

# 2022/23 Annual Report



The Australian Foundation for Disability acknowledges the Aboriginal and Torres Strait Islander Peoples as the Traditional Custodians of Country throughout Australia and their deep connections to land, sea, and community.

# About the Australian Foundation for Disability

The Australian Foundation for Disability (Afford) is a company limited by guarantee and is a charity and not-for-profit service provider registered as a Public Benevolent Institution (PBI) and with the Australian Charities and Not-for-profits Commission (ACNC). At Afford, we provide disability and employment services across Australia to support people to live the lives they want to and achieve their personal ambitions. We take a rights-based approach to service delivery and engagement, that puts our clients at the centre of everything we do.

## Mission

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

## Vision

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

## Values

Integrity, Cooperation, Empathy, Respect and Excellence.

## ABN and ACN

Australian Business Number (ABN): 99 000 112 729  
Australian Company Number (ACN): 000 112 729

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### On the cover

Afford's Learning and Development strategy has been a key achievement this year.



# A word from our Chair



## A new vision

The 2022/23 year has seen disability services under the spotlight in so many ways.

The Australian Government has committed to investing in reforming the National Disability Insurance Agency and has commenced with new leadership following the appointment of Kurt Fearnley as Chair and Rebecca Falkingham as Chief Executive Officer. The Government is also undertaking its review of the National Disability Insurance Scheme.

The Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability continued this year and in March 2023, released its final report outlining 29 findings on Afford as a case study at Public Hearing 23. Afford's Chief Executive Officer, Jo Toohey, also spoke at Public Hearing 32 on matters related to disability services providers specifically regarding governance and workforce.

Afford accepted and acknowledged full responsibility, as well as the final judgement and penalty, in the case against us at the Federal Court of Australia.

Our Annual Report for the 2022/23 year conveys the message of an organisation transformed from the one that has had to answer for the historical matters referenced

above. We have, in the 12 months this report represents, made substantial changes to our governance, leadership, policies, procedures and practice. It has been during this transformation that I became the Chair of the Board of Directors of this organisation – and it is one that I proudly stand in front of as I see us poised for the development of a new strategy, innovative approaches to client service and ongoing investment in our continuous improvement program, technology and systems, and our learning and development.

Our 2022/23 has been a year of evolution, rediscovery and positive, transformational change at Afford and we are ready for a year ahead where we will realise a refreshed and focused vision in the service of people with disability.

**Carol Bryant**  
Chair

# A word from our CEO



## A year of transformation

The 2022/23 year has been a reflective and transformative time for Afford. We have made substantial and deliberate changes to our policies, procedures, practice and culture at Afford. We are seeing the positive impact of those changes coming to life for all our stakeholders.

Some of the changes we have made have involved challenging choices. Notably, we made the decision to exit Western Australia and to cease providing Allied Health services. Choices like these are never taken lightly by any organisation, and they were not taken lightly by Afford. We are steadfastly committed to providing quality offerings that are fit-for-purpose today, and into the future, for our clients. We needed to make these decisions to ensure we could focus on critical technological quality and safeguarding, program development, and learning and development. I am grateful for the grace with which this decision was embraced by our clients, families and our employees.

This year I am proud of the way in which we have consulted widely with our clients and families to establish a rigorous Voice of Customer program, ensuring our clients have meaningful channels to be heard for action to be taken on feedback provided.

Afford's commitment to quality and safeguarding has been demonstrated in the past 12 months with an overhaul of our

governance, policies, procedures and risk management. Rigorous management, organisation-wide learning and development, and the creation of best practice frameworks have been the focus for all employees this year. Our Learning and Development team has developed Afford's first strategic and integrated learning and development vision, framework and digital platform. We see this as a cornerstone to our future as an innovative, quality-focused, rights-led and knowledge-rich organisation.

We are embracing the future and rediscovering who we are and what we do through Project Rediscovery: a program of work that integrates insights, review, strategy and planning for our purpose, values, behaviours and our brand, and will define – together with our organisational strategy to be activated in 2024 – who we will be in the future.

'Who we will be' is about essence and belief. I know our directors, our leaders, our employees and our valued clients and families embody that essence and feel a strong connection to this belief. I am so proud and thankful to have worked with all these people to reshape Afford over the past year and I am excited about what we are going to build together in 2024.

**Joanne Toohey**  
Chief Executive Officer





## Highlights

One of Afford's key advancements this year was to invest in becoming a learning organisation with and for our clients. These two stories capture our new learning and development strategy in action.

### In Victoria: Star quality goals

Carol, an Afford client who lives in one of our Supported Independent Living (SIL) homes, participated in the development of our Learning and Development Induction video. The video is part of the onboarding process for all Afford employees and centres on the stories of our clients to ensure that everyone working for the organisation understands that a 'client first' philosophy is core to how we operate.

Carol shared her story of how she loves to cook, and why she loves to cook. Her father was a cook in the army, so it's always been a big part of her life. When Carol moved into her SIL home in Victoria, adjustments were made to the kitchen to ensure she could

enjoy her passion for cooking. The stove, benches and kitchen sink were lowered to her height.

"Afford made me see that I'm worth what I am. I feel safer in this place than I ever have," said Carol, who has been an Afford client since 2021. Carol has also enjoyed going sightseeing this year, including an adventure to Mornington Peninsula.

Carol thinks that being invited to participate in the learning and development video, and then supported to talk on camera, has helped her communicate more with others in her everyday life. "It's given me more confidence again. I thought I might make mistakes. But when they showed me the video, I didn't make mistakes. It's made me feel a lot better about myself," she said.

### In Victoria and New South Wales: Graduate glory

Supported employees who work for Afford in New South Wales and Victoria completed qualifications this year as part of the organisation's broader learning and development program.

In partnership with BSI Learning and supported by the NSW Department of Education, 18 employees who live with disability and work at Afford's Minchinbury, Prestons, Marrickville and Ingleburn sites completed a Certificate III in Process Manufacturing.

The graduates were celebrated at the Liverpool Catholic Club at a ceremony attended by friends and family, as well as VIP guests including Ms Anne Stanley, Federal Member for Werriwa, Afford's Board of Directors and Executive Leadership Team.

Graduates were also celebrated in Victoria, with employees from Afford's Carrum Downs site completing their Access to Vocational Pathways course with a focus on improving key skills like reading, writing, speaking, and basic math. The graduates were mainly following the Australian Core Skills Framework (ACSF) Level 1, a program managed through the Learning and Development department in partnership with BSI Learning.





# Evolution

Transformative change has taken place at Afford over the past 12 months. Organisation-wide change management commenced with the appointment of a new Executive Leadership Team and Senior Leadership in place in 2022, and was then put into play with the advancement of a Business Improvement Plan over the course of the 2022/23 year.

Afford has focused on the review, governance, strategies, frameworks and implementation of practice in the areas of:

- Leadership, management and quality talent
- Employee engagement and internal communication
- Quality, safety and practice
- Learning and development
- Human rights
- Service delivery sites
- Continuous improvement processes
- Client engagement, communication, advocacy and feedback
- Best practice governance and frameworks.



The organisation had commenced its review and action across all 29 recommendations outlined in the final report about Afford (public hearing 23) from the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability. We were able to provide qualified reassurances to the Royal Commission of our pre-emptive progress in line with the recommendations and will continue to strive for continuous improvement in line with those recommendations. Afford has publicly acknowledged, recognised and supported the outcomes of the Royal Commission and will continue to work across the sector to make positive changes in accordance with the Commission's findings.

## Leadership, management and quality talent



Over the course of the 2022/23 year, Afford appointed a new Executive Leadership Team, Senior Leadership Team, specialist managers and teams across all departments. We have invested in hiring exceptional talent with the expectation clearly set to deliver exceptional results for our clients.

The Executive Leadership and Senior Leadership teams collectively bring decades of experience across the human services sector both in the not-for-profit and for-profit space. In February 2023, there were significant changes to the Board of Directors at Afford with the resignation

of three members and the appointment of a new Chair, Carol Bryant, who brings qualifications and experience in psychology, nursing and education as well previously being the Chief Executive Officer at Westmead Private Hospital and Macquarie University Hospital.

From February to March 2023, all Afford employees participated in the organisation's inaugural Gallup Q12 Employee Engagement survey, which aims to establish a baseline of employee engagement across 12 key indicators. The Gallup Q12 employee engagement program measures organisations across all sectors and is internationally benchmarked. Afford's overall score for 2023 was 3.84 out of a total possible score of 5. At the conclusion of the financial year, all teams were engaging in action planning to improve in key areas identified through the survey. As a support to



leaders through the program, all executive leaders and senior leaders participated in the Gallup CliftonStrengths analysis.

Afford's talent team has been highly successful in attracting, securing and retaining great employees across all areas of the organisation over the past year despite being faced with significant sector workforce shortages. Hiring timeframes have been reduced by more than 70 per cent and the team has been instrumental in the appointment of more than 59 specialist team members to key roles in 12 months.

Leaders at Afford are hired with a strong focus on their commitment to ethical Environmental, Social and Governance principles. The leadership team has championed new policies including the organisation's Code of Conduct, Modern Slavery and Diversity and Inclusion policies in the past 12 months.

## Employee engagement and internal communications



Afford established a Communications Working Group in the 2022/23 year to ensure transparency, visibility and a coordinated approach

to engagement and communications across the organisation. The organisation's intranet was restructured to enable clear wayfinding for information and key news across all departments, with empowerment and training provided to a content manager in each team – ensuring a 'ground up' approach to knowledge sharing.

In addition to engagement through Gallup Q12, employees now actively share news on Workplace by Meta, receive a weekly internal email newsletter called The Scoop and participate in Afford Talks, which is a monthly program of Q&A format news and knowledge forums on key topic areas of relevance to the whole organisation.

A policy and change communications toolkit has been instrumental in ensuring transformations in the quality and practice space, and service delivery team, have been shared, understood and adopted effectively. Afford also launched its Afford News magazine in the 2022/23 financial year.

## Quality, safety and practice



Afford has committed to exceeding its quality, safety and practice requirements as outlined in the NDIS Practice Standards. Our practice

frameworks ensure mandatory compliance is achieved in addition to delivering positive outcomes and experiences for our clients. We have established frameworks and processes with measurable performance indicators when it comes to person-centred, rights-based, evidence-led approaches to client supports.

In the past 12 months Afford has advanced its quality, safety and practice standards immensely. We have developed and implemented more than 140 policies, each with related procedures in addition to transforming our incident management reporting and management processes. To ensure our policies and incident



management is activated effectively, Afford introduced a rigorous framework for quality management, including a self-assessment and audits program.

We also commenced the development of our safeguarding framework based on the United Nations Convention on the Rights of Persons with Disabilities.

## Learning and development leads to continuous improvement



Afford developed its first integrated Learning and Development Strategy this year. The strategy was developed in consultation

with all departments and teams. Established with a clear vision to guide Afford through two years of transformational change, the strategy has a focus on strengthening workforce skills, engagement and connection.

The goals of the strategy and framework are to: enhance client and family experiences that result in positive outcomes; meet

and exceed compliance requirements for the National Disability Insurance Scheme (NDIS) and to ensure the highest standards of client support; challenge everyone at Afford to continuously improve and innovate; recognise the diversity of our employees' and their respective learning styles, locations, culture, expertise, technology literacy and access, and the variety of our roles.

By making learning and development a key focus at Afford as we have transformed, we have acknowledged that our sector hasn't always set high qualification standards or expectations when it comes to knowledge, training and education. Our strategy aims to make positive change in this space and create a place of work where people learn, succeed and thrive.

A core component of Afford's Learning and Development Strategy has been the provision of 24/7 digital learning to facilitate a 'learn anywhere, anytime' approach with a balance of structured, coaching and self-directed learning provided to all employees and their professional development goals. We have developed an online Learning and Development hub, housed on our intranet: Afford Central. We also commenced





developing education partnerships in the space of vocational learning, coaching and mentoring and will continue to expand this network in the 2023/24 year. Learning and Development is now intertwined with Afford's commitment to quality, safety, customer experience and continuous improvement.

## Human Rights



Afford now has a Human Rights Policy and has also developed a policy on violence, abuse, neglect, exploitation and discrimination (VANED). Afford has a zero tolerance stance on any breach in relation to its VANED policy.

In the final month of the 2022/23 financial year, Afford convened its first ever Human Rights Advocate Group. Comprised of Afford clients and employees who live with disability and those that do not live with disability, the group will work collaboratively to advocate for greater understanding, shared principles and rights-led practice and codes of behaviour at Afford and in the community.



The Human Rights Advocate Group has been established to engage the organisation and community with a month-by-month program centred on the United Nations Convention on the Rights of Persons with Disabilities.

## Service delivery sites



In this reporting year, Afford undertook a thorough review of its properties where services are delivered to clients. The review revealed that some sites were in areas that were either inaccessible, isolated from community amenity, not fit-for-purpose or not in areas of greatest need. Afford has taken decisive steps to consolidate where it operates, providing clients with upgraded offerings in terms of spaces where community services and Supported Independent Living accommodation is provided.

In this reporting year, Afford commenced mapping of connectivity and digital architecture requirements to support clients to build relationships, find opportunities in



life and work, be included and get access to services. Further to Afford's commitment to developing leadership across the organisation more broadly, a professional property services and management team has been established.

## Client experience and Voice of Customer



Last but most certainly not least, our clients have been engaged with our executive leadership team over the past 12 months in a state-by-state roadshow of engagement forums. Afford has openly sought direct feedback from clients, families and carers through discussion forums and surveys. Work underway as part of Afford's Project Rediscovery ensured insights were gathered

through focus groups and key priority areas for improvement and changes to client experiences were documented rigorously.

Benchmarks and measures have been established including: Net Promoter Score (NPS), Customer Satisfaction Score (CSAT), Customer Effort Score (CES) and tracking of customer expectations.

We have established our Voice of Customer and Client Advocacy programs and appointed a practice lead to drive these initiatives into the 2023/24 year.



# Rediscovery

Over the past year Afford has been undertaking a project of Rediscovery. This is a program of work that has helped to inform the future direction and brand of Afford. We have taken a holistic and co-designed approach to uncovering and informing an inspiring new direction for our organisation and brand – from our logo, right through to our purpose and our values. This is all being done so that we can build even stronger connections with each other, our clients, and communities.

Rediscovery for  
Afford means shaping  
who we are, what we do  
and how we do it to  
make positive changes.

We have a rich history that goes back 75 years, and we are looking to build on this to do even better in the future. Rediscovery for Afford means shaping who we are, what we do and how we do it to make positive changes and to continue putting our clients and their goals at the centre of everything we do.

We have been consulting our clients, families, other disability services sector leaders, our employees and the community to shape our future. We have asked more than 150 people to tell us what they expect from their disability services provider, what is missing, how they want to feel as a result of the service they get. It has been incredible to have many of our clients and families working with us directly, attending our Rediscovery design workshops and openly providing their insights and perspectives so we can create a better Afford for the future.

We are a purpose-led organisation – so our values are vitally important. We have reviewed our values and brand position. All of this will shape our promise to the community, our sector, our clients and their families and friends, and our employees. Our brand will look different when we're done, and we will have a reinvigorated take on how we communicate with and engage the community.

We look forward to sharing our rediscovered future of Afford and showcasing our future organisation's purpose, values, beliefs, personality, and brand in the very near future.





# Afford in numbers

2022-23

## Where we service

In May 2023, Afford made the difficult decision to exit Allied Health services, all service offerings in Western Australia and to consolidate some of the properties we were operating across New South Wales, Queensland Victoria and South Australia with a view to focusing on the provision of high-quality accommodation and community services for people with disability. The numbers indicated here represent Afford's service delivery locations from 1 July 2022 to mid-May 2023.



## Diversity

61.3% Part-time  
17% Full-time  
21.2% Casual  
21.7% Supported employees

42.4%

Male



57.6%

Female

## Clients



**185**  
Supported Independent Living



**1,314**  
Community Services

**57**

Short Term Accommodation



**351**  
Support Coordination



**391**  
Supported Employees



**249** Allied Health



**23** School Leaver Employment Supports



**828** Disability Employment Services

=

**2,968**  
Total clients

\*Many of Afford's clients are participants in multiple services.

## Employees and employee engagement

**235**

New employees

**24.86%**

Employee turnover

**83.2%**

Employee retention

**3.84**

Gallup Q12 engagement score

**1,942**

Total employees



# Client goals are our goals

Throughout the 2022/23 year, Afford has celebrated with our clients as they achieve their goals in terms of independent living, pursuing their passions, connecting with the community, and achieving in learning and work. Here are some of the highlights:

## In New South Wales:

### Mark is rocking his goals

Mark lives at one of Afford's Supported Independent Living homes in Penrith, a suburb in Sydney's west. He has been a devoted Elton John fan for a long time. Mark has many goals and enjoying some live music and community connection are some of them. When Mark learned about the Rocket Man's planned world tour, that it would be his last tour and that Elton John would be performing in Australia, he was excited.

The final tour for Elton John was called Farewell Yellow Brick Road. It started in September 2018, was interrupted by the global pandemic, but then finished in July 2023. Elton John performed at more than 300 concerts worldwide as part of the tour, including concerts in Sydney and Melbourne.

Mark got tickets to one of the Sydney performances in January 2023 at Allianz Stadium. He was supported to attend the



concert with Afford lifestyle assistant, Nancy. They had dinner at a restaurant before the show, and Mark bought official Elton John merchandise at the concert so he would always remember the experience.

Mark had a great time! His seats were upgraded and he sang along to all his favourite songs. Mark rated the night a "ten out of ten!"

## In New South Wales:

### Getting a move on fitness goals and healthy eating

The team of clients and Lifestyle Assistants at Afford's Blacktown Community Service in Sydney have been working towards a goal of exercising more. Every day for the past

year, the program kicks off with a 10-minute Zumba class and dance off. The Zumba is followed by an obstacle course

"We've been getting great feedback from families, and participants are enjoying the fitness program so much that some of them have requested to lead a session. They love working together as a team," said Jacinta Antwi-Boasiako, Senior Lifestyle Assistant.



"We've been getting great feedback from families, and participants are enjoying the fitness program..."

— Jacinta Antwi-Boasiako,  
Senior Lifestyle Assistant

At the Jamisontown Community Centre in Sydney, clients and employees have agreed that they want to commit to healthier eating and work towards their nutrition goals together. The community have established a friendly competition and reward system. The winner gets a certificate.

"Since starting to do this, clients have, been bringing healthier food and their drink bottles to make sure they can take home the win. They're even displaying their certificates in their rooms at home for everyone to see," said Leonie Pearson, Community Service Manager.

Over at one of Afford's Supported Independent Living homes in Glen Alpine, health and wellbeing is also the focus of housemates Amanda, Bianca and Joanne.



The residents have decided to work out regularly in the gym they have created in their home. The three women have been living together for the past five years and this year, their friendship and connection has deepened around the shared focus of getting fit.

Together, the residents have pooled resources to set up an exercise bike, treadmill, exercise ball, punching ball and floor mats. Their daily workout is core to their wellbeing and health goals, and they motivate each other to keep achieving these goals with the support of the Afford team.



## In Queensland:

### Sidoney and Blake get ready to leave school

School Leaver Employment Supports (SLES) are available to young people living with disability as they are in their final years of school and in the immediate years after they leave school.

SLES services get young people prepared for the world of work, and ready to commence their job search and the process of applying for work. Real life work experience is a big part of achieving young people's goals through SLES.

At Afford's SLES service in Caboulture, Queensland, Sidoney was supported to volunteer at Abbey Museum. The Abbey Museum has an incredible collection of artefacts from the UK and Europe going back to the Bronze and Iron Ages, the Roman Empire and Medieval Europe. Sidoney volunteered to create medieval



shields for school students to decorate as part of their visit to the museum on excursions.

The museum placement is one of many work experience Sidoney has completed to get ready for the world of work. She has also worked at a butterfly farm. Blake is also an Afford SLES client in Queensland and he has been working on his public transport skills so that when he is ready to start work, he can independently travel.

## In Queensland:

### Kicking goals

Friendships and enjoying sport were two life goals achieved for Afford's Queensland clients this year. Twenty-five clients participated in the National Rugby League (NRL)'s Magic Round in May 2023 as a result of our partnership with Heroes With Ability. The day program included a Brisbane Broncos' closed training session at Suncorp Stadium in Brisbane followed by watching the game live, which was a treat for clients who had never been to an NRL match before.

## In South Australia:

### Zara is making connections

Zara signed up to be an Afford client in June 2021. When she commenced with Afford, her goals were to improve her health, increase her community participation and to develop life and social skills. Zara moved Afford's Supported Independent Living home in Mawson Lakes, South Australia,



and started to participate in community activities through the Holden Hill Community Service three days each week.

In the past year, Zara has improved her social connections and communication skills, and participates in activities. Her wellbeing, physical and mental health has improved. Zara's support team have shared with her permission that her doctor is happy with her progress and has noted an increase in her mobility. Her family have noticed her happiness. When asked what she enjoys about going to Holden Hill, Zara replied, "we will walk. We do colouring. Cooking."

During a recent National Disability Insurance Scheme (NDIS) plan review, Zara's support coordination funding model was changed from specialist to standard, as she no longer needs such intensive support. Plus, her core NDIS funding was increased to allow for more community access participation.

Zara's goals for the future include further improvements in her health, increased community participation, and working more on her mobility. Her progress shows the positive impact of individualised support and meaningful community connections.





# Finance report



Afford had a challenging year in 2023, reporting a net deficit of \$17,061,195 (in 2022 we reported a surplus of \$780,162). It was a difficult financial year for the company as it continues on its path to recovