</p>

### CAPITAL Funding Supports

Supporting you to receive assistive technologies, equipment and home or vehicle modifications and funding for capital costs

	<b>DAILY LIVING</b>	<b>Assistive Technologies</b>	<p>Helping you source quotes from suppliers for assistive equipment and products for recreation, household tasks, personal care and safety, and vehicle modifications to assist you to travel safely as a passenger or driver.</p>
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**Note:** The NDIA will only fund what is considered reasonable and necessary, which may not include all items you would like. The NDIA will also expect you to use all the same services as the wider community, such as general health services and education services.

# OUR SERVICES

## AUSTRALIAN DISABILITY ENTERPRISE (ADES)

Afford are proudly the largest employer of people with a disability in the Sydney metropolitan area, with over 450 people with disability employed. Supported Employees operate business enterprises which support globally recognisable brands such as Colgate, Beam and Kimberly Clark.



WORK FOR  
HOUSEHOLD  
BRANDS

5  
BUSINESS  
ENTERPRISES  
ACROSS  
NSW

Opportunity  
for NDIS  
participants  
to earn  
money

## AFFORD GETAWAYS

Afford Getaways are everything people enjoy about a holiday but with a difference. We take care of our client's travel, accommodation and meal arrangements, so they can concentrate on having fun!



FRIENDS  
CAN TRAVEL  
TOGETHER

GETAWAYS  
TAILORED TO  
INDIVIDUAL  
NEEDS



Choice of  
Support  
Staff

## AFFORD TELECARE

Afford TeleCare is a contact-free and virtual method of delivering disability supports to individuals across Australia who need continued access to essential care from Allied Health professionals for overall health and mental wellbeing. Afford TeleCare connects clients to Allied Health professionals across a range of services including, but not limited to, psychology, occupational therapy and speech pathology via a virtual platform.

### ACCESS TO ALLIED HEALTH PROFESSIONALS



AUSTRALIA  
WIDE  
SERVICE

Essential care  
services

## ALLIED HEALTH

Central to our whole-of-life approach, our Allied Health Team offer tailored and trans-disciplinary approaches to care. Our Allied Health Team is made up of Psychologists, Speech Pathologists and Occupational Therapists who provide therapeutic and intervention supports that are tailored to the unique needs of clients.



IMPROVE  
HEALTH AND  
WELLBEING

IMPROVE  
DAILY  
LIVING



Focus on  
relationships

## CARER SUPPORT

At Afford we recognise and celebrate the incredible role carers play in the lives of our clients and the community.

Our Carer Support Program offers carers the chance to take some time-out for themselves and enjoy:

- therapeutic massages
- yoga and relaxation
- NDIS planning
- computer training
- conversational English lessons
- social events.

Assistance to sustain their carer role

### BUILD INFORMAL SUPPORT NETWORKS



### CARER EVENTS

## CLUB AFFORD

Club Afford is a one-of-a-kind membership based social group within the disability sector. Club Afford is designed to promote healthy lifestyles, fun and exploration of local communities, while also giving members the opportunity to extend their social networks and make new friends.

Programs are offered outside of traditional service hours (weeknights and weekends), enabling members to embrace new experiences and visit some fun places they may not usually get to.



### Social outings

### EXCLUSIVE MEMBERSHIP BENEFITS FOR ALL



### COMMUNITY EVENTS

## DAY PROGRAMS

Our Day Programs are hubs where programs are specifically tailored for people with disability to enjoy in inclusive and engaging environment. There is an emphasis on learning practical life skills while building on the client's confidence and social skills. All Day Programs are staffed by qualified and highly trained Afford Lifestyle Assistants who ensure clients receive exceptional and meaningful support.

### MAKE NEW FRIENDS AND SUPPORT NETWORKS

30+  
locations across  
NSW, QLD & VIC



### LEARN SKILLS FOR LIFE

## DISABILITY EMPLOYMENT SERVICES (DES)

DES sites assist people to find and keep work in the open labour market. Currently supporting over 800 people, the service provides mobile Employment Consultants for jobseekers. Consultants provide pre-employment, on-the-job and post-placement supports.



### POST PLACEMENT SUPPORT

5  
LOCATIONS  
ACROSS  
NSW

Secure  
full-time or  
part-time  
work

## SUPPORTED ACCOMMODATION (GROUP HOMES)

Supported Accommodation (Group Homes) at Afford is about so much more than bricks and mortar; it's about supporting residents to enjoy an amazing lifestyle, the Afford Lifestyle. Afford Lifestyle Assistants go above and beyond to support residents to live a life they love, independently on their terms. Residents are supported to lead a healthy and active lifestyle, stay connected with their family and friends, and regularly be a part of activities within their community.

## SHORT TERM ACCOMMODATION (RESPITE)

Overnight Short Term Accommodation (Respite) is a home-away-from-home, where clients can develop their independent living skills during short stays and bond with new friends. Clients are safe, supported and in the company of like-minded housemates. Stays range from short stays of a few nights to weeks, giving their loved ones some time to themselves.

## RAFFLES

For 68 years, Afford has been fundraising. Afford's Cherrywood Raffles are supported by Afford's Lottery Call Centre in Penrith. In 2019/20 the funds raised through the raffle were applied to the ongoing development of the Cherrywood site, including the Bushbred Friendship Farm.

## SCHOOL LEAVER EMPLOYMENT SUPPORT PROGRAM (SLES)

SLES is a 2-year program aimed at preparing school leavers for the workplace and helping them gain meaningful employment. We work with each student to build a practical skillset, their confidence and provide hands-on experience in fields they are interested in.

## THE AFFORD LIFESTYLE

**24/7  
SUPPORT**



A PLACE TO  
CALL HOME



MAKE NEW  
FRIENDS

EXPLORE  
NEW  
PLACES AND  
ACTIVITIES



Build  
independent  
living skills

## FUNDING ABOVE AND BEYOND CLIENT INITIATIVES



OVER 150,000  
CALLS MADE  
PER YEAR

**68**  
years of  
fundraising



BUILD SKILLS  
TO ENTER THE  
WORKFORCE  
FACE-TO-FACE  
AND ONLINE

**7**

SITES SPREAD  
ACROSS NSW  
AND QLD

Work  
experience  
opportunities

## SUPPORT COORDINATION

Support Coordination provides extra assistance to clients in accessing the support that's right for them, and removing some of the administrative burdens of the NDIS. Our team can connect participants with formal and informal supports within their local communities and ensure clients get the most out of their NDIS plan.

Specialised advice on the **NDIS**

**MAXIMISE  
YOUR NDIS  
PLAN**

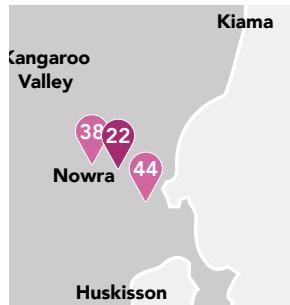
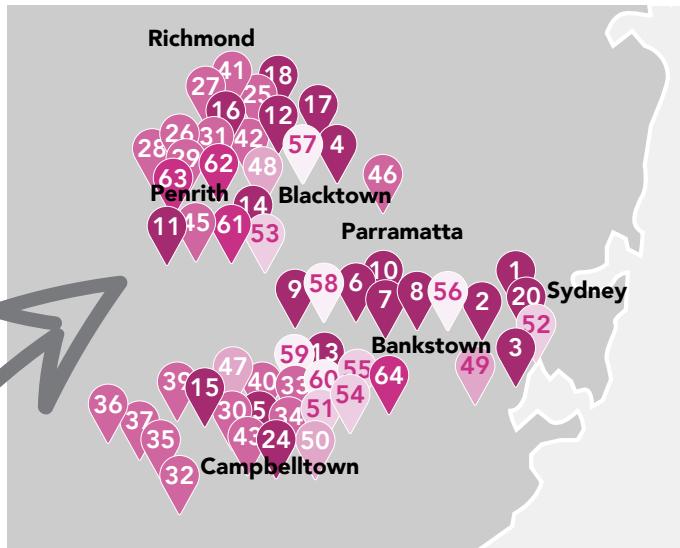
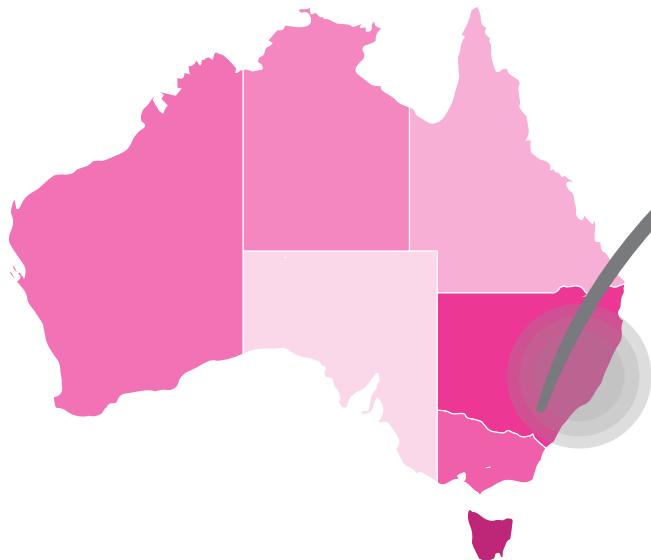


**ASSIST IN CRISIS  
SITUATIONS**

ⓘ A full list of services and locations is available on our website [www.afford.com.au](http://www.afford.com.au) or by calling our friendly Customer Team on 1300 233 673.



# OUR LOCATIONS



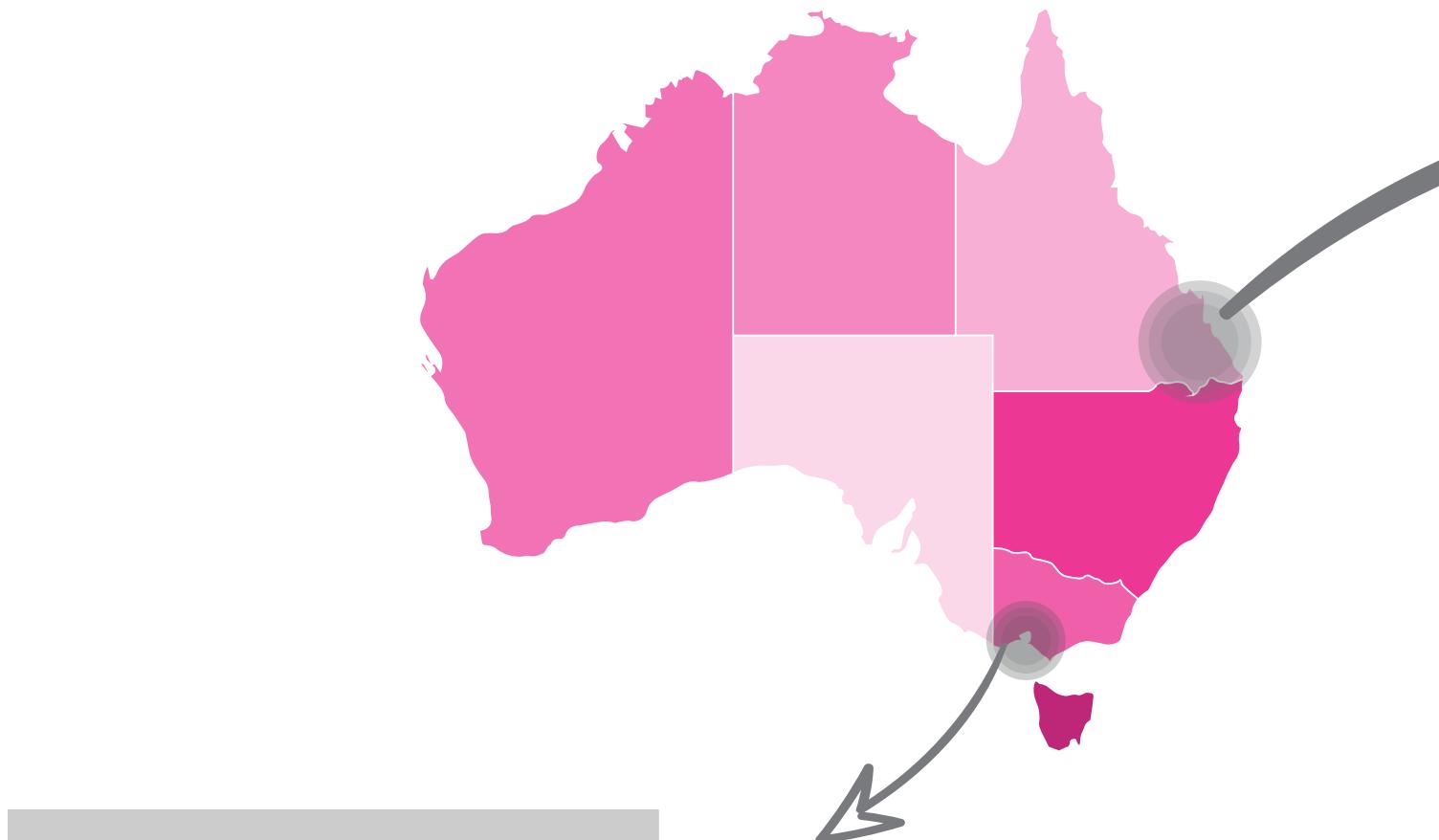
Other locations in NSW include Nowra & Wollongong

## NEW SOUTH WALES

NO.	SERVICE	LOCATION
<b>Day Programs</b>		
1.	Ashfield Day Programs	14 Bruce Street, Ashfield 2131
2.	Belmore Day Programs	38 Redman Parade, Belmore 2192
3.	Bexley Day Programs	405, 409, 417, 419 & 497 Forest Road, Bexley 2207
4.	Blacktown Day Programs	3 Hereward Highway, Blacktown 2148
5.	Campbelltown Day Programs	69 Allman Street, Campbelltown 2560
6.	Canley Vale Day Programs	239 Sackville Street, Canley Vale 2166
7.	Chipping Norton Day Programs	61 Longstaff Avenue, Chipping Norton 2171
8.	Condell Park Day Programs	18a Cragg Street, Condell Park 2200
9.	Green Valley Day Programs	9 San Cristobal Drive, Green Valley 2168
10.	Guildford Day Programs	29 Rhodes Avenue, Guildford 2161
11.	Jamisontown Day Programs	76 Anakai Drive, Jamisontown 2750
12.	Kings Park Day Programs	7 Cobham Street, Kings Park 2148
13.	Lurnea Day Programs	77 Hill Roa, Lurnea 2170
14.	Mt Druitt Day Programs	11C/8-10 Mount Street, Mount Druitt 2770
15.	Oran Park Day Programs	6 The Straight, Oran Park 2570
16.	Penrith Day Programs	844-876 The Northern Road, Llandilo 2747
17.	Rouse Hill Day Programs	115 Mile End Road, Rouse Hill 2155
18.	Windsor Day Programs	4 Ham Street, Windsor 2756

NO.	SERVICE	LOCATION
<b>Supported Accommodation (Group Homes)</b>		
<b>19.</b>	Bligh Park Supported Accommodation 1 & 2	Bligh Park 2756
<b>20.</b>	Billabong Supported Accommodation	Penrith 2751
<b>21.</b>	Bluebird Supported Accommodation	Cranebrook 2747
<b>22.</b>	Butterflies Supported Accommodation	Penrith 2750
<b>23.</b>	Dolphin Supported Accommodation	Penrith 2750
<b>24.</b>	Eagle Vale Supported Accommodation	Eagle Vale 2558
<b>25.</b>	Empire Supported Accommodation	Penrith 2750
<b>26.</b>	Glen Alpine Supported Accommodation	Glen Alpine 2560
<b>27.</b>	Ingleburn Supported Accommodation	Ingleburn 2565
<b>28.</b>	Leumeah Supported Accommodation	Leumeah 2560
<b>29.</b>	Mount Annan Supported Accommodation	Mount Annan 2567
<b>30.</b>	Narellan Supported Accommodation	Narellan 2567
<b>31.</b>	Narellan Vale Supported Accommodation	Narellan Vale 2567
<b>32.</b>	Nowra Supported Accommodation	Nowra 2541
<b>33.</b>	Oran Park Supported Accommodation	Oran Park 2570
<b>34.</b>	St Andrews Supported Accommodation	St Andrews 2566
<b>35.</b>	Sth Windsor Supported Accommodation	South Windsor 2756
<b>36.</b>	Sunshine & True Blue Supported Accommodation	Penrith 2751
<b>37.</b>	Woodbine Supported Accommodation	Woodbine 2560
<b>38.</b>	Worrigee Supported Accommodation	Worrigee 2540
<b>Short Term Accommodation (Respite)</b>		
<b>39.</b>	Eschol Park Short Term Accommodation Centre	Eschol Park 2558
<b>40.</b>	St Marys Short Term Accommodation Service	St Marys 2760
<b>41.</b>	Lakemba Short Term Accommodation Centre	Lakemba 2195
<b>ADEs (Australian Disability Enterprise)</b>		
<b>42.</b>	Ingleburn Business Service ADE	40 Lancaster Street, Ingleburn 2565
<b>43.</b>	Marrickville Business Service ADE	Unit 3, 18–22 Lillian Fowler Place, Marrickville 2204
<b>44.</b>	Minchinbury Business Service / Scanning ADE	3-7 Marieanne Place, Minchinbury 2770
<b>45.</b>	Minto Business Service / Pallets ADE	11 Huntsmore Road, Minto 2566
<b>46.</b>	Prestons Business Service ADE	Unit 1, 50 Jeddah Road, Prestons 2170
<b>DES (Disability Employment Services)</b>		
<b>47.</b>	Bankstown DES	Suite 2, Level 2, 56 Kitchener Parade, Bankstown 2200
<b>48.</b>	Blacktown DES	Suite 203, Level 2, 85 Flushcombe Rd, Blacktown 2148
<b>49.</b>	Fairfield DES	Shop 4-7, 376 The Horsley Drive, Fairfield 2165
<b>50.</b>	Liverpool DES	291 Macquarie Street, Liverpool 2170
<b>51.</b>	Mt Druitt DES	3/6 – 10 Mount Street, Mt Druitt 2770
<b>SLES (School Leaver Employment Support Program)</b>		
<b>52.</b>	Ingleburn SLES	40 Lancaster Street, Ingleburn 2565
<b>53.</b>	Mt Druitt SLES	8/6-10 Mount Street, Mt Druitt 2770
<b>54.</b>	Penrith SLES	114 Henry Street, Penrith 2750
<b>55.</b>	Prestons SLES	Unit 1, 50 Jeddah Road, Prestons 2170

## OUR LOCATIONS (CONTINUED...)



### VICTORIA

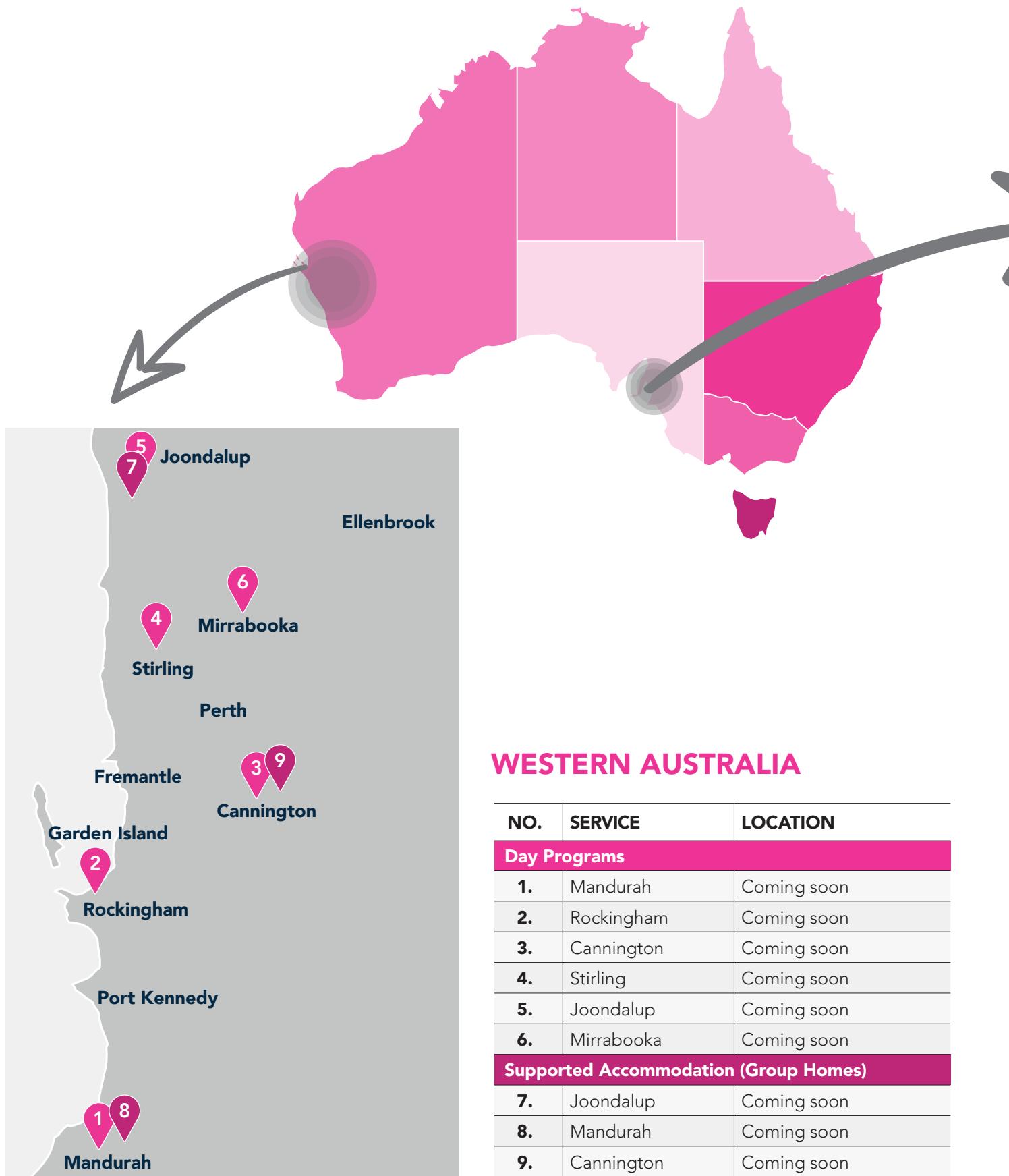
NO.	SERVICE	LOCATION
<b>Day Programs</b>		
1.	Noble Park Day Program	1324 Heatherton Road, Noble Park 3174
<b>Supported Accommodation (Group Homes)</b>		
2.	Cranbourne 1 Supported Accommodation	Cranbourne 3977
3.	Cranbourne 2 Supported Accommodation	Cranbourne 3977
4.	Narre Warren Supported Accommodation	Narre Warren 3805
5.	Pakenham Supported Accommodation	Pakenham 3810
6.	Trafalgar Supported Accommodation	Cranbourne 3977

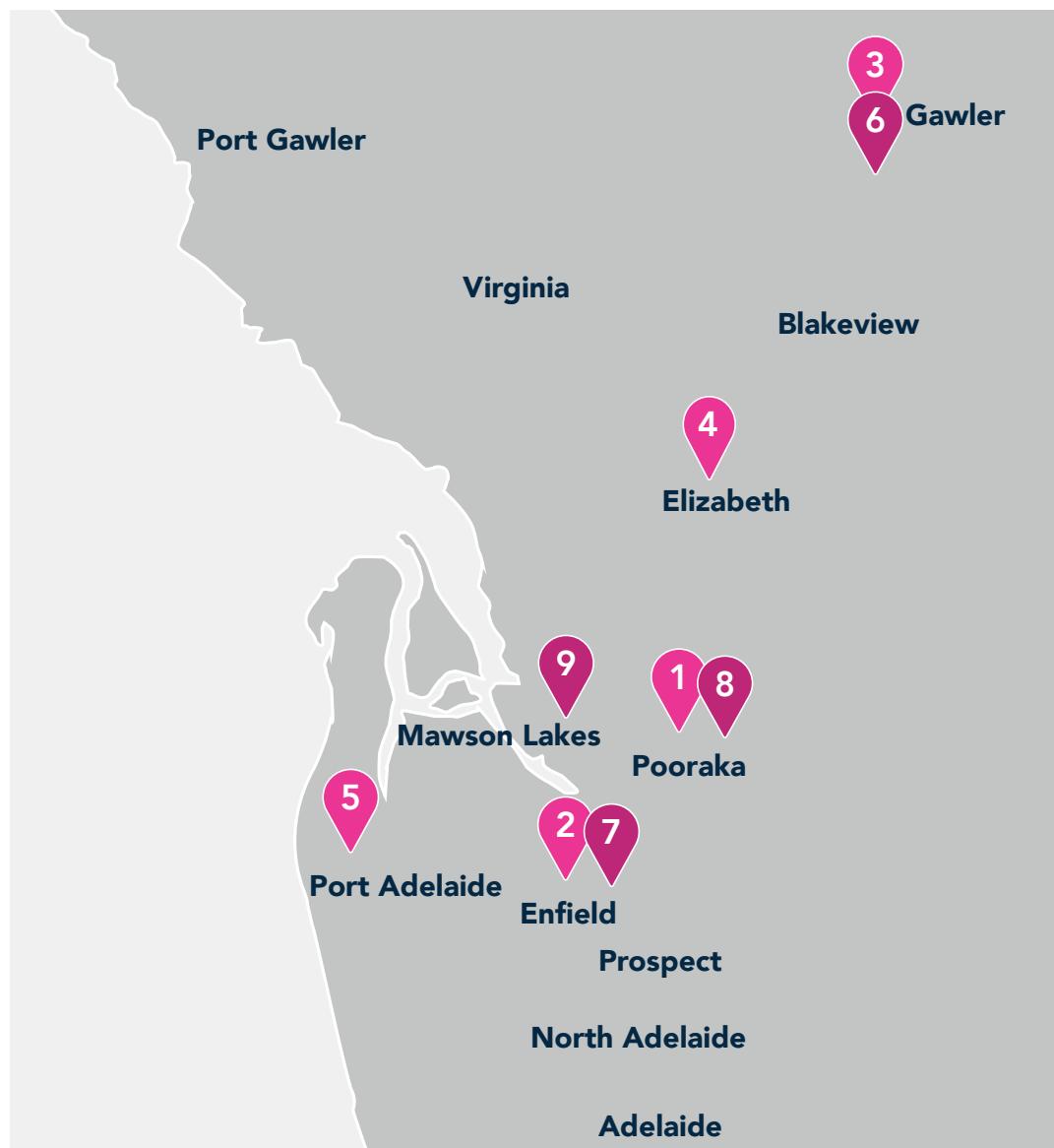
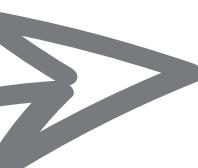


## QUEENSLAND

NO.	SERVICE	LOCATION
<b>Day Programs</b>		
1.	Beenleigh Day Programs	3 Church Street, Beenleigh 4207
2.	Ipswich Day Programs	52 Warwick Rd, Ipswich 4305
3.	Miami Day Programs	2135 Gold Coast, Highway, Miami 4220
4.	Redland Day Programs	21 Roberts Street, Wellington Point 4160
5.	Caboolture Hub	5/69 King Street, Caboolture 4510
6.	Southport Hub	4a/45 Nind Street, Southport 4215
<b>Supported Accommodation (Group Homes)</b>		
7.	Caboolture 1 Supported Accommodation	Caboolture 4510
8.	Caboolture 2 Supported Accommodation	Caboolture 4510
9.	Caboolture 3 Supported Accommodation	Caboolture 4510
10.	Crestmead Supported Accommodation	Crestmead 4132
11.	Gilston Supported Accommodation	Gilston 4211
12.	Logan Village Supported Accommodation	Logan Village 4510
13.	Pimpama Supported Accommodation	Pimpama 4209
14.	Upper Coomera Supported Accommodation	Coomera 4209
15.	Waterford Supported Accommodation	Waterford 4133
16.	Deception Bay Supported Accommodation	Deception Bay 4508
<b>Short Term Accommodation (Respite)</b>		
17.	Benowa Short Term Accommodation	Benowa 4217
18.	Booval Short Term Accommodation	Booval 4304
19.	Waterford Short Term Accommodation	Waterford 4133
<b>SLES (School Leaver Employment Support Program)</b>		
20.	Southport SLES	4A/45 Nind Street, Southport

## OUR LOCATIONS (CONTINUED...)





## SOUTH AUSTRALIA

NO.	SERVICE	LOCATION
<b>Day Programs</b>		
1.	Pooraka	Coming soon
2.	Enfield	Coming soon
3.	Gawler	Coming soon
4.	Elizabeth	Coming soon
5.	Port Adelaide	Coming soon
<b>Supported Accommodation (Group Homes)</b>		
6.	Gawler	Coming soon
7.	Enfield	Coming soon
8.	Pooraka	Coming soon
9.	Mawson Lakes	Mawson Lakes

# THE AFFORD COMMUNITY

Without the generous support and dedication of our stakeholders, we would not be able to offer great benefits and supports to our clients.

## ENGAGEMENT WITH OUR STAKEHOLDERS

Stakeholder	How we engage:	They are important to us because they:	We are important to them because we:
<b>CARERS</b>	<ul style="list-style-type: none"> <li>Afford Carers Facebook page</li> <li>Carer Connections newsletter</li> <li>Carer events</li> <li>Community events</li> <li>Conferences and expos</li> <li>Employee assistance program</li> <li>Health and wellbeing events</li> <li>Information sessions</li> <li>National Carers Week celebrations</li> <li>Social media</li> <li>Website <a href="http://www.afford.com.au">www.afford.com.au</a></li> </ul>	Play an incredible role in the lives of our clients and the community. They guide us on the type of support services required for our clients, and trust us to provide care for their loved one.	Provide support, strategies and partnerships to carers as valued members of our Afford community.
<b>CLIENTS</b>	<ul style="list-style-type: none"> <li>Afford Buzz eNewsletter</li> <li>Afford events</li> <li>Community events</li> <li>Social media</li> <li>Website <a href="http://www.afford.com.au">www.afford.com.au</a></li> <li>Afford services (on-site)</li> </ul>	Provide experience, trust and guidance on support services.	Provide meaningful support and opportunities in inclusive and safe environments and communities.
<b>DONORS / SUPPORTERS</b>	<ul style="list-style-type: none"> <li>Afford events</li> <li>Conferences and Expos</li> <li>Social media</li> <li>Website <a href="http://www.afford.com.au">www.afford.com.au</a></li> </ul>	Provide funding, networks and financial growth.	Provide community partnerships, engagement and opportunities.
<b>GOVERNMENT</b>	<ul style="list-style-type: none"> <li>Conferences and Expos</li> <li>Correspondence</li> <li>Events and Forums</li> <li>Grant applications</li> <li>Information sessions</li> </ul>	Provide framework, funding opportunities, networks and planning direction.	Provide partnerships, networks, resources and local strategies.

Stakeholder	How we engage:	They are important to us because they:	We are important to them because we:
<b>LOCAL COMMUNITY</b>	<ul style="list-style-type: none"> <li>Advertising</li> <li>Afford services (on-site)</li> <li>Community events</li> <li>Media</li> <li>Publications</li> <li>Social media</li> <li>Website <a href="http://www.afford.com.au">www.afford.com.au</a></li> </ul>	Provide support, knowledge and networks.	Provide facilities, partnerships, support and representation. We are proudly a source of guidance to local communities navigating the NDIS.
<b>MEDIA</b>	<ul style="list-style-type: none"> <li>Afford events</li> <li>Blog</li> <li>Media releases</li> <li>Publications</li> <li>Website <a href="http://www.afford.com.au">www.afford.com.au</a></li> <li>Social media</li> </ul>	Generate partnerships, build our brand presence and showcase our supports, events and facilities.	Build their local and social strategies.
<b>MEMBERS</b>	<ul style="list-style-type: none"> <li>Annual General Meeting</li> <li>Afford Buzz eNewsletter</li> <li>Social media</li> <li>Website <a href="http://www.afford.com.au">www.afford.com.au</a></li> </ul>	Provide objective input about our organisation's performance us at our Annual General Meetings.	Operate an organisation that they have an interest in – whether that be because we support a loved one of theirs, or because they are supportive of the impact that we make to local communities.
<b>NDIA</b>	<ul style="list-style-type: none"> <li>Correspondence</li> <li>Progress reports</li> <li>Service agreements</li> </ul>	Provide framework, funding opportunities, networks and planning direction.	Provide partnerships, networks, resources and local strategies.
<b>SERVICE PROVIDERS</b>	<ul style="list-style-type: none"> <li>Conferences and Expos</li> <li>Correspondence</li> <li>Meetings</li> <li>Service agreements</li> </ul>	Provide partnerships, networks, resources and local strategies.	Provide partnerships, networks, resources and local strategies.
<b>STAFF</b>	<ul style="list-style-type: none"> <li>Afford events</li> <li>Intranet</li> <li>Social media</li> <li>Staff events and conferences</li> <li>Staff Matters newsletter</li> <li>Website <a href="http://www.afford.com.au">www.afford.com.au</a></li> </ul>	Deliver our support services and are the faces our clients rely on every day.	Provide a workplace culture that drives success.



## OUR SUPPORTERS

**In 2019/20 we received valuable sponsorship and grants to benefit people with disability from over 80 supporters, including:**

Abcoe	DKG Complete Insurance	Livingstone International
Access Fire Protection	Douglas Walker	Magistrates Court of Victoria
Access Pay	DSS	Martin Crumpton
Acco Brands Australia Pty Ltd	Ed Johnson	Mary Blums Estate
Allan Sturgess	Elefant Traks Operations	Mitbrand
Alvin Zhang	Estate of the Late Sheila Finlayson	National Bank
Amtek	Estate of the Late Stephen M	Nicole Bryson
Angela Peters	Everyday Hero	NSW Seniors Festival
Austar Scaffolding Pty Ltd	Fairfield City Council	Oldmac Toyota
Barbara Robinson	Fairfield RSL	Panthers World of Entertainment
Bawdens Industrial	Freya Whelan	Peak Solutions
Blacktown Workers Club	Gail Taylor	Penrith City Council
Bruce Whitney	Good Things Foundation Australia	Peter Watts
C10 Fire Safety	GorisCo Projects	Reimer Winter Williamson
Caitlan Williams	Gregory Tinner	Russell O'Brien
Carers NSW	Interpark	Set2Learn
Christopher Terry	Jason Hutt	Shoalhaven Ex-Servicemen's Golf Club
City of Casey	Jason Peck	St Johns Bowling Club Ltd
Clinton Toyota Campbelltown	Karen Williams	Stronger Communities Funding
Club Ashfield	Keen Air Solutions	Susan Westrup
Cohen Jrgens	Keith Johnson	The RA Gale Foundation
Community Building Partnership	Ken Allan	Toby Roberts
Funding	Kookaburra Plumbing	Tony Ferguson
CU First	Kylie Farrugia	Transurban Community Grant
Cumberland City Council	Lachlan Crawford	Vincent Myson
David Cook	Lewis Media Group	Warren Saunders Insurance Brokers
David Simpson	Liverpool City Council	Westpoint Autos
Department of Community and Justice	Liveware Solutions	Windsor RSL

**Afford has a long history of supporting people living with disability to live their best life. We started from humble beginnings in Turramurra as an after-care hospital for Polio in 1952 to now being proud providers of disability supports throughout Australia.**

This would not be possible without the generous contribution of our Cherrywood Raffle buyers.

We thank all of you, in particular, our top Raffle supporters

Annette Charter  
Anthony Taouk  
Ben Bailey  
Ben Ritchie  
Chris and Rebecca Pollard  
Chris Mannning  
Dave Gale  
Deborah Hall  
Denise Thrift  
Doug Scott  
Glen Young  
Grant Arnold

Grant Boyle  
Gus Milner  
Jeremy Middleton  
John Currill  
Kenneth Turner  
Kevin Rowlinson  
Lyn Lee  
Lynette Pratt  
Mandy Richardson  
Mark Crisp  
Martin Conroy  
Matthew Waters

Peter Ayoub  
Robert Lehane  
Shane Crowe  
Stephanie Dickinson  
Steve Lamond  
Steve Magdas  
Tim Griffiths  
Trevor Hall  
Troy Eastlake  
Warren Masters



# CHAIRMAN'S REPORT

## While 2019/20 has been far from ordinary, Afford has continued to make extraordinary progress.

Over the last 5 years since the inception of the NDIS, Afford has undergone transformative growth. Last year the organisation had a turnover in excess of \$129m, which generated nearly \$11.5m in surplus. This surplus being reinvested to provide greater and more comprehensive services to an expanding client base.

Despite the global challenges brought about by the Coronavirus, Afford continued operations without pause. Our team was swift to implement a robust COVID-19 Response Plan, and as a result our Afford community were able to continue to receive support and remain employed through the heights of the pandemic. In fact, our workforce has grown to 935 full-time equivalent staff, and pleasingly with staff turnover lower than the industry norm.

This year we were excited to launch a new 2020-23 Strategic Plan, having already completed the objectives we set out to achieve in the outgoing 2018-21 Plan. A central part of this new Strategic Plan is to expand our service offering nationally, to South Australia and Western Australia, as well as a continued commitment to growth in our existing areas of operation in New South Wales, Queensland and Victoria.

On behalf of the Board, I am delighted to welcome three new Directors to Afford – Carol Bryant, Andrew Grima and Paul Umbrazunas. These Directors were selected after an extensive Director recruitment process – which attracted a volume of quality candidates to the opportunity – and they bring to the Board new areas of specialty including healthcare, investment banking and legal.

This year, I also sadly accepted the resignation of Mario Bellantonio following his 33 year's service to the Board of Afford. During his service Mario was instrumental in many key achievements of Afford, and we are particularly grateful for the contribution of his legal expertise, especially relating to the growth of Afford's property portfolio which now sits at a value in excess of \$100m.

I would like to thank each of my fellow Directors for continually volunteering their time and expertise to this great organisation, through service both on the Board and its three sub-committees – the Property Committee, Remuneration & Nomination Committee, and the Finance Audit & Risk Committee.



I would like to give thanks to our CEO, Steven Herald, and his Executive Team for their relentless pursuit to better Afford as an organisation, and importantly also to our whole workforce that allows us to fulfill our mission of providing exceptional quality care to people with disability each and every day.

**ROSS FOWLER OAM**

**B Comm, FCA**



# CEO REPORT

**Despite the world being faced with unprecedented adversity, 2019/20 was a period of exceptional growth and triumph for Afford.**

## NATIONAL EXPANSION & NEW STRATEGIC PLAN

In a year where many slammed on the brakes, Afford celebrated tremendous progress. 2019/20 marked the 2nd year in what was intended to be a 3-year Strategic Plan for our organisation. Having already achieved the key targets outlined in 2018-21 Strategic Plan, at our annual Strategic Planning Conference the Afford Board decided it was apt to begin a new Strategic Plan with a fresh set of objects for 2020-23. The conclusion of the outgoing Strategic Plan saw Afford tally a raft of achievements, including our successful expansion of services interstate to Queensland and Victoria. Afford now proudly providing 2 million hours annually of support to clients and reaching a \$150m per annum revenue target that has consolidated Afford's place as a Tier One service provider.

Looking forward to our 2020-23 Strategic Plan, our aspirations remain high. As part of our new Strategic Plan, we are very excited to have announced our further expansion to South Australia and Western Australia. This is an exciting milestone for Afford, who prior to the introduction of the NDIS were a Sydney-based organisation, and will now cement a truly national presence. Not only will this allow us to greater fulfill our mission of supporting more people with disability in more places, but it will also secure Afford's 'seat at the table' as one of the top 6 disability service providers in Australia. This national presence will also give us a greater voice to lobby for policy reform under the NDIS, including around better vocational outcomes and the importance of group-based supports for social development.

## COVID-19

Like businesses across the country, the Coronavirus pandemic was an inarguable challenge brought by 2019/20. While many other providers adopted 'knee-jerk' approaches to the uncertainty of Coronavirus – closing programs for indefinite periods of time and leaving clients without services, we recognised that this is when clients and families needed our support the most. At Afford, we are proud to have never closed or ceased a service out of the fear, uncertainty, or a lack of financial

viability brought about by COVID-19 impacts. Instead, our agility as an organisation allowed our teams to adapt with admirable pace to new ways of providing care, with the health and safety of our clients and staff our top priority at all times.

During the initial phases of restrictions, we experienced an understandable drop in attendance at group-based programs such as Day Programs and ADEs due to clients choosing to self-isolate. We were prompt in offering these clients 1:1 support alternatives, so as to ensure they were not left isolated or without support during this time. Our COVID-19 Policy introduced a robust set of operational safety mechanisms into our day-to-day operations, including temperature testing 3 times daily, cleaning and sterilising of surfaces every 15 minutes, maintenance of tracing logs, and the distribution of ample PPE for staff and clients including gloves and Afford masks.

As CEO I am continually proud of the efforts of our frontline staff in their commitment to providing exceptionally high quality support to clients, but never more has that been apparent than during the COVID-19 pandemic where our workforce consistently embodied the true spirit of what it is to be an Affordian. Despite initial uncertainty around Afford's eligibility for JobKeeper, we recognised that much like our concern for our clients and their families, it was during these uncertain times that we needed to support our workforce the most. Accordingly, the Afford Board agreed to a recommendation which saw us put through a pay-run that was funded by Afford's financial reserves. This ensured that regardless of whether their shifts were affected by reductions in the client attendance, every employee continued to receive their regular wage without trepidation concerning JobKeeper eligibility.

Although COVID-19 has given us a significant pause, our future remains as bright as ever. Affordians remains strong. From the challenges we were presented arose



many new positive changes, such as the move to Telecare service provision within our Allied Health Business. Telecare is an exceptional way for us to reach more clients who need our support, and even following the easing of heavy COVID-19 restrictions, 60% of our Allied Health clientele have chosen to continue to receive their service via Telecare. Similarly, Afford are in negotiations with some of the providers who opted to close their doors when COVID-19 hit, and are hopeful to takeover and reopen multiple services that have been closed during the pandemic.

## OPERATIONS

In 2019/20 we welcomed an astounding 567 new clients to the Afford family via our Day Program, Respite, Allied Health and Support Coordination businesses, and 57 new residents decided to embrace the Afford Lifestyle by moving into an Afford Group Home. In an NDIS marketplace where clients can choose providers they trust to support them, our growth in client numbers is a clear indication of the exceptional standard of our service delivery.

This year our Queensland operations reached maturity, though growth aspirations and client demand will continue to see the introduction of new sites and services in the region. Since expanding to South East Queensland in July 2018, Afford's Queensland operations now support 440 clients across 18 sites, with a staffing pool of 220 employees. Notably, our Beenleigh Day Program has become our 3rd largest site nationally, despite its relative infancy to Day Program sites in Sydney. Our dominance in the South-East Queensland market is a great testament to the Afford Way that our team have been able to replicate up north. Conversely and as anticipated, our growth in Victoria has been slow though steady while COVID-19 presented particular challenges as the country's most impacted state.

Afford's stern stance on compliance was the focus of much scrutiny within our Operational teams in 2019/20, as we navigated the new world of Reportable Incidents to the NDIS Quality and Safeguards Commission. We also undertook our first audit against the NDIS Practice Standards, having engaged SAI Global as our audit partner, and as will be the case for providers across the sector, we had our first interaction with the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability.

## OUR WORKFORCE

This year our workforce reached 2,000 employees (including 430 supported employees). At Afford we know that a happy workforce delivers exceptional customer

service to clients and as such, we again have invested heavily in ensuring that Afford is the employer of choice in the disability sector. A key part of this included the launch of the Afford Academy. We recognised that historically, we had not been providing enough thorough support to our middle management and from that, an intensive in-house training program which seeks to develop the skillset of our middle management, the Afford Academy, was born. Outside of the Afford Academy, we continued to honour our commitment to having the best trained frontline staff in the sector – providing 32,000 hours of training to our employees – and again demonstrated our commitment to promoting from within, with 110 internal promotions being awarded to staff.

This year we were also proud to pass on a 3.5% pay increase to all staff, despite our CPI obligations only sitting at 1.75% – our frontline staff make Afford what it is and it is important to us that we share our financial success with them and nurture the culture which makes Afford the best in the sector.

## STABILITY AND THANKS

Since joining Afford in 2015, our organisation has near quadrupled in size. We now generate \$2.2 million per week in NDIS related revenue and hold a property portfolio values at over \$100million.

Afford is the most profitable company in the disability sector. Our financial stability is what enables us to offer long-term sustainability, and an assurance to our clients, their families and carers, that we are able to support them forevermore.

I express our gratitude to our funding bodies – the NDIA and DSS – for their continual support and belief in the work that we do. Also too, to our community partners and supporters – our impact in local areas is far richer thanks to your acceptance and promotion of Afford's mission.

On behalf of Afford staff, I would like to pass on our thanks and appreciation to the Board of Afford who selflessly donate their time to share their expertise with Afford and guide us toward our continual success as an organisation.

An important and sincere thank you also to our workforce, it is your passion, enthusiasm and genuine care that makes Afford that organisation it is. Finally, and most of all, thank you to our clients, their families and carers – it is our honour to be a part of your lives and a pleasure to strive to delight you each and every day.

## STEVEN HERALD

**B.Bus, CA**

# COMPLIMENTS WRITTEN

## You are the reason someone smiled today!

Afford strives to delight our clients. Every day we, as a business, make it our purpose to deliver the best services and supports in the sector. We wanted to share some of the hundreds of compliments we have received throughout the year and promise to continue to deliver our award winning services with a smile!

### COMPLIMENT FOR DONNA KEILLOR - DES EMPLOYMENT CONSULTANT

Robert S advised that he has had his program review done by Centrelink. Robert advised that they asked a lot of questions and about the service he is receiving from Afford and his consultant. Robert advised them that he is receiving a very good service and that with the assistance of Donna Keillor, he is progressing forward unlike with any other service provider he has been with. He said that he is very appreciative with Afford and Donna.

### COMPLIMENT FOR TAMARA DUNN - CUSTOMER CARE MANAGER

I can't believe it, you have gone over and beyond to make this happen for David. I am so grateful, thank you, thank you, you're amazing.

I have been experiencing problems with getting forms filled out correctly for David since I moved here in February. As much as I don't want to share my frustration with you, I'm relieved someone else has had the same experience and it wasn't just me mismanaging things. Thank you again from the bottom of my heart.

Thank you again for all your hard work, you're a guardian angel for David.

Kind Regards,

Cheryl

### COMPLIMENT FOR AFFORD ASSISTED ACCOMMODATION

I was talking to Carolyn Smith (Afford Visitor who was Ombudsman Community Visitor for 6 years) and she said "you know I have been visiting so many Supported Accommodation (Group Homes) over so many years, and I have never seen any like Afford".

### COMPLIMENT FOR JOY KUMAR - CHIEF OPERATING OFFICER & KIRALEE JACKSON - PROJECT MANAGER – CLIENT SERVICES, GOVERNANCE AND TRAINING

Firstly I would like to thank you all for letting me be a part of the first Afford Academy. It was a week I actually really enjoyed. I know I enjoyed it as the week went so quick.

I think what you have implemented here to teach new team leaders is just amazing and I wish this had been available to me, even though I was very lucky to have someone who was excellent at the TL job teaching me.

Even after doing this job for just under two years, I found the Academy even helpful to myself, as there are areas of the job that I find come easily to me know but other areas which I still find a challenge. There were also things that I didn't know or felt I didn't have a proper understanding of, but learning in a small group instead of having things explained via a teleconference call or email was extremely helpful.

I enjoyed listening to Joy speak on the first day, I found it very inspiring and some things she said during her talk about Mindset, attitude, solution focused, accountability and ownership, responsibility etc. I found it very interesting and helpful. It's good to listen to people with a lot of experience and learn from them, there is always something you can take from their experience. Joy is a wealth of knowledge and we can learn a lot from her on how to manage our sites effectively.

I would like to thank Joy, Kiralee (who was absolutely amazing and did a great job, she is also a wealth of knowledge) and all the presenters, as the training was Excellent, and the Manuals which I have had a look through are Excellent as well and extremely helpful.

Kind Regards,

Antoinette Imbruglia

### COMPLIMENT FOR AFFORD - QLD CLIENT SERVICES

I was just talking to Greg from ELMO and through the conversation he mentioned that he was speaking to a client and he has never heard someone speak so highly about a company as they did Afford. He said the person with a disability was so desperate for services, but due to the area they were in, no one was helping them but then they made 1 phone call to an Afford representative and within 1 week their services have commenced and they couldn't be happier with the service they're receiving and they are completely blown away with Afford's commitment and that they have not experienced anything like it. Greg mentioned that the person with a disability's Grandmother is forever thankful they came across Afford.

Greg then continued on saying how impressed he is with Afford's attitude and values when it comes to people with disabilities and how we make things happen for the better for our clients.

### COMPLIMENT FOR ZAHRA FAKHRODIN - ACCOMMODATION TEAM LEADER

I would like to compliment Zahra Fakhrodin on her great leadership skills. She is a task oriented leader and collaborates effectively with her team to achieve excellent results at work. Zahra is truly a role model.

Kind Regards.  
Joy Kumar

### COMPLIMENT FOR AMAN PRASAD - LSA

Diane requested services for her brother Daniel on the weekend. She asked if Aman Prasad could please do the shift. She said she loves the way Aman works with him and the care he shows Daniel. She said out of all the staff he is the one who she feels does the best job with Daniel and she knows he is in good hands with Aman Prasad. Diane said that Aman has a great positive attitude and he is great with the clients.

### COMPLIMENT FOR PENNY COLLINS - LSA VIC

I would like to compliment Victorian LSA , Penny Collins on her absolute devotion to her work with client Leanne Munro.

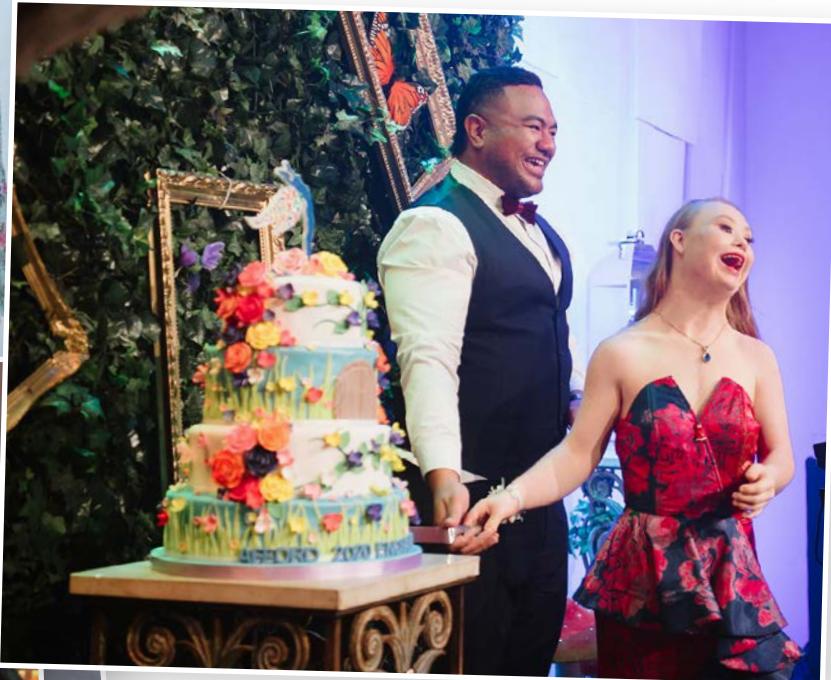
Penny was employed by Afford to work with Leanne and has proven herself invaluable to her day to day life. Penny has ensured a very high standard of care and assisted Leanne through vehicle modifications, assistive technology assessments, trials and purchases and every step of the way she has made sure the support she provides is client centred and with Leanne's goals in mind.

As Leanne's support coordinator, I have found that Leanne has increased her community participation, accessed all available community supports and is living her life the way she wants to since Penny has started to work with her. Penny is the epitome of the term support worker and for that I feel she deserves acknowledgment.



# OUR TRIBE







PERFORMANCE  
OVERVIEW



# PERFORMANCE SNAPSHOT

## 2019/20 marked the second year of our Strategic Plan 2018-2021.

The Strategic Plan covers a 3-year period, with the central goal to be the partner of choice, supporting people with disability to shape their own lives.

The strategic plan aims to achieve our vision by working towards four strategic outcomes.

These outcomes are:



**GROW QUALITY  
CUSTOMER SUPPORT**



**LEVERAGE DISABILITY AND  
COMMUNITY NETWORKS TO OFFER  
A BROADER RANGE OF SERVICES**



**BUILD CAPACITY TO IMPROVE  
FINANCIAL SECURITY AND  
SUPPORT FUTURE GROWTH**



**CREATE A WORKFORCE AND  
WORKPLACE CULTURE THAT  
DRIVES SUCCESS**

## OUR PERFORMANCE

Since the adoption of Afford's Strategic Plan 2018-2021, we have undergone a period of exponential and unprecedented growth and development. The speed of our growth and achievements has meant that we have devised a new 3-year 2020-2023 strategic plan having already achieved the previous strategic outcomes. The new strategic plan will take us national and includes the expansion into Western Australia and South Australia.

Our prompt and robust achievement of our objectives in recent years has seen the outcomes of the Strategic Plan fulfilled.

Our services are the best on offer in the Australian disability sector. Our programs are better, our staff are the most engaged and best trained. Our community commitment and reputation are second to none.

This has been affirmed particularly in our Supported Accommodation (Group Homes) business, where we have taken the initiative to employ our own Afford Visitor due to the reduced role of the State Government Official Community Visitor (OCV) program in the move toward the NDIS' Quality and Safeguards Framework.

We also wanted the visitor program to cover all the other states.

A detailed overview of our achievements and challenges can be found in the Our Priorities section on page 62.



## GROW QUALITY CUSTOMER SUPPORT

**40%**  
growth in revenue

**20** new sites opened

**567** new Client Services clients welcomed



## BUILD CAPACITY TO IMPROVE FINANCIAL SECURITY AND SUPPORT FUTURE GROWTH

**\$11.5m**  
operating surplus achieved

**\$95m**  
NET total assets

**60%** growth of core Client Services

### 2019/20 RESULTS

- Our revenue grew by 40% to over \$130 million.
- 64 Day Programs, Supported Accommodation (Group Homes) and Short Term Accommodation (Respite) were operating across New South Wales, Queensland and Victoria.
- We launched online learning for our Afford SLES clients during the COVID-19 pandemic.
- We continued to be the fastest organically growing disability company in Australia.

### CHALLENGES

- Like businesses across Australia, the largest challenge that 2019/20 presented for the growth of our support offering was the COVID-19 pandemic which forces us to promptly rethink our approach to service delivery in line with our new ways of life.

### 2020/21 TARGETS

- We will expand our national footprint and take our sector-leading and life-altering offering to South and Western Australia.

### 2019/20 RESULTS

- One of our greatest strengths is our strong financial position. Each week, we generated over \$250,000 from services that align with our mission.
- Our property portfolio grew in value by \$15 million.

### CHALLENGES

- A reduction in attendance across group-based services correlated to a drop in revenue during the early phases of the COVID-19 pandemic. We also face uncertainty around our initial eligibility for JobKeeper payments.

### 2020/21 TARGETS

- We will continue to invest in new operational sites and exceed a \$150 million revenue, to become a Tier One Provider in the disability sector.



# PERFORMANCE OVERVIEW



## LEVERAGE DISABILITY AND COMMUNITY NETWORKS TO OFFER A BROADER RANGE OF SERVICES



## CREATE A WORKFORCE AND WORKPLACE CULTURE THAT DRIVES SUCCESS

Major partnerships with AFL and NRL clubs

Held numerous client events paid for through our reserves

**600** carers supported through our Carer Support Program

Named The Voice Project's Best Workplace 2019

**110** internal promotions awarded

over **2,000** Afford staff

### 2019/20 RESULTS

- We held our first Queensland Gala Ball for 250 clients.
- Afford Care and Afford Telecare were launched during the COVID-19 pandemic to ensure employment opportunities for Afford staff.
- An Afford Carers Facebook page was established to encourage our 600 carers to stay connected.
- We continued partnerships with the NRL's Wests Tigers Rugby League Club and Hawthorn Hawks Australian Football Club to promote inclusivity for people of all abilities in sport.

### CHALLENGES

- Government restrictions on gatherings lead to many Afford and community events being cancelled and challenges us to innovate new means of keeping connected with our communities.

### 2020/21 TARGETS

- We will extend our Afford support to the siblings of our valued clients.
- We will greatly expand our carer supports and programs.

### 2019/20 RESULTS

- We welcomed 400 new staff to the Afford community.
- We commissioned a staff survey with independent partner, The Voice Project where 90% of respondents said we exceeded staff satisfaction.
- We provided 32,000 hours of training to staff covering mental health first aid, PART (predict, assess, respond to challenging/aggressive behaviour), medication, manual handling, epilepsy, PEG feeding, driver training, first aid, induction and orientation.
- Our study supports changed with Afford covering tertiary education costs upfront for Afford staff, including Cert IV in Disability. Over 150 staff took advantage of this offer and completed Cert IV.

### CHALLENGES

- Our workforce's opportunities for face-to-face connection with one another were restricted significantly due to COVID-19, felt most by the absence of our regular culture-building activities such as Buzz Nights.

### 2020/21 TARGETS

- A focus on ensuring our workplace culture embodies the values of Afford and ensures continual success and development.
- Reassess how we develop business leaders from within Afford and provide supports.



**Afford was our saviour after we had a bad time. Afford helped our boy get a job and some self esteem, something he really needed!**

## AWARDS AND RECOGNITION

### The Afford culture is all about our teams and tribes.

Our teams across all departments come together to get things done.

We are very proud of our staff and believe they are all worthy of recognition.

#### **BEST WORKPLACE 2019 AWARD PRESENTED BY THE VOICE PROJECT**

We partnered with The Voice Project for our bi-annual staff survey. Over 780 Afford staff participated in the confidential staff survey providing feedback on our workplaces, our growth and offerings.

The survey is an essential part of our Employer of Choice offering and guides us in providing workplaces that our staff love.

And our survey results were outstanding!

Afford exceeded The Voice Project's percentage criteria of 90 per cent or above for staff satisfaction and was subsequently awarded the Best Workplace Award 2019.

An incredible win as only a small number of The Voice Project's clients meet this criteria.

We are honoured and so proud of the Afford teams and tribes.



# OUR EVENTS

We hosted a number of events for our clients and staff and participated in events and conferences to promote the Afford brand throughout the year.

These events included:

## JULY 2019

- Staff Awards Gala Ball
- Frontline Staff Conferences
- Heroes with Abilities 10-week touch football competition
- NAIDOC Week celebrations
- National Stress Down Day
- Source Kids Disability Expo



## AUGUST 2019

- Afford Leaders Management Conference
- Melbourne Careers Expo



## SEPTEMBER 2019

- Afford Senior Staff Employment Conference
- Sydney Seniors and Disability Expo

## OCTOBER 2019

- New South Wales Annual Client Gala Ball
- CanTeen Australia's Bandanna Day
- Heroes with Ability Gala Day Cherrywood Spring Fete
- National Carers Week



## NOVEMBER 2019

- Queensland Client Christmas Party
- Melbourne Client Christmas party
- Melbourne Staff Christmas Party
- Queensland Staff Christmas Party
- New South Wales Client Christmas Party
- Staff Christmas Party



## DECEMBER 2019

- Allied Health Staff Conference
- International Day of People with Disability celebrations

## JANUARY 2020

- Client Services Staff Conference, Queensland
- Client Services Staff Conference, NSW
- Frontline Staff Conference



# OUR EVENTS CONTINUED...

## FEBRUARY 2020

- Queensland Annual Client Gala Ball
- Afford Leaders Management Conference

## MARCH 2020

- International Women's Day celebrations
- Strategic Planning Conference

## APRIL 2020

- ANZAC Day celebrations

## MAY 2020

- Global Accessibility Day

## JUNE 2020

- Men's Health Week



# TRAIN LIKE A TIGER

## 2019/20 marked the third year of our partnership the National Rugby League's Wests Tigers Football Club.

Supporting inclusiveness and opportunities for people of all abilities across Sydney, Afford's partnership with the Wests Tigers is another way in which we go beyond traditional service offerings.

To kick off the year, 12 clients from Campbelltown and Oran Park Day Programs attended a Train like a Tiger event, at Campbelltown Sports Stadium.

The program was the perfect opportunity for people living with a disability to come together, appreciate and celebrate each other's differences by participating in modified rugby league activities with the Wests Tigers.

Afford clients took part in alternated football drills, which aim to develop and improve football skills, including tackling, passing, running and kicking.

We are proud to champion programs like the Wests Tigers Varying Abilities program and connect with a team that aligns with our values, mission and commitment to supporting individuals with disability lead happy and healthy lifestyles.





**Afford make incredible differences in the lives of people with disability every day.**



# OUR PRIORITIES





## OUR STRATEGY

### AFFORD'S STRATEGIC PLAN 2018 - 2021

**This year we farewelled our Strategic Plan 2018-21 early, having already completed everything we had set out to achieve in 2 years rather than 3!**

Endorsed by the Afford Board in 2018, there were four key outcomes that we sought to achieve through the Strategic Plan 2018-21:

1. Grow quality customer support
2. Build capacity to improve financial security and support future growth
3. Leverage disability and community networks to offer a broader range of services
4. Create a workforce and workplace culture that drives success.

The Plan supported our rapid growth in the disability sector, and its early achievement is a testament to our organisation's ability to continue to manage the 3 constants of a thriving business – change, profit and growth.

The outgoing Strategic Plan saw us expand ambitiously from being a Sydney based service provider to providing supports right along the Eastern Seaboard, with a key focus on South East Queensland and Melbourne. As part of this, we saw our Queensland business become a tearaway success – from supporting 0 clients at 0 sites with 0 staff at the start of the Plan, to today supporting 440 clients from 18 sites with 213 staff!

As we welcome our Strategic Plan 2020-23, we also embrace new and exciting growth targets including to expand to a truly national presence via expansion to Western Australia and South Australia.

# EXTERNAL IMPACTS

## NATIONAL DISABILITY INSURANCE SCHEME

The National Disability Insurance Scheme (NDIS) provides funding for supports and services for Australians under 65 years of age, who have permanent and significant disability.

Introduced in 2013, the scheme is overseen by the National Disability Insurance Agency (NDIA).

The NDIS focuses on the person with a disability and provides them with the choice to decide where and how to use their funding.

Afford entered the NDIS in 2016 in a remarkable position. We had the best quality day options in the sector, with exceptionally qualified staff, facilities, policies and procedures.

The NDIS forced our business to completely change and has provided many challenges, but more importantly it has seen our clients receive much greater and varied supports.

Today, we are big advocates for the NDIS and champion the positive impact it has made to the Australian disability landscape.

To further support the NDIS, we have:

- established the Afford NDIS team who continue to expand their knowledge base of the scheme. This team represent Afford at NDIA forums and work collaboratively in the community and stakeholders to ensure policies are accountable and to influence policy change.
- developed an online NDIS tool in partnership with National Disability Services. The tool enables NDIS participants, their families and carers to navigate through six categories and select supports that will help achieve their NDIS plan.
- launched a Specialist Services team. This group of NDIS experts provide support to staff (page 57).

## COVID-19

During March 2020, we started to feel the impacts of COVID-19 on our business operations.

The Australian Government and the various health authority restrictions forced us to change how we operate.

For a business that prides itself on client experiences and services this meant a renewed focus for many Afford sites.

Staff and client health and safety remained our number one priority and protection measures were put in place (page 83).

Attendance across the business decreased significantly, particularly at Day Programs.

Work hours were impacted and we had to explore new ways to meet contracted hours for permanent part-time Afford staff and casuals.

In April, we announced a 4 week Ex-gratia payment for our Client Services staff whose hours had been severely impacted. This was able to be financed from our reserve funds.

We had no plans to step down or make redundant any permanent employees and changes to the Australian Government's JobKeeper payment criteria assisted with this.

We launched two new services during the pandemic; Afford Care and Afford Telecare (page 18).

Both of these programs ensured opportunities for employment continued.

In the first 2 weeks of launching the programs proved extremely popular:

- Afford Care had 44 staff aligned with clients for one-on-one support and care, equating to around 2,000 hours a week.
- Afford Telecare had 160 clients. Most of whom were existing face-to-face clients who had transitioned to online Allied Health services due to COVID-19.

Afford Telecare also enabled a significant reduction in our Allied Health wait times, from 4 to 6 months to 2 to 3 weeks.

All of our services had to adapt during the pandemic and fortunately, we had no reported cases of COVID-19 amongst our staff or clients.

# IN THE MEDIA

## Our Marketing, Sales and Customer Service teams worked hard to build the Afford brand over the last 12 months.

Our focus was to create a balance between our global brand and location specific marketing strategies.

This involved partnering with organisations that share the same values as Afford, such as those in the sporting and educational sectors, to appeal to local markets and communities.

In 2019/20, our media reach included:

- 35 media releases issued
- 41 mentions in Australian media
- 13,871 'Likes' on Afford's Facebook page
- Over 10,000 'Likes' across our site Facebook pages
- Over 17,000 social media followers
- Our Facebook posts reached over 338,997 people across Australia every month
- Our Instagram posts were seen over 100,000 times
- Our Youtube channel got 20,850 views in the last 365 days and 475 hours watch time
- 152 subscribers on Afford's channel.

We also extended the Afford Lifestyle newsletter to cover NSW, QLD and VIC. The magazine celebrates the achievements and adventures of Afford residents.

## PREMIERS OF FIRST AFL BLIND COMPETITION

**Afford is proud to support the Australian Football League's (AFL) Hawthorn Hawks for both their wheelchair and blind teams.**

These fantastic initiatives highlight that every person, of every ability, has the chance to live their dreams and achieve their goals with innovation and the right supports and opportunities.

The Victorian Blind Football League exists to provide opportunities for Victorians with blindness and low vision to compete in Australian Rules Football. The League provides an environment that promotes fitness, fun, friendship and a sense of belonging.

In October, Hawthorn's Blind AFL team, proudly supported by Afford, became the inaugural Premiers of the AFL Blind Competition after defeating the Bulldogs in an exciting and historical grand final.

The game was a celebration of the first season of AFL Blind, and Afford are proud to be the partner that makes the Hawks' team possible.

We are so proud of the team and look forward to another great year.



# STRATEGIC FOCUS

## 2019/20 was the second year of our Strategic Plan 2018-2021.

Over this time, we have made excellent progress towards our vision to be a partner of choice, supporting people with disability to shape their own lives.

### OUTCOME 1: GROW QUALITY CUSTOMER SUPPORT

Delight our clients every day and grow to become a national, top-tier provider.

#### 2019/20 RESULTS

##### Expanding our national footprint

- In 2019/20 we welcomed 567 new clients to the Afford community nationally. In addition to this, we welcomed 57 new residents to experience the Afford Lifestyle through our Accommodation supports.
- We announced the opening of new services in South Australian suburbs of Elizabeth, Enfield, Pooraka and Gawler; and Western Australian suburbs of Cannington, Mirrabooka, Mandurah, Rockingham, Stirling and Joondalup in 2020/21.
- Our growth in the Queensland market was exceptional. In the southern region of Queensland, we provided \$300,000 worth of services to clients each week. This growth is largely due to the region's Day Programs, but we are seeing an increase in Supported Accommodation (Group Homes), Short Term Accommodation (Respite) and Allied Health Services.
- Southport, Queensland became home to the first Afford SLES service in the state. Our SLES Program offers trainees opportunities to learn more about the world around them and learn skills for life.
- We opened the Miami Day Program in Queensland. The centre features traditional disability supports, Allied Health services and a state-of-the-art sensory wall that reacts to touch and movement.
- Supported Accommodation (Group Homes) allow our clients to live the life they want with support and in May we opened a Supported Accommodation (Group Homes) in Crestmead, Queensland.
- We purchased our first complex house in Mount Annan, NSW for client Chris.

- To help with our continued expansion and build our reputation as a market leader in the disability sector we sponsored and hosted stalls at industry expos and conferences across the eastern seaboard.

##### New Afford sites across Australia

Location	New sites in 2018/19	New sites in 2019/20	Total Afford sites
NSW	9	4	55
QLD	16	3	19
VIC	8	4	12

##### Growing our services to support demand in Greater Western Sydney

- Our iconic Afford Cherrywood Hub continued to be redeveloped into an outdoor bush learning and animal therapy site. In 2019/20, the site launched a 1-hour bushwalk and campfire experience, woodwork and repair workshops and heritage activities.
- We established a SLES in Fairfield, NSW. The site will open to clients in late 2020 and is the sixth Afford SLES service.
- Our Mount Druitt site in Western Sydney was relocated to a refreshed space for existing and potential clients.

##### Enhancing the Afford experience

- We partnered with Heroes with Abilities to launch a 10-week touch football disability competition. Clients from our NSW Day Programs in Ashfield, Campbelltown, Canley Vale, Cherrywood, Jamisontown, Oran Park and Windsor came together to form teams and have a go. Congratulations to team Bulldogs who took out the inaugural Heroes with Ability Afford Shield!
- This year our services benefited from over \$1.1 million in grant funding, including Condell Park and Belmore Day Programs in NSW. Both services received funding to install onsite sensory experiences featuring a vibrating massage bed, bubble machine, garden sensory wall, visual wall and a ceiling hoist to enable wheelchair clients to take part.
- Rouse Hill and Windsor Day Programs in NSW used iPads to build client's confidence and independence with technology. The iPads were funded thanks to a grant from Windsor RSL Club.

##### Robust marketing initiatives

- Our partnership with Hawthorn Hawks Australian Football Club continued and we proudly supported the Club's first Wheelchair and Blind AFL teams (page 54).

- Our colourful Afford vehicles were on display to the world when we partnered with Sports NSW to transport 16 blind and vision impaired teams during the 2019 International Blind Sports Federation (IBSA) Goalball Youth World Championships in Perth. Competing teams were from Australia, Brazil, Germany, United Kingdom, Korea, New Zealand, Poland and Sweden.
- We continued our partnership with the National Rugby League's Wests Tigers Football Club. In our 3rd year of partnership to promote inclusivity for people of all abilities, Afford clients were invited to participate in 'Train like a Tiger' events, match day Guard of Honours and on-field warm ups (page 48).
- To attract new clients, we filmed a television commercial with clients from our SLES, Day Programs and ADEs. The commercial will air in late 2020 on WIN TV in Queensland.
- We embarked on a 12-month bus advertising campaign in Queensland to aid our interstate expansion. The public buses of Caboolture and the Gold Coast feature our bright and colourful Afford branding.

## Everyday commitment during COVID-19

- Our SLES launched Afford's online learning with success in April. 18 trainees joined our online community to complete e-modules and participate in online classrooms each week. Converting our SLES to an online offering during the pandemic was essential to ensuring our trainees continue to strive towards their work and life goals.

- Jamisontown Day Program replicated their clients favourite outings and activities onsite during COVID-19 restrictions. The team created gardening experiences, an outdoor library, craft, a pen-pal club and converted their Afford van into a food truck complete with a menu and tickets for customer orders

## 2019/20 CHALLENGES

- Navigating the impacts of COVID-19 and the Government's measures to protect and support people with disability, their families, carers and support persons.
- COVID-19 slowed our expansion plans through the many Government restrictions on travel and the real estate market.
- At Afford we pride ourselves on the quality and professionalism of our services, however competitors in the market who 'cut processes' are unfairly impacting the market by using 'quick fix' measures to place clients quickly. This impacted the market's competitiveness and fair opportunity to attract and place clients.

## 2020/21 TARGETS

- We will continue to be the fastest organically growing disability company in Australia.
- We will continue to 'close the gap' between our Queensland north (Caboolture) and south (Gold Coast) districts, expand our footprint towards Melbourne west, and consolidate our current NSW footprint through areas like Parramatta and expansion into the eastern suburbs.

# PROVIDING THE KEY To COMMUNICATION

**In 2020 we launched a Key Words Sign campaign across our social media channels. The popular campaign, saw the launch of 2 videos each week encouraging children and adults to learn key word signs.**

Key word signs are hand signs that represent a key word of a sentence to support communications. The technique is used by people with communication difficulties.

In addition to the videos, a series of 'Signs of the Month' posters were developed for Afford sites.



## OUTCOME 2: BUILD CAPABILITY TO IMPROVE FINANCIAL SECURITY AND SUPPORT FUTURE GROWTH

Use our strong foundations to ensure stability and sustainability through our growth

### 2019/20 RESULTS

#### Commitment to financial sustainability

- We delivered a pleasing operating surplus of \$11.5 million. Being profitable as an organisation is important in safeguarding our sustainability, and our assurance that clients can enjoy whole of life care from Afford well into the future.
- Despite the challenges of COVID-19 and the NDIS, we continued to grow faster organically than any other disability company in Australia.
- We launched a Specialist Services team. This group of NDIS experts are an internal support unit to assist Afford staff with questions around the NDIS.

#### Operating surplus

2015/16	2016/17	2017/18	2018/19	2019/20
\$5.7 m	\$5.5 m	\$5.1 m	\$5.5 m	\$11.5 m

#### Best practice in governance

- We had 3 Board sub-committees in place to monitor key focus areas such as finance and risk, property and remuneration (page 91).
- The health and safety of our staff and clients is the highest priority and we continued to update our WHS policies and procedures. Staff also accessed IT and safe driver training (page 79).

#### Investment and asset management planning

- We purchased 11 properties to create new services for clients and extend our reach throughout the eastern seaboard of Australia.

#### Increased operational efficiencies

- A new position focused on reviewing our facilities was introduced to the Afford team. The Afford Visitor position is responsible for visiting our Supported Accommodation (Group Homes) and recommending changes and improvements in line with disability standards.

### 2019/20 CHALLENGES

- COVID-19 produced an unprecedented time for our business. Attendance across the business decreased significantly, particularly at Day Programs. Staff work hours were impacted and we had to explore new ways to meet contracted hours for permanent part-time staff and casuals (page 34).
- The uncertainty of the Australian Government's JobKeeper Payment Scheme and its eligibility criteria for businesses.

### 2020/21 TARGETS

- We will continue to invest in new operational sites across Australia and exceed a \$150 million revenue.

## A NEW SUPPORT TEAM

The Afford Specialist Services team was launched in 2019/20.

This specialist team are the 'go-to' NDIS experts for Afford staff and can assist with:

- NDIS questions
- Allied Health Services
- Complex clients
- Support coordination
- Supported Accommodation (Group Homes) placement.



The specialist team also hold regular training and workshops for staff covering a range of Allied Health topics including keyword signing (page 56) and dysphagia.

Since their launch the team have introduced some amazing aids across Afford sites, including the popular Pragmatic Organisation Dynamic Display (PODD).

PODD is a book to support communication between people with complex communication needs and their family, friends, carers or support workers. Each PODD is custom made to suit the client and contains a range of symbols and words.

When people cannot speak, we often speak less to them as well. This brings about a cycle of limited language input. PODDs offer a personalised vocabulary to suit the language level of clients and can grow the client's language development.

Staff across Afford have received training at PODD workshops, which are designed to enable therapists to customise the books on their client's behalf.

## OUTCOME 3: LEVERAGE DISABILITY AND COMMUNITY NETWORKS TO OFFER A BROADER RANGE OF SERVICES

Lead a collaborative approach to disability services which betters the landscape for all stakeholders.

### 2019/20 RESULTS

#### Diversify program offerings

- We launched 2 new services during the COVID-19 pandemic, Afford Care and Afford Telecare (page 18 & 34). Both of these programs ensured opportunities for employment continued during the COVID-19 pandemic.
- A social club program was launched in our ADEs. The program provides supported employees the opportunity to catch up once a quarter outside their work environment for casual activities like bowling or the movies.

#### Grow the strong support systems available to carers through the Afford community

- Caring for carers is part of our whole-of-life approach to disability supports at Afford. Our clients are our priority and we know that our supports need to extend beyond the boundaries of our sites to help carers and families at home too.
- This year we supported over 600 carers through our Carer Support Program and events.
- We introduced a voluntary, confidential and complimentary counselling service for carers (Employee Assistance Program), a service that had previously only been offered to Afford staff.
- We established an Afford Carers Facebook page and encouraged carers stay connected. To date, the Facebook page has 432 'Likes'.
- We celebrated National Carers Week at each site by hosting high teas, bar-be-cues, morning teas and training sessions for carers.

#### Build on our commitment to host free events

- At Afford we believe it is important to reinvest our surpluses into magical experiences that create lifelong memories for our clients, their families and carers.
- More than 750 clients, their families, carers, staff and sponsors attended our Under the Sea Gala Ball in October 2019. The most highly anticipated event of the year, the ball is an opportunity for everyone to celebrate in style.

- Each of our services hosted Client Christmas parties featuring karaoke, face painting, photo booths and dancing!
- We also announced that our Gala Ball in 2020 would travel interstate. Each state would have the opportunity to celebrate at their own themed ball. Queensland was the first to celebrate in March with 250 attendees (page 59).

#### Establishing ourselves as a market leader

As a central part of expanding our market presence and leadership, Afford were Platinum sponsors across dozens of community events and expos, including:

- Melbourne Careers Expo, VIC
- Source Kids Disability Expo, QLD
- Sydney Seniors and Disability Expo, NSW.

#### Strengthen our sub-brands

- Club Afford and Afford Getaways were rebranded with fun new logos. The opportunity to rebrand these popular services further secured their place as separate entities in our offering.

Both services also have their own Facebook pages promoting activities and opportunities to our clients.

#### Seeking funding for opportunities

External funding continued to play an important role, helping provide quality and varied supports for clients. We secured over \$1.1 million worth of grants for activities and projects, such as:

- providing an interactive social event for local refugees
- purchasing iPads for our ADE sites and providing technology training to clients
- refurbishing our Worrige and Nowra Supported Accommodation (Group Homes) to create a sensory room and purchase outdoor equipment
- hosting an eight-week gardening program at our Ashfield Day Program
- hosting a domestic violence information session.

#### Grants received by Afford

Year	Total grant funding
2015/16	\$299,157
2016/17	\$516,743
2017/18	\$502,090
2018/19	\$420,000
2019/20	\$1,138,450

**2019/20 CHALLENGES**

- Our presence at a number of industry and career expos was down due to Government COVID-19 restrictions on events and travel.
- The pandemic also impacted attendance in our services and our ability to host some of the events and activities that Afford are renown for.

**2020/21 TARGETS**

- Work is underway to launch a new event concept for the siblings of our valued Afford clients. The event will encourage siblings to come together and share experiences, recognise the important role they play within their family and encourage them to create a social support network.
- Grow our carer support framework.
- Build new working relationships with fellow providers and pursue joint ventures.

# QUEENSLAND'S FIRST GALA BALL

**Afford's transition to south east Queensland has been an enormous success and in March, we celebrated at the state's first Gala Ball.**

Staged purely as an opportunity for people with a disability to celebrate in style with their family, carers and friends. Gala Balls are the only event of its kind in the disability sector and are typically held in NSW.

This year we announced each state would host its very own themed Gala Ball and in March 2020, more than 250 people attended an enchanted garden themed ball at the Brisbane Convention Centre, Queensland.

Attendees were transported into an unbelievable world, with guests greeted by pixie fairies, rainbow lighting and two full-sized Morton Bay fig trees sprinkled with fairy lights.

The night featured dance performances, a three-course dinner and the chance to meet Afford Ambassador, Madeline Stuart, the world's first professional model with Down Syndrome.



## OUTCOME 4: CREATE A WORKFORCE AND WORKPLACE CULTURE THAT DRIVES SUCCESS

Develop and protect a culture which embodies the values of Afford and ensures consistent approaches that drive continual success and development.

### 2019/20 RESULTS

#### Be the Employer of Choice for the Disability Sector

- We welcomed 400 new staff to the Afford community across NSW, QLD and VIC.
- We changed the way we support staff who want to pursue tertiary education and committed to cover their course fees upfront.
- We supported over 150 staff to get their Cert IV in Disability.
- Afford Rewards continued to offer benefits to staff and families through discounts at hundreds of major retailers and save \$1,000s each year.
- We commissioned a staff survey in October with independent survey partner, The Voice Project. Some 781 Afford employees completed the survey. Results showed that we exceed staff satisfaction in 90 per cent of respondents. This amazing result led to The Voice Project crowning Afford Best Workplace 2019 against 3,000 Australian companies (page 46).

#### Creating fun and thriving workplaces

Our workplaces hosted a number of informal and formal events that embraced the Afford culture.

- The inaugural Afford Staff Awards Ball was held in July 2019. The event recognised our 2,000 staff for their quality support.
- We provide monthly massages to all staff across our sites.
- We supported National Bandanna Day to raise awareness and money for young people living with cancer.

We continued to capture our staff's achievements and activities in our Staff Matters weekly newsletter. The publication reaching its 250th edition in 2019/20.

#### Fostering dynamic and passionate leadership

We provided a number of conference opportunities to keep staff up-to-date, connected and involved:

- bi-annual Management Conference for Afford leaders
- Client Service Conference
- Employment Conference for senior staff members and employment consultants
- Frontline Staff Conferences.

#### Supporting a culture of safety, professionalism and proficiency

- We believe safety is everyone's responsibility at Afford and we are committed to ensuring all staff have access to the information and supports they need to do their job.
- We gave staff the opportunity to upgrade their Certificate IV in Disabilities free of charge.
- During COVID-19, we provided gloves, masks, sanitiser and a non-invasive thermometer at each site. Daily toolbox talks were also provided to reiterate focus areas such as healthy staff and clients, good hygiene practices and safety reporting.
- We empowered our ADEs in Ingleburn, Marrickville, Minchinbury, Minto and Prestons to create and star in their own COVID-19 safety videos (page 34).

### 2019/20 CHALLENGES

- The health and safety of staff and clients was a large focus of 2019/20. We had to find new ways to work and support each other in the challenging COVID-19 period.
- With early uncertainty around the Australian Government's JobKeeper program we had to find new ways to support our staff and their employment. The launch of Afford Care enabled us to partner with other disability providers such as Northcott, Sunnyfields and the Health Service Union to provide work for staff who did not meet JobKeeper criteria.

### 2020/21 TARGETS

- A focus on ensuring our workplace culture embodies the values of Afford and ensures continual success and development.
- Reassess how we develop business leaders from within Afford and provide supports.

## STEP-UP TO THE CHALLENGE

**Step-Up** is one of the best Employer of Choice initiatives that we offer our staff.

The Step-Up program is one of many career progression opportunities we have at Afford.

Every quarter, staff are invited to apply for the program through an expression of interest process.

The program enables staff to access career growth and professional development within the business.

The program involves training and mentoring staff as they transition from Lifestyle Assistant to Team Leader or from Team Leader to District Manager.



# SERVICE ACHIEVEMENTS

Afford remain one of only a handful of providers who still offer the full suite of support services, which is consistent with our whole-of-life approach to service delivery.

The below is a summary of the key achievements or performance figures for Afford services in 2019/20.

### AFFORD GETAWAYS

Afford Getaways clients vacationed to world destinations including Pacific Islands of Vanuatu and Los Angeles



### AFFORD TELECARE

160 clients have transitioned to online Allied Health services



### ALLIED HEALTH

12 new Allied Health clinicians employed since 2019, across psychology, speech pathology and occupational therapy



### CARERS SUPPORT

1,636 carers supported by our Carer Support Program

432 'Likes' on Afford Carers Facebook page



### CLUB AFFORD

Over 132 exclusive Club Afford members



### DAY PROGRAMS

New day programs opened across Australia providing supports to over 1,500 clients each week





## DISABILITY EMPLOYMENT SERVICES (DES)

800 workers were supported through DES



## SUPPORTED ACCOMMODATION (GROUP HOMES)

15 new homes opened

57 new residents moved into homes



## SHORT TERM ACCOMMODATION (RESPITE)

6 services operating across NSW and QLD



## SCHOOL LEAVER EMPLOYMENT SUPPORTS (SLES)

37 clients supported through SLES

18 clients transitioned to online learning during COVID-19



## SUPPORT COORDINATION

415 clients supported to make the most of their NDIS plans



## SUPPORTED EMPLOYMENT (ADE)

30 product lines at Kimberly Clark were supported through our ADE partnership.





OUR  
COMMITMENT  
TO  
SUSTAINABILITY

# OUR COMMITMENT TO SUSTAINABILITY

At Afford, we are committed to practices that support sustainability and positively impact the environment.

## OUR VEHICLES

Each year our bright and colourful Afford vehicles travel over 7 million kilometres transporting clients to and from their supports.

Last financial year, we purchased our first hybrid vehicle.

Today, we have 23 hybrid vehicles in the Afford fleet! These vehicles are extremely low on CO<sub>2</sub> emissions, fuel consumption and require minimal maintenance and servicing.



70  
WHEELCHAIR  
VANS

342  
TOTAL PASSENGER  
VEHICLES

7 M  
KILOMETRES  
A YEAR  
TRAVELED  
BY AFFORD  
VEHICLES



23 HYBRID  
VEHICLES

## OUR BUILDINGS

We installed solar panels across 21 Afford site in 2019/20.

The solar panels will provide greater energy efficiency within our sites and should take as little as 12 months to see return on investment.

### Number of solar installations

Year	2018/19	2019/20
Number of sites	38	23

## OUR FOOD

Our Cherrywood Friendship Farm in Llandilo provides opportunities for residents and visitors to meet a range of animals and get involved in learning how to grow and pick produce.

Vegetables and herbs grown at the farm are used in our nearby sites in meals.

## OUR EVERYDAY

As a large service provider, we recognise the valuable role we play in not only doing our bit for the environment but also in educating our clients about the importance of sustainable awareness and decision making.

We supported our services by:

- educational programs for clients, particularly around sustainable produce and 'veggie patch' initiatives
- our organisational processes are completely paperless and we have proudly implemented electronic invoicing document and records management
- encouraging recycling across all sites
- supporting clients to participate in NSW's Return and Earn and Container Deposit Scheme
- installing energy saving LED lights and implementing timed air conditioning systems
- teaching clients how to 'up-cycle' old clothes into items such as curtains.
- providing energy saving tips to our sites

# GARDEN GRANT SPROUTS AT ASHFIELD

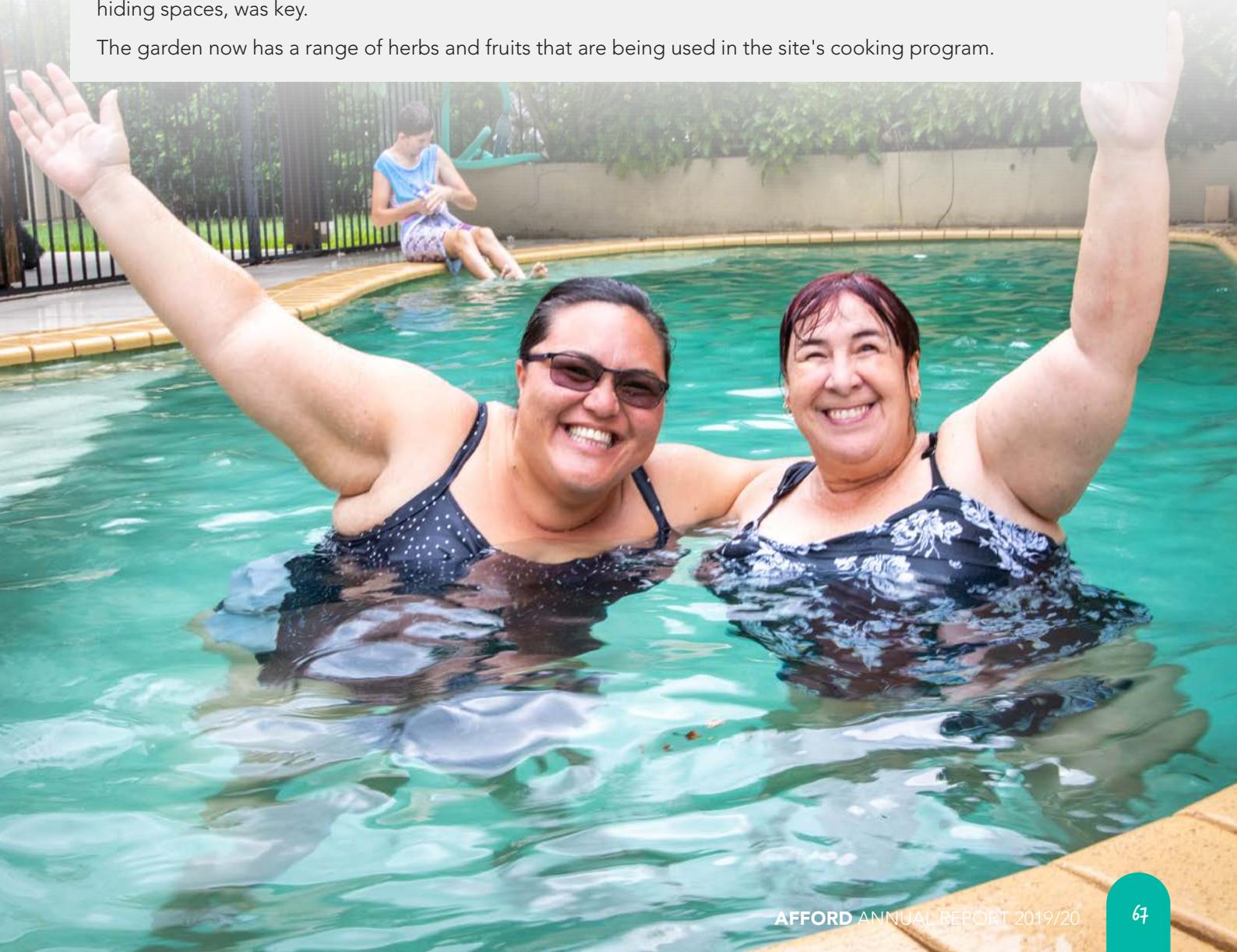
**Thanks to a gardening grant from Innerwest Council's 2018 Environment Grants Program, Afford's Ashfield Day Program experienced therapy through gardening.**

The grant funded an eight-week gardening program at the site that guided clients to develop skills in caring for and maintaining a garden.

Participants learned how to sow seeds, care for growing plants and recognise when it's time to harvest.

One of the main goals for the gardening program was to attract native birds back into the community. Having a garden that includes flowers and plants that appeal to birds, but still provides hiding spaces, was key.

The garden now has a range of herbs and fruits that are being used in the site's cooking program.





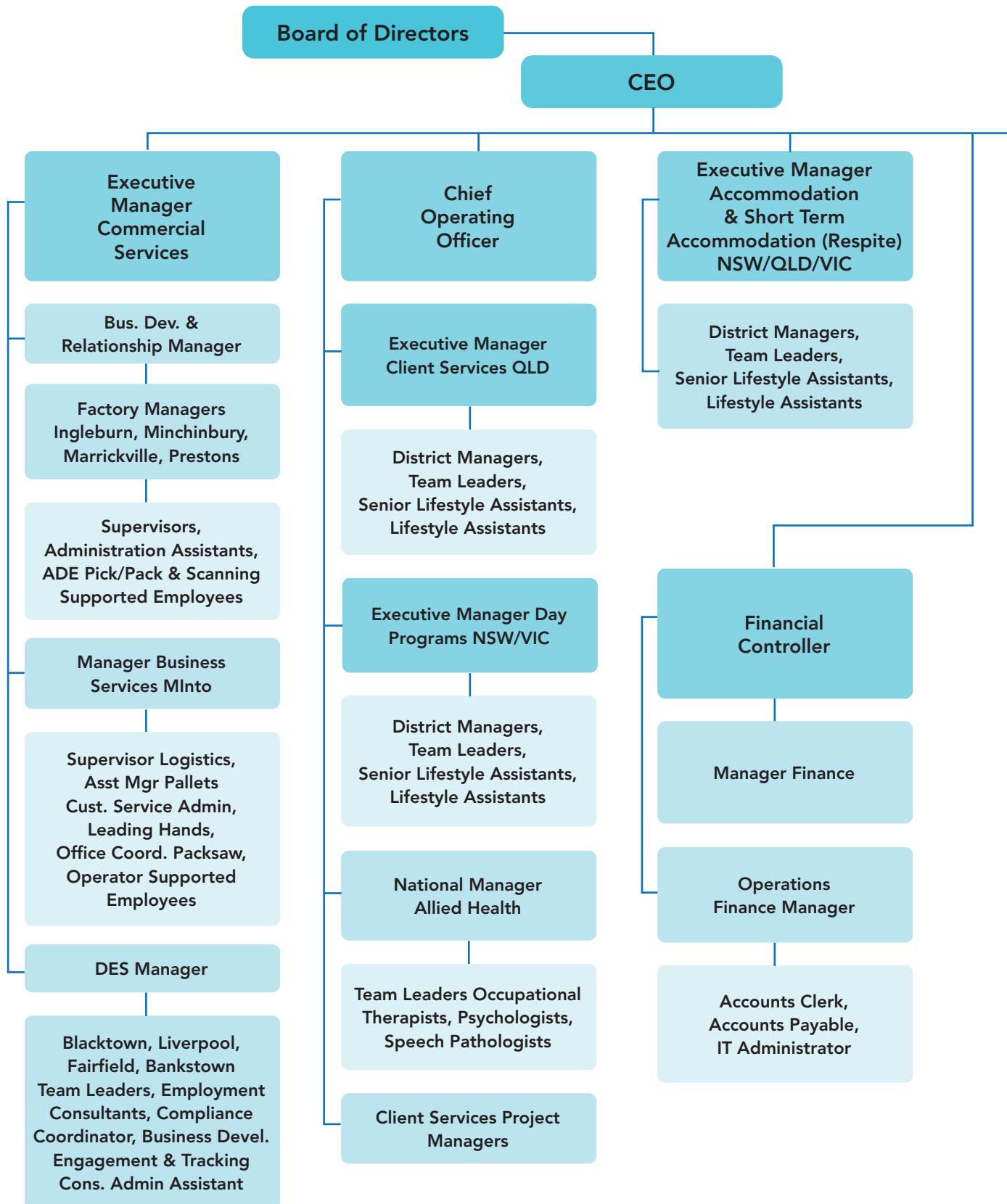


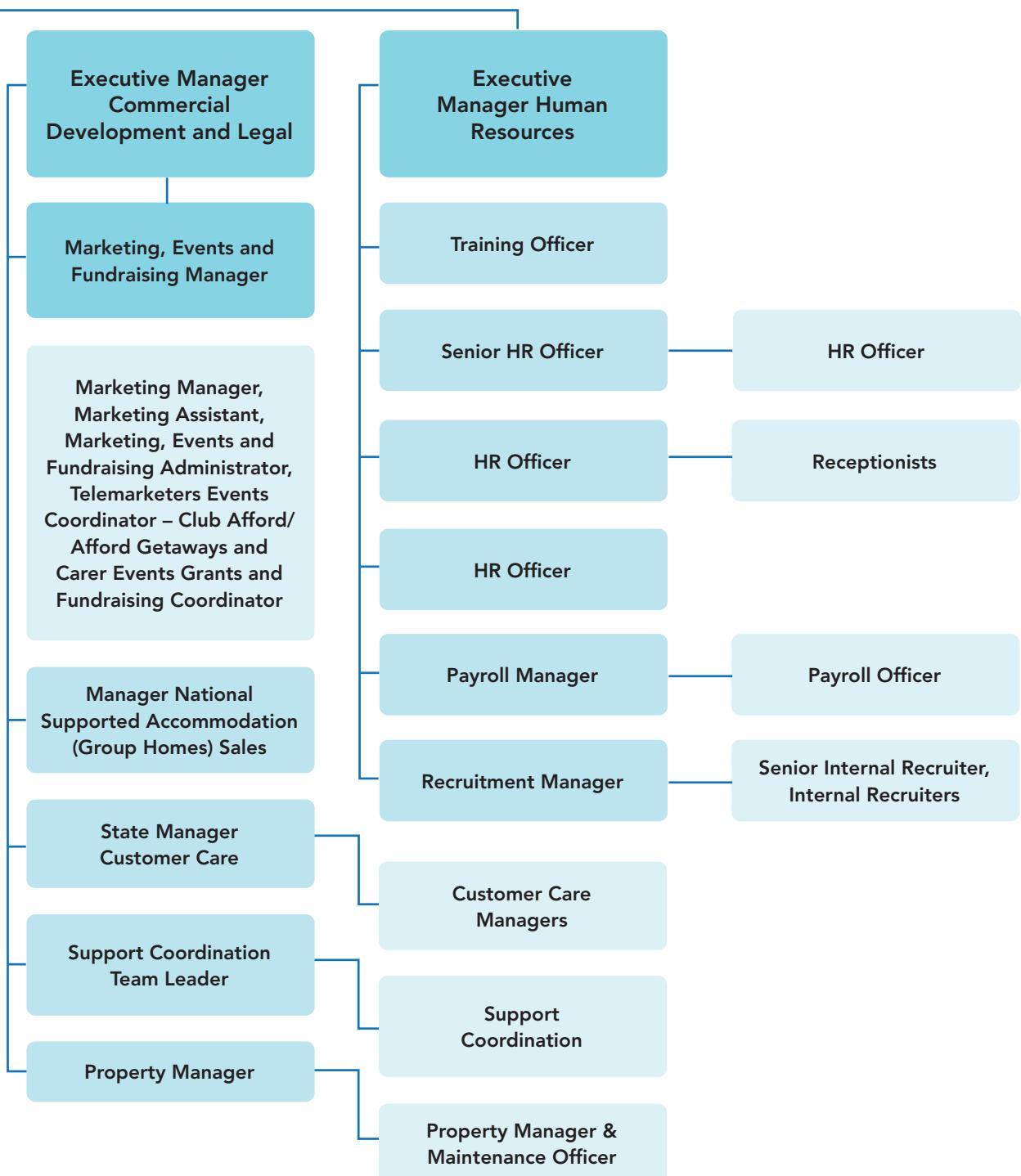
# OUR ORGANISATION

## OUR ORGANISATION

# OUR STRUCTURE

Each of these services are split across six executive management functions, reporting into the Chief Executive Officer.





# ORGANISATIONAL STRUCTURE

**Afford continues to be the most profitable and fastest organically growing organisation in the disability sector.**

In 2019/20, we continued to excel as an Employer of Choice, guided by a robust framework that ensures our staff are incentivised to offer the best customer service, have access to career progression and are rewarded.



# BOARD OF DIRECTORS

**Afford is governed by a Board of Directors, made up of no fewer than 5 and no more than 10 Directors.**

In 2019/20, there were 7 Directors who sat on the Afford Board.

The Board operates in accordance with Afford's Constitution to ensure the highest ethical standards and is responsible for establishing the Vision, Mission and Values as well as all matters pertaining to the strategic direction, policy formulation, financial viability and discharge of the duty of care owed by Afford to its clients.

The Board is also responsible for the appointment and performance of the Chief Executive Officer (page 76).



**ROSS FOWLER OAM B Comm, FCA**

**Chairman**

Mr Fowler joined the Afford Board in February 2004.

He is in his fourth term as Mayor of Penrith City, first elected to the position 1995. He is in his seventh consecutive term as a Councillor.

He has over 29 years' of experience as a Board Director and has held board positions with CivicRiskWest, Whitewater Stadium, Mutual Management Services Limited, St Marys Ripples, Penrith Performing and Visual Arts Ltd.

Mr Fowler holds a Bachelor of Commerce, is a Fellow of the Institute of Chartered Accountants, a registered Company Auditor and Tax Agent and is the Principal of a chartered accountancy firm in Penrith.



**MICHAEL ALLEN PSM FIPAA, Grad Dip, UEM, MAICD**

**Deputy Chairman**

**Chair – Remuneration and Nomination Committee, Member – Property Committee, Director**

Mr Allen joined the Afford Board in March 2015.

He has over 36 years' experience in social housing and asset services, homelessness and community housing, including 8 years as Chief Executive of Housing NSW.

Mr Allen was awarded the Public Service Medal in the 2012 Australia Day Honours List in recognition for his outstanding public service to the improvement of social housing in NSW.

Mr Allen holds a Graduate Diploma in Urban Estate Management, is a member of the Australian Institute of Company Directors, National Fellow of the Institute of Public Administration Australia and Life Member of the Australasian Housing Institute.

# BOARD OF DIRECTORS CONTINUED...

### ALAN TRAVERS PSM FLGMA

**Member – Finance, Audit & Risk Committee & Property Committee, Director**

Mr Travers joined the Afford Board in April 2009.

He is now retired after working 42 years in Local Government including a decade as General Manager of Penrith City Council.

He is a fellow and Life Member of Local Government Professionals Australia.

He currently serves as a Board Member for Nordoff-Robbins Music Therapy Australia and is Chair of Fairfield City Council's Audit and Risk Committee.



### EVA BALLAI MBA Adv., RN, BN, JP

**Member – Remuneration and Nomination Committee, Director**

Ms Ballai joined the Afford Board in March 2016.

She has over 26 years' experience in the health care industry, spanning unique breadth of frontline, senior, executive management and board level positions. A Captain Specialist Nursing Officer in the Australian Defence Force, Fellow and Councillor of the Australasian College of Health Services Management and former Honorary Treasurer of Special Olympics Australia. Ms Ballai has an extensive clinical, operation and strategic understanding of health care industry settings, particularly aged care.



### MARIO BELLANTONIO OAM LLB (Syd)

**Chair – Property Committee, Member – Remuneration and Nomination Committee, Director**

Mr Bellantonio joined the Afford Board in September 1986.

Mario's career has spanned over 41 years as a Principal in a legal firm with extensive experience in commercial transactions and litigation in civil, criminal and administrative jurisdictions. He has been a Director of the Penrith Joan Sutherland Performing Arts Centre, and from 1986 to 2000 chaired the Penrith Riverfest and Penrith Festival Committees. Mario provides advice on legal issues.

Mr Bellantonio resigned from the Afford Board in April 2020.





## CLIFF HAYNES B Comm, FCPA, FLGPA

### **Chair – Finance, Audit & Risk Committee, Member – Remuneration and Nomination Committee, Director**

Mr Haynes joined the Afford Board in November 2010.

After a 37-year career in the NSW and Local Government sectors, he has established himself as a professional director and consultant.

His last 2 government roles were Assistant Director General Corporate and Shared Services with the Department of Human Services and Executive Director of Business Management and Governance at Housing NSW.

Mr Haynes is former President of the NSW Division of Local Government Managers Australia, and has served as a Board Director and Company Secretary.



## ANGELA HUMPHRIES MAICD, JP

### **Member – Finance, Audit and Risk Committee and Property Committee, Director**

Ms Humphries joined the Afford Board in February 2017.

She has had an extensive career in the media, political, communications, marketing, lobbying and public relations industries.

Ms Humphries has been a guest lecturer at Western Sydney University and is a Director on the Blacktown Workers Club (Group of Companies) Board. With her own disability, Ange brings significant experience to the Afford Board. Ange is a Member of the Australian Institute of Company Directors, the Club Directors Institute and is a proud operational crew member of the Parramatta SES (State Emergency Service) unit.

## COMPANY SECRETARY

The Board must appoint 1 or more Secretaries, for any period and on any terms.

During 2019/20, the Company Secretary was:

**Christina Emmanuel**

Appointed: February 2018

# EXECUTIVE MANAGEMENT

**The Chief Executive Officer (CEO) is responsible for the day-to-day management of Afford in accordance with policies and plans approved by a Board of Directors.**

Appointed by the Board, the CEO works to ensure Afford's vision, mission and values are met.

The CEO is supported by 9 Executive Managers, who each have wide and varied operational and strategic skillsets. Their collaboration as a dynamic unit continues to lead Afford's progress.

### **STEVEN HERALD** B.Bus, CA

#### **Chief Executive Officer**

Steven joined Afford in April 2015 as Chief Executive Officer after serving as CEO with Civic Disability Services Limited.

Steven has a care and passion for supporting people with disability to achieve extraordinary things, and was drawn to the sector by his personal experiences with close family members.

He has held senior executive roles for various service retail multi-nationals, including Flight Centre, Mister Minit and Hoyts.

Steven is a Chartered Accountant having qualified with Deloitte.



### **JOY KUMAR** B.Bus, MBL

#### **Chief Operating Officer**

Joy joined Afford after a commercial career in the banking sector with Westpac and NAB. With 17 years' experience in business development, networking, lending, sales, facilitating, project management & Leadership.

Joy oversees Day Programs, Allied Health and the Afford Academy but her influence is also felt across many areas including Sales and Finance. Given her background, she is able to help drive process improvements and improve the link of Operations and Customer Service by leading our Complaints & Customer Experience process.





## GORDON GRIFF

Diploma Business Administration, Diploma Hospitality

### **Executive Manager – Commercial Services**

Gordon Griff joined Afford in 2019.

He is passionate about developing business partnerships and contributing to the growth of employment opportunities for people living with disability.

Gordon is experienced in employment management within the Australian Disability Enterprise (ADE) and hotel sectors.

Gordon is enthusiastic about showcasing the unique and various skills and talents of people living with disability across Afford services in Australia.



## CHRISTINA EMMANOUEL LLB

### **Executive Manager – Commercial Development & Legal**

Christina is passionate about enabling Afford to help more people in more places, and is responsible for generating business growth through leadership of Afford's Sales, Property, Marketing, Fundraising and Support Coordination Teams. She is also directly responsible for strategic growth via mergers and acquisitions, and for overseeing legal matters.

Her interface with NDIS policy and regulation coupled with the management of Afford's new business portfolio, informs Afford's positioning in the marketplace.



## ALLAN SIO

### **Executive Manager – Business Development & Queensland Client Services**

Allan joined Afford in 2015. Allan is responsible for the operational management and strategic development of Afford's Queensland operations. He has 7 years of experience working in complex one-to-one and crisis scenarios that has shaped his informed and practical approach to middle and senior management.

Part of his experience is working in the education department as a teacher's aide working in primary schools with young children with complex needs and challenging behaviours. Allan's comprehensive frontline and managerial experience gives him the knowledge and expertise to lead our operations in Queensland, liaise with relevant stakeholders and support business development.

## **KYM MAFI** Diploma In Disability & Case Management

### **Executive Manager – Accommodation & Short Term Accommodation (Respite) (NSW/VIC)**

Kym joined Afford in 2011.

Kym began in Day Programs at Kings Park and has been with Afford for nine years. Kym has a great knowledge of the sector and Afford.

Kym is responsible for over 120 residents enjoying the Afford Lifestyle, 3 Short Term Accommodation (Respite) homes, and leads a team of 4 District Managers and 4 Team Leaders. Together they all ensure that our residents lead the best lifestyle possible.



## **AMIRA SALAMA** Cert IV and Dip.Disability, B. Sci and Ed

### **Executive Manager – Day Programs (NSW/VIC)**

Amira joined Afford in 2015 as a Team Leader, before progressing to District Manager and then State Manager NSW.

Amira has a background in education before making a career transition into the disability sector. She studied a Certificate IV and a Diploma in Disability Service and has since been in the sector for over 10 years.

She has worked in various frontline roles and has first-hand experience managing relationships with clients, families, carers and staff.



## **ASITA GALAPPATTI**

Financial Controller Bcom & CPA

### **Financial Controller**

Asita has been with Afford since 2019 and oversees the finance function. Asita has over 12 years of experience in the finance field, working with SMEs.





## OUR PEOPLE

We are committed to creating a workplace culture that drives success (page 82).



OVER 2,000  
AFFORD  
STAFF

350  
CASUALS  
TRANSFERRED  
TO PERMANENT  
ROLES

400  
NEW  
STAFF



OVER 110  
INTERNAL  
PROMOTIONS/  
ACTING POSITIONS  
AWARDED

## EQUALITY OPPORTUNITY, DIVERSITY AND FAIRNESS

We celebrate diversity at Afford. We foster an inclusive and fair work culture; one where people of all genders, ethnicities, educational levels, sexualities and cultures are welcome.

We employ front line staff who speak over 30 different languages.

Our Executive Management team and our workforce is female dominated.

**853 MALES 1,222 FEMALES**

We are proud to be an equal opportunity employer and offer a variety opportunities for progression.

At Afford there is no such thing as privilege of rank, and equality and egalitarianism are two of the principles that Afford culture is built on.

We hire based on skills, attitude and experience without any biases.

We always encourage our staff to apply for internal roles that become available and provide development opportunities through our Step-Up Program.

Through our varied and diverse workforce, we are able to deliver such exceptional service to all our clients.

### **Number of Afford staff supported in development opportunities**

Year	Internal promotion	Acting in positions
2015/16	7	8
2016/17	24	48
2017/18	10	43
2018/19	24	103
2019/20	44	110

## Celebrating Success

At Afford, we understand that our staff must remain engaged and feel that their individual efforts make a difference.

We have implemented numerous methods to recognise and celebrate success. These range from PACES team incentives to monthly customer service awards.

Our upbeat culture drives an environment where the energetic are rewarded and recognised.

In the last 12 months, a trying period with changes to the economic and general landscape of Australia, we were proud to offer a historic 154 development opportunities to Afford staff.



## FLEXIBILITY AND SUPPORT

Workplace flexibility makes good all-round sense because it works for both our staff and for our organisation's growth.

We understand that personal and family commitments are important for staff and we support them. We provide flexible arrangements to accommodate our employees whether its part-time arrangements to support study commitments or maternity leave for expecting mums.

We also support our staff to return to work after starting a family through flexible rosters, part-time arrangements and sufficient leave.



## EMPLOYER OF CHOICE

Afford is proud to be an Employer of Choice.

We work hard to attract and retain the best employees in the sector.

Further, we train our employees well enough to leave but treat them well, so they never want to.

In 2019/20, we increased our expenditure on our Employer of Choice incentives to offer:

- High Wages
- Salary packaging for all employees
- Employees paid a wage while completing paid training
- Quarterly bonus
- Step Up Program - career progression
- Flexible work arrangements
- PACES incentives
- Study leave and support
- Employee Assistance Program
- Afford Rewards
- Buzz Nights
- Christmas parties
- Customer Service Awards
- eLearning
- Fitness Passport
- Flu vaccination
- Massages
- Nicotine replacement therapy
- NRMA Blue Membership discount
- Staff conferences
- Subsidised uniforms.



## OUR CULTURE

### Culture is crucial to the success of Afford's overall strategy.

Over the past five years, we have worked hard on setting the foundations of our culture.

We have morphed from a staid, employee centered, bureaucratic culture to a commercial, flat, customer-centred and caring culture.

Afford's culture is based on the following principles:

- the client is paramount
- honesty, integrity, authenticity and fair play
- standard systems are the basis of our success
- flat, team-based and lean structure
- ownership by our people
- celebrating success
- equality and egalitarianism
- managing for change, growth profit and culture
- common sense before conventional wisdom
- tribes and teams
- employer of choice.

## LEARNING AND DEVELOPMENT

As a not for profit, any surpluses are reinvested into meeting the organisation's mission, and this is predominantly in training staff and property purchases.

In 2019/20, we provided 32,000 hours of training to staff covering mental health first aid, PART (predict, assess, respond to challenging/aggressive behaviour), medication, manual handling, epilepsy, PEG feeding, driver training, first aid, induction and orientation.

#### **Number of hours of training provided to Afford staff**

Year	Hours of training
2016/17	14,127
2017/18	14,730
2018/19	26,660
2019/20	32,000

### STUDY SUPPORT

We changed the way we support Afford staff who want to pursue tertiary education in 2019/20. Instead of reimbursing staff for study costs at the conclusion of study, we now cover fees upfront.

In 2019/20, we supported over 150 staff in their tertiary education.

### E-LEARNING

We offered an online eLearning system (ELMO) to staff. ELMO is administered online and assigned via email, enabling staff to complete courses at times best suited to them.

ELMO training offered in 2019/20 included:

- bullying and harassment
- client privacy
- conflict of interest
- conflict resolution
- contributing to innovation
- customer service
- first aid refresher
- fraud and corruption
- hazard identification
- hazardous chemicals
- injury management
- managing budgets
- managing difficult situations
- nutrition and swallowing
- nutrition and swallowing
- positive behaviour support
- sexual harassment prevention
- spill and infection control
- stress management
- understanding workplace rights
- work health and safety.

### STEP UP PROGRAM

Our Step Up Program provides opportunities for staff across the organisation to 'step up' into various roles with support of Human Resources and other departments.

Successful applicants undertake leadership training and are given first-hand experience in a higher position, for example Lifestyle Assistant to Team Leader, or Team Leader to District Manager.

## MONTHLY AND ANNUAL CUSTOMER SERVICE AWARDS

We recognise our staff who go above and beyond to provide exceptional customer service each month, with an overall winner after 12 months per district.

## FRONTLINE STAFF CONFERENCE

We celebrated the hard work and dedication of our frontline staff at the Frontline Staff Conferences in July 2019. The conferences are a great way for staff to stay connected with each other, celebrate achievements and learn about upcoming training programs.

All staff from our Day Programs, Short Term Accommodation (Respite) and Allied Health services attended the conferences.

## AFFORD MANAGEMENT CONFERENCE

We held a two-day conference for employees in July 2019 to share ideas, strategise for the year ahead and network with their peers.

## AFFORD STAFF AWARDS BALL

We recognised our close to 2,000 Afford staff at the inaugural Afford Staff Awards Ball in July 2019 (page 47).

Held at Curzon Hall in NSW, 450 of our top-performing staff from across Australia came together and celebrated.

Congratulations to Afford Employee of the Year, Amira Salama!

## WORK HEALTH AND SAFETY

The safety and wellbeing of our staff and clients is at the forefront of everything we do.

2019/20 was an unprecedented time for health and safety in Australia following the outbreak of coronavirus (COVID-19) and a health emergency being declared.

Afford's operations were challenged by Government guidelines that impacted on our service delivery.

The impacts and the changes we implemented across the business due to COVID-19 are reported on page 85.

## OUR FOCUS

Afford's safety objectives are to:

- provide a safe and healthy work environment
- ensure work practices are safe
- consult with staff on WHS matters
- provide support and assistance to injured workers
- ensure no worker is discriminated against
- provide an Employee Assistance Program

- provide ongoing information and training to staff
- provide safe plant, equipment and safe systems of work
- ensure that risks to health and safety are identified, assessed and eliminated or controlled.

Our Risk Management Framework is the key to achieving our safety objectives.

Through the framework, key risks are assessed on their impact, likelihood and combined risk ratings. Based on these ratings, risks are appropriately reported, monitored and evaluated.

## SAFETY REPORTING

In 2019/20, we reported on our WHS performance through our PACES framework.

PACES is an organisational performance framework that has been built into our key performance indicators. The framework measures our service levels and identifies anomalies.

**P - PERSON CENTREDNESS**

**A - ATTITUDE**

**C - CUSTOMER SERVICE**

**E - EFFICIENCY**

**S - STANDARDS**

To ensure **person-centredness** was achieved we reported on the currency and storage of:

- medical files
- support need and emergency profiles
- personal life plans / self-managed model agreements
- client risk profiles
- behaviour intervention support (BIS) plans
- up-to-date plan reviews
- personal care protocols
- nutrition and swallowing checklists
- restricted practice authorities and review dates.

To ensure staff were adopting constructive **attitudes** in support delivery, we reported on:

- roster completion in our client management system
- monthly team meetings covering WHS
- consent forms
- staff sick leave levels
- contributions to the weekly staff newsletter

# OUR ORGANISATION

- grant expenditure
- incident reports.

We measured **customer service** by reporting:

- regular supervision sessions
- monthly team meetings that covered the Disability Service Standards
- complaints management
- our client management system
- the monthly client newsletter: Care Connections
- client retention.

We achieved **efficiency** by reporting on:

- staff timesheets
- leave entitlements
- service provision
- petty cash reimbursements.

To ensure our **standards** were enforced across our support services, we reported on:

- venue risk assessments
- new procedures
- medication audit checklists
- first aid checklists
- site safety checklists
- fire drills
- chemical register
- safety data sheets
- site-specific emergency procedures
- e-Learning mandatory training.

## SAFETY IS EVERYONE'S RESPONSIBILITY

We believe safety is everyone's responsibility at Afford.

In addition to the PACES framework, Afford staff must be up-to-date with safety policies and procedures. Staff can access these on our intranet.

In 2019/20, we introduced new procedures and offered training to Afford staff to help protect them and the clients in their care.

## RED ALERT PROCESS

A Red Alert process to report serious incidents was introduced. The process includes a dedicated 1300 phone number for staff to use when reporting incidents where emergency services have been called or if a significant near miss has occurred (even if the incident has been resolved).

## DRIVE TO SURVIVE TRAINING PROGRAM

Our colourful Afford vehicles transport hundreds of clients every day. It is essential that our staff can confidently navigate the roads and have access to driver training.

The Drive to Survive program provides education and strategies to improve driver awareness for safer driving. The program is available to Afford staff on request.

During 2019/20, Afford staff participated in the Drive to Survive program.

## WORK HEALTH SAFETY COMMITTEE

Our Work Health and Safety (WHS) Committee contributed to our workplace safety in 2019/20.

The committee met quarterly to discuss safety matters across Afford workplaces.

2019/20 committee achievements included:

- implementation of a risk assessment form to record safety incidents across our workplaces
- promotion of regular safety inspections
- quarterly fire drills
- introduction of contractor inductions
- review of hazard identification and remediation procedures
- introduction of an extreme heat procedure.

## IMPACTS OF COVID-19

The global pandemic COVID-19 impacted on every aspect of Afford's operations.

While we experienced adjustments to our daily lives, Afford staff provided individuals, their families and carers with some normalcy and continuation of supports.

To aid our staff and assist in the health and wellbeing of everyone in the Afford community, we reinforced infection control protocols:

- regular hand washing
- correct sneezing and coughing etiquette
- correct use of personal protective equipment
- thorough cleaning procedures for each site.

Additionally, gloves, masks, sanitiser and non-invasive thermometers were made available at each site.

Daily toolbox meetings occurred reiterating key focus areas and procedures:

- one staff member positioned at each site's entrance taking temperatures of staff and clients prior to entry

- temperatures taken before accessing Afford vehicles
- restrictions on the number of people in Afford vehicles
- hand washing for 20 seconds with soap
- report any instances of temperatures, runny nose or cough and proceed to follow the isolation procedure.

Our sites also incorporated a range of strategies for varying abilities to ensure everyone understood the importance of personal hygiene.

We were fortunate to have no reported cases of COVID-19 amongst our staff and clients in 2019/20.



## EMPOWERING TEAMS TO TAKE CONTROL

**At Afford, safety is at the forefront of everything we do.**

This year, we recognised our ADEs were in need of a safety transformation.

To help achieve this, supported employees at each of our ADEs were challenged to produce and star in their own induction videos.

Everyone embraced the opportunity, and not only produced outstanding induction videos, but continued the good work off-screen.

From fluro vests for staff and visitors to installing safety signage, our supported employees became passionate safety champions.

To further our ADE safety transformation, we painted bright yellow paths around the factories to ensure everyone stays within the safe zones; and fingerprint scanners were installed to assist with knowing who is onsite at any time.

All of these exciting initiatives have created a great safety culture across the ADEs.



## OUR ORGANISATION

## LANGUAGES WE SPEAK

At Afford we love celebrating our cultural diversity. Check out all the different languages that our incredible staff speak.



Languages Spoken		
Aboriginal – Dunghutti (Australian)	Filipino/Tagalog	Nepali
Afaan Oromo (Ethiopia)	French	Persian (Farsi)
Afrikaans	Fullah	Polish
Akan (Twi)	Ga	Portuguese (Brazil)
Arabic	German	Portuguese (Portugal)
Assyrian	Greek	Punjabi
Auslan	Gujarati	Russian
Bahasa Indonesia	Hindi	Samoan
Bengali	Igbo	Serbian
Cambodian	Indonesia	Sinhalese (Sri Lanka)
Castellano	Italian	Spanish
Chinese/Mandarin/Cantonese	Japanese	Swahili
Chinese - Hakka	Khmer	Tamil
Cook Island Maori	Kirundi	Thai
Creole	Korean	Tongan
Croatian	Krio	Turkish
Dari	Malayalam	Twi
Dinka (Sudanese)	Maltese	Urdu
Dutch	Mauritian	Vietnamese
English	Nandi	







## GOVERNANCE FRAMEWORK

**The Australian Foundation for Disability (Afford) is accountable to its members, service users and supporters.**

A member is specified as any person who has paid the prescribed annual fee and whose name has been entered on the Register of Members.

Additionally, Afford is accountable to the Department of Employment; Education and Workplace Relations; the Department of Families, Housing, Community Services and Indigenous Affairs; the NSW Department of Human Services; the Australian Tax Office; and the NSW Office of Gaming and Racing.

Afford conforms to the Commonwealth and NSW Disability Service Standards and meets all the requirements of the *Charitable Fundraising Act 1991*.

Afford is governed by a Constitution and under a Board of Directors.

## LEGAL STRUCTURE

**Afford is a Company limited by Guarantee, not having a capital divided into shares.**

It is a registered charity and not-for-profit service provider:

- Afford is not a listed Public Company subject to compliance with the Australian Stock Exchange (ASX) Listing Rule requirements.
- The Board has resolved to adopt the position that where applicable, there will be compliance with the Principles of Disclosure as set out in the Corporate Governance Principles and Recommendations of the Australian Stock Exchange (ASX) Corporate Governance Council.

Afford is also registered as a Public Benevolent Institution (PBI) with the Australian Charities and Not-for-profits Commission.

- Australian Business Number (ABN) is 99 000 112 729.
- Australian Company Number (ACN) is 000 112 729.



# BOARD OF DIRECTORS

Afford is governed by a Board of Directors, made up of no fewer than 5 and no more than 10 Directors.

In 2019/20, there were 7 Directors who sat on the Afford Board. You can read more about them on page 73.



# GOVERNANCE AND ETHICS

## BOARD MEETINGS

The Board of Directors is required to meet monthly, unless otherwise determined by the Board.

The agenda for each meeting is prepared by the Company Secretary in conjunction with the Chief Executive Officer and Chairman.

Each monthly the Board receives and considers progress reports covering the following topics:

- Operational Performance
- Financial Performance
- Strategic Plan Progress
- Emerging Issues
- Changes in Legislation
- WHS (Compliance and Risk)

**Director meeting attendance: 1 July 2019 to 30 June 2020**

Director	Afford Board Meeting (attended/entitled to attend)	Finance, Audit and Risk Committee (attended/entitled to attend)	Property Committee (attended/entitled to attend)	Remuneration and Nomination Committee (attended/entitled to attend)
Ross Fowler	9/9	*	10/11	5/5
Alan Travers	7/9	3/4	13/13	*
Angela Humphries	9/9	3/4	10/13	*
Cliff Haynes	9/9	4/4	*	5/5
Eva Ballai	8/9	*	*	5/5
Mario Bellantonio	3/6	*	9/9	3/3
Michael Allen	8/9	*	12/13	5/5

\* Not a member of the relevant committee.

## AFFORD COMMITTEES

**Afford's constitution enables the Board to delegate any of their powers to committees.**

During the 2019/20 period, there were 3 Committees at Afford:

- Finance, Audit & Risk
- Property
- Remuneration & Nomination

The Board delegates complex or specialised issues to these Committees. Committees meet regularly between Board meetings and make recommendations for the Board's consideration.

Each Committee is made up of at least one Director and members of the Senior Executive as appropriate. These Committees act promptly to ensure that all opportunities and risks that present themselves to Afford are identified, assessed and actioned.

## FINANCE, AUDIT AND RISK COMMITTEE

**2019/20 MEMBERS: CLIFF HAYNES (CHAIR), ANGE HUMPHRIES, ALAN TRAVERS**

The Finance, Audit and Risk Committee are responsible for monitoring Afford's Corporate Governance practices, investments, risk management, financial reporting and auditing.

The Committee assists the Board in fulfilling its governance responsibilities by:

- ensuring Afford adopts, maintains and applies appropriate accounting and financial reporting processes and procedures.
- ensuring strategies promote an ethical culture.
- ensuring the Code of Conduct is appropriately designed and implemented and compliance is monitored.
- ensuring effective risk management and internal control systems.
- facilitating the independence of the external audit process and addressing issues arising from the audit process.
- ensuring the investment policies and practices remain appropriate.
- overseeing and monitoring corporate governance policies, practices and guidelines.

In the 2019/20 year, the Finance, Audit & Risk Committee achieved the following key milestones:

- Implementation of a new Risk Management Framework in conjunction with BDO Australia, which saw Afford introduce a new Risk Management Policy, Risk Management Procedure and Risk Register.
- Introduction of an internal audit cycle which seeks to review key areas of organisational exposure over a three-year period.
- Collaboration with the external auditor to understand and verify their findings.

## PROPERTY COMMITTEE

**2019/20 MEMBERS: ROSS FOWLER, MIKE ALLEN, MARIO BELLANTONIO (CHAIR UNTIL 22/04/20), ANGE HUMPHRIES, ALAN TRAVERS**

The Property Committee are responsible for the oversight and direction of Afford's strategic approaches to Property acquisition.

The Committee assists the Board in fulfilling its governance responsibilities by:

- ensuring Afford adopts and maintains appropriate criteria in its purchase, lease and sale of any commercial, industrial and residential property relevant to Afford's needs and purposes in accordance with the Constitution and strategy.
- ensuring that appropriate criteria in the maintenance and management of any commercial, industrial and

residential property it may own or lease in accordance with the Constitution and strategy.

- providing advice to the Board on any other property related matter or issue that may arise from time to time.

In the 2019/20 year, the Property Committee achieved the following key milestones:

- Significant progress in plans to redevelop the Henry Lawson Centre at Penrith into a more meaningful asset to Afford.
- Submission to acquire vacant Crown land that adjoins to our Cherrywood site and would see a fuller utilisation of the site.
- Numerous property acquisitions as part of Afford's Strategic Plan.

## REMUNERATION AND NOMINATION COMMITTEE

**2019/20 MEMBERS: ROSS FOWLER, MIKE ALLEN (CHAIR), MARIO BELLANTONIO (UNTIL 22/04/20), ANGE HUMPHRIES, ALAN TRAVERS**

The Remuneration and Nomination Committee are responsible for ensuring that the nomination and remuneration practices within Afford's Board and Senior Executive are appropriate.

The Committee assists the Board in fulfilling its governance responsibilities by:

- ensuring Afford adopts, monitors and applies appropriate remuneration policies and procedures.
- ensuring that procedures exist to assess the performance of the CEO.
- ensuring appropriate procedures exist to assess the remuneration of the CEO, the Executive Management Team and all direct reports to the CEO.
- ensuring criteria and processes are in place to consider the candidacy of prospective Afford Board Members.
- ensuring reporting disclosures relating to remuneration meet the Board's objectives and relevant legal requirements.

In the 2019/20 year, the Property Committee achieved the following key milestones:

- An extensive and robust Director recruitment process to fill casual vacancies on the Afford Board – the Committee were pleased with the exceptional and extensive volume of candidates who partook in this process.
- The appointment of 3 new Directors to the Afford Board for the FY2020-21 and beyond.





# FINANCIAL OVERVIEW

## One of Afford's greatest strengths as a provider is our strong financial position.

We are no longer a Sydney-based business, we are a dominant service provider in New South Wales, Queensland and Victoria.

We are a market leader in Day Programs and Supported Accommodation (Group Homes), and in June we announced our plans to expand services into South and Western Australia.

At 30 June 2020, we have grown 40 per cent in revenue to over \$130 million and our forecasts indicate that this figure will exceed \$180 million over the next 12 months, making Afford a Tier 1 service provider (>\$150 million revenue).

Each week, we are generating over \$250,000 from services that align with our mission.

We have seen extraordinary growth.

Our Customer Care team welcomed 567 new clients to the Afford family in 2019/20, equating to \$12.3 million in new revenue.

Additionally, our Supported Accommodation (Group Homes) welcomed 57 new residents to the Afford Lifestyle, contributing a value of \$13.1 million in new revenue.

## 2019/20 RESULTS

Total revenue: \$129 million

Total operating profit: \$11.5 million

## 2019/20 CHALLENGES

NDIS service agreement regulations continued to challenge our financial structure in 2019/20.

The current structure provides participants with a fixed service and price commitment for an annual period. This structure makes it difficult to adjust support services to suit client's needs and wants.

We also faced commercial disadvantages from our competitors who fast tracked client placement through lack of policy, procedure and training controls.

## 2020/21 TARGETS

As we move forward to 2020/21, we will adopt a new strategic plan that will support our goal of becoming a Tier 1 service provider.

The plan will support our expansion into the metropolitan areas of South and Western Australia.

Unlike the Strategic Plan 2018-2021 period, we will no longer be in the midst of the NDIS rollout.

Instead, the disability services market will be mature and competitive.

We will enter South and Western Australia as new market entrants, with high quality supports.

We will also continue to assess our existing footprint for service gaps in Queensland and Victoria, and consolidate our current NSW footprint through areas like Parramatta and expand into the eastern suburbs.



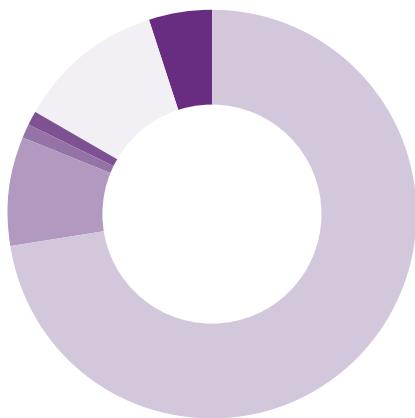
**Afford Liverpool are very persistent and helpful. They never gave up on me. I love my job. It's really empowering to do something I enjoy to build on my skills.**

# FINANCIAL PERFORMANCE

For the year ending 30 June 2020

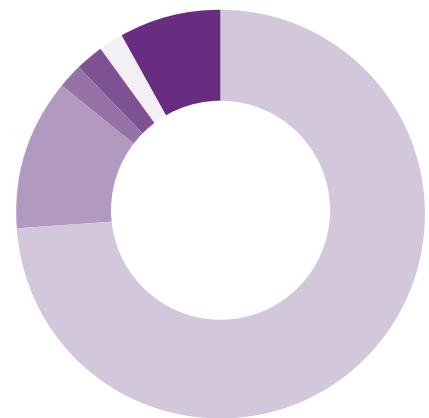
## INCOME 2020

- Government Funding (ADHC/DSS)
- Sale of Goods
- Rental Income
- Fundraising
- Service Fees (NDIS)
- Others



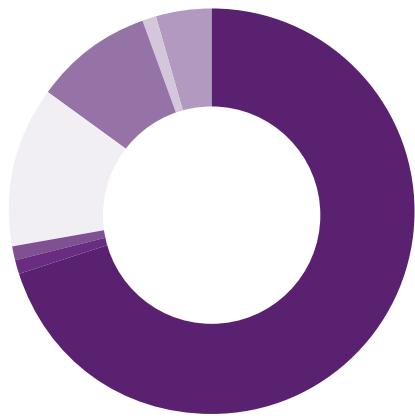
## INCOME 2019

- Government Funding (ADHC/DSS)
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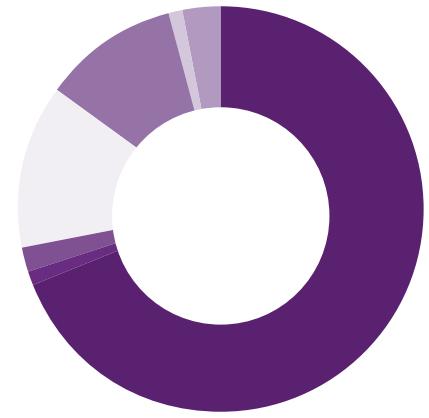
## EXPENSE 2020

- Wages and cost of sales
- Client Support
- Fundraising & Marketing
- Administrative
- Depreciation
- Finance Cost
- Other Operating Costs

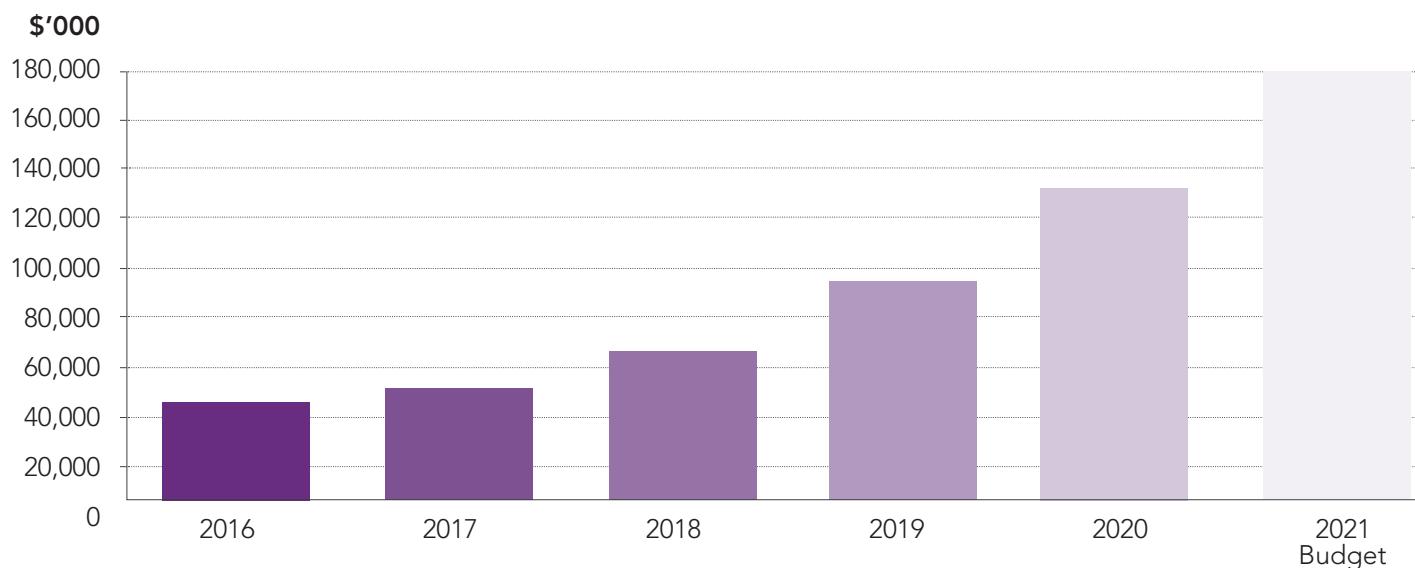


## EXPENSE 2019

- Wages and cost of sales
- Client Support
- Fundraising & Marketing
- Administrative
- Depreciation
- Finance Cost
- Other Operating Costs



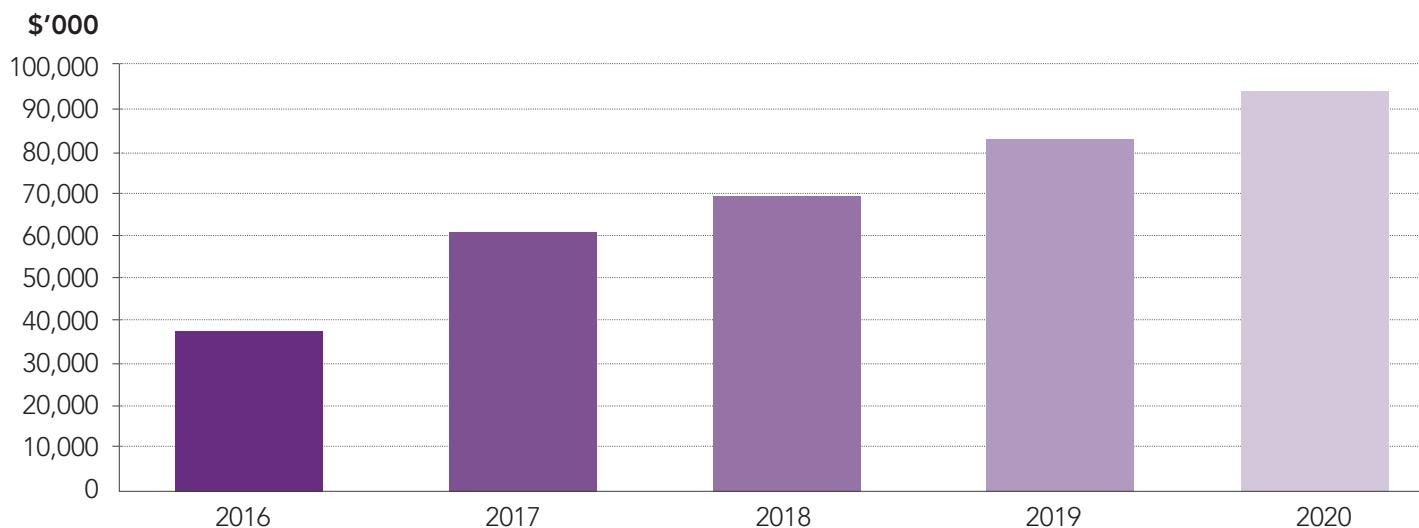
## REVENUE



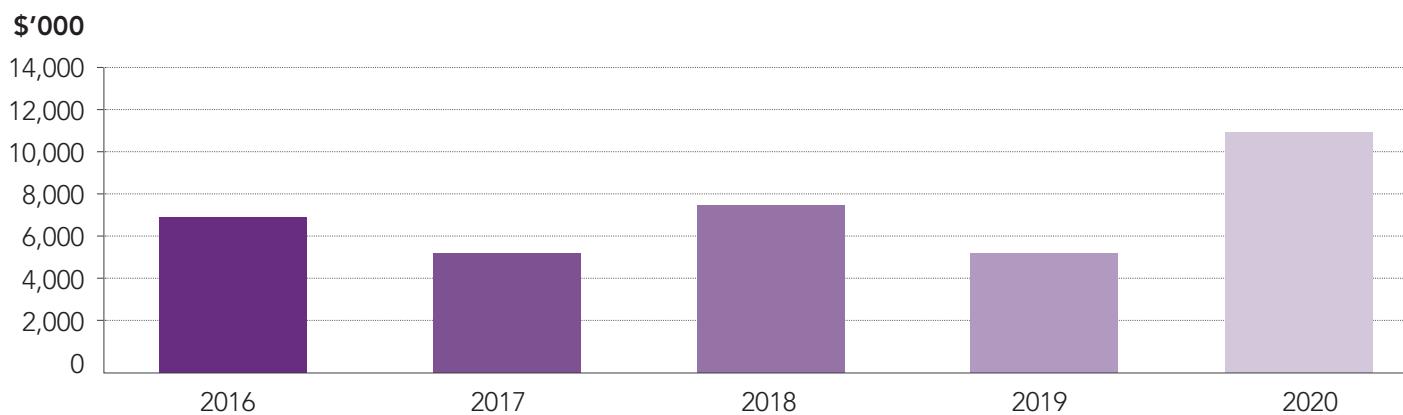
# FINANCIAL PERFORMANCE

For the year ending 30 June 2020

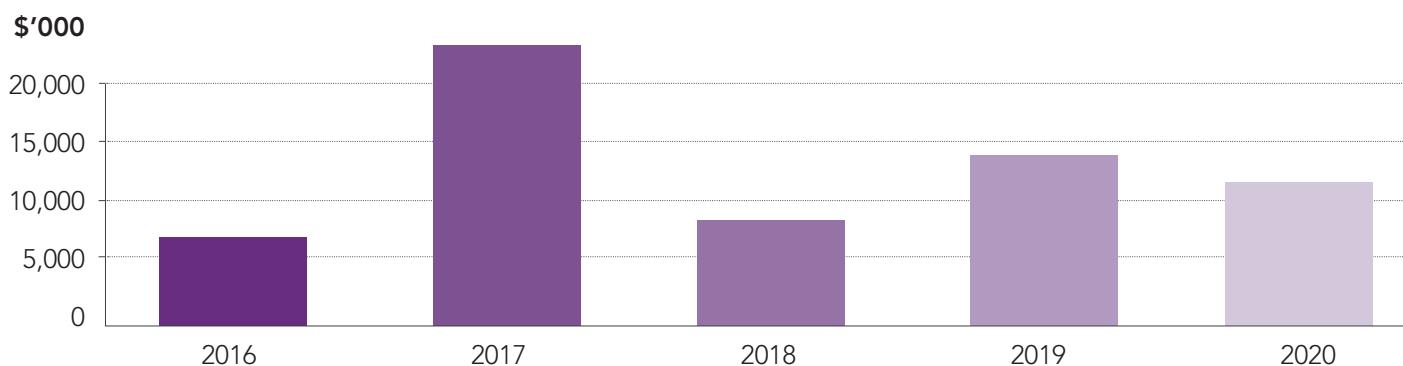
## NET ASSETS



## OPERATING SURPLUS (EXCLUDES CAPITAL GRANTS, MERGERS AND REVALUATIONS)



## SURPLUS ATTRIBUTABLE TO MEMBERS



# FINANCIAL PERFORMANCE

## STATEMENT OF PROFIT OR LOSS & OTHER COMPREHENSIVE INCOME

For the year ending 30 June 2020

	2020 \$	2019 \$
<b>Income</b>		
Government Funding (ADHC/DSS)	6,916,034	7,395,890
Service Fees (NDIS)	94,638,692	66,989,741
Sale of Goods	11,065,797	11,105,905
Rental Income	1,715,208	1,614,612
Fundraising	1,555,842	1,645,035
Other	12,977,549	2,301,145
<b>Revenue</b>	<b>128,869,122</b>	<b>91,052,328</b>
Cost of Sales	85,094,046	59,202,182
<b>Gross Profit</b>	<b>43,775,076</b>	<b>31,850,146</b>
Other Revenue	396,453	4,025,847
<b>Total</b>	<b>44,171,529</b>	<b>35,875,993</b>
EXPENSES		
Client/Program support expense	527,701	736,456
Fundraising expense	383,671	323,949
Communications & IT expense	1,016,816	973,354
Occupancy expense	3,452,306	3,978,445
Marketing expense	1,100,168	1,249,295
Administrative expense	11,014,359	8,964,877
Other operating expense	9,633,040	6,560,027
Finance expense	1,024,193	1,083,197
Depreciation	4,538,950	2,511,431
<b>Total expenses</b>	<b>32,691,204</b>	<b>26,381,031</b>
<b>Operating Profit</b>	<b>11,480,325</b>	<b>9,494,962</b>
<b>Other comprehensive income for the year</b>	<b>-</b>	<b>4,051,800</b>
<b>Surplus for the year attributable to the members of Australian Foundation for Disability</b>	<b>11,480,325</b>	<b>13,546,762</b>

## STATEMENT OF FINANCIAL POSITION

For the year ending 30 June 2020

	2020	2019
	\$	\$
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and cash equivalents	541,643	415,381
Trade and other receivables	10,029,286	8,892,112
Inventories	561,480	475,308
Other Assets	1,232,745	823,894
<b>Total Current Assets</b>	<b>12,365,154</b>	<b>10,606,695</b>
<b>NON CURRENT ASSETS</b>		
Investment property	29,566,154	28,840,000
Property, plant & equipment	91,095,343	79,237,808
Right of use asset	11,421,915	-
Intangible assets	130,000	130,000
<b>Total Non Current Assets</b>	<b>132,213,412</b>	<b>108,207,808</b>
<b>Total Assets</b>	<b>144,578,566</b>	<b>118,814,503</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Trade and other payables	11,708,914	3,828,057
Borrowings	224,938	224,698
Employee benefits	3,525,061	2,667,572
<b>Total Current Liabilities</b>	<b>16,794,673</b>	<b>6,720,327</b>
<b>NON CURRENT LIABILITIES</b>		
Borrowings	21,533,395	27,843,635
Employee benefits	1,280,389	1,172,020
<b>Total Non Current Liabilities</b>	<b>33,225,047</b>	<b>29,015,655</b>
<b>Total Liabilities</b>	<b>50,019,720</b>	<b>35,735,982</b>
<b>Net Assets</b>	<b>94,558,846</b>	<b>83,078,521</b>
<b>EQUITY</b>		
Reserves	23,369,839	23,369,839
Retained surpluses	71,189,007	59,708,682
<b>Total Equity</b>	<b>94,558,846</b>	<b>83,078,521</b>

# FINANCIAL PERFORMANCE



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[www.bdo.com.au](http://www.bdo.com.au)

Level 11, 1 Margaret St  
Sydney NSW 2000  
Australia

## DECLARATION OF INDEPENDENCE BY KIERAN GOULD TO THE DIRECTORS OF AUSTRALIAN FOUNDATION FOR DISABILITY

As lead auditor of Australian Foundation for Disability for the year ended 30 June 2020, I declare that, to the best of my knowledge and belief, there have been no contraventions of any applicable code of professional conduct in relation to the audit.

A handwritten signature in blue ink that reads 'Kieran Gould'.

**Kieran Gould**  
Director

**BDO Audit Pty Ltd**

Minchinbury, 16 September 2020



In preparing the financial report, the directors are responsible for assessing the registered entity'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 directors either intend to liquidate the registered entity or to cease operations, or has no realistic alternative but to do so.

The directors of the registered entity are responsible for overseeing the registered entity's financial reporting process.

#### **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 the 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 (<http://www.auasb.gov.au/Home.aspx>) at:

[http://www.auasb.gov.au/auditors\\_responsibilities/ar4.pdf](http://www.auasb.gov.au/auditors_responsibilities/ar4.pdf).

This description forms part of our auditor's report.

#### **Report pursuant to the *Charitable Fundraising Act 1991***

We also report that:

- (a) the financial statements show a true and fair view of the financial result of fundraising appeals conducted during the year;
- (b) the accounting and associated records have been properly kept during the year in accordance with the *Charitable Fundraising Act 1991* and the Regulations;
- (c) money received as a result of fundraising appeals conducted during the year has been properly accounted for and applied in accordance with the *Charitable Fundraising Act 1991* and the Regulations; and
- (d) at the date of this report, there are reasonable grounds to believe that the company will be able to pay its debts as and when they fall due.

**BDO Audit Pty Ltd**

*BDO  
Kieran Gould*

**Kieran Gould**  
Director

Minchinbury, 16 September 2020

# GLOSSARY

<b>A</b>	
<b>ADE</b>	Australian Disability Enterprise: employment for people with a disability.
<b>Afford</b>	Australian Foundation for Disability.
<b>Afford Getaways</b>	Travel program for Afford clients.
<b>Allied Health</b>	A team of healthcare providers made up of Psychologists, Speech Pathologists and Occupational Therapists.
<b>Afford Care</b>	Afford Care is a collaborative initiative which aims to support people living with disability to access services, even if those people have not signed their services with Afford.
<b>Afford Lifestyle</b>	Supported Accommodation at Afford are about so much more than bricks and mortar, it's about supporting residents to enjoy an amazing lifestyle, the Afford Lifestyle. Afford go above and beyond to support residents to live a life they love.
<b>C</b>	
<b>Carer Support</b>	A program for carers to meet other carers and form friendships in a relaxed and welcoming environment.
<b>Cherrywood Raffles</b>	A major fundraising initiative to help raise money for Afford services.
<b>Chief Executive Officer</b>	Responsible for the day-to-day management of Afford.
<b>Client</b>	Customer of Afford.
<b>Club Afford</b>	A membership based social group that promotes fun and exploration of communities through our engaging programs.
<b>Coronavirus (COVID-19)</b>	Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered Coronavirus. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness.
<b>D</b>	
<b>Day Programs</b>	Afford Day Programs are hubs of activity where clients are supported and encouraged to learn new skills, find creative ways to express themselves and keep active.
<b>DES</b>	Disability Employment Services: assist people to find and keep work in the open labour market.
<b>E</b>	
<b>Employer of Choice</b>	An employer that offers a work culture and workplace that attracts and retains employees.
<b>ELMO</b>	e-Learning system offering staff training.

<b>Ex-gratia</b>	A payment made by an employer where there is no contractual obligation to do so.
<b>J</b>	
<b>JobKeeper</b>	The JobKeeper Payment scheme is a temporary subsidy from the Australian Government for businesses significantly affected by Coronavirus (COVID-19).
<b>K</b>	
<b>Key Word Signs</b>	Signs made with hands that represent a key word of a sentence to support communications. The technique is used by people with communication difficulties.
<b>N</b>	
<b>NDIA</b>	National Disability Insurance Agency: responsible for overseeing the NDIS.
<b>NDIS</b>	National Disability Insurance Scheme: an Australian Government program that provides funding for supports and services for Australians under 65 years of age, who have permanent and significant disability.
<b>R</b>	
<b>Short Term Accommodation (Respite)</b>	Quality care in modern and fully accessible homes, in the company of like minded housemates. Stays are short often for a day, overnight, a weekend, a holiday, or for longer periods.
<b>S</b>	
<b>Supported Accommodation (Group Homes)</b>	Purpose built accessible homes with 24 hour assistance.
<b>Supported Independent Living</b>	Shared living arrangements designed to support residents as they develop their independence and engage in a variety of activities and programs through our whole-of-life approach to accommodation supports.
<b>Support Coordinators</b>	Afford employees available to support families through the NDIS plan, helping identify goals and working together to decide how best to use their funding.
<b>SLES</b>	School Leaver Employment Support.
<b>Strategic Plan</b>	A guiding document that sets goals for the organisation to achieve over a 3-year period.
<b>T</b>	
<b>Transition to Work Program</b>	A program designed to support school leavers transition to employment.
<b>Telecare</b>	A contact-free and virtual method of delivering disability supports to individuals across Australia who need continued access to essential care from Allied Health professionals for overall health and mental wellbeing.

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For more information on all supports offered by the Australian Foundation for Disability (Afford) call **1300 233 673** or visit [www.afford.com.au](http://www.afford.com.au)



**1300 233 673**

**[www.afford.com.au](http://www.afford.com.au)**

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**VIC HEAD OFFICE**

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Frankston VIC 3199



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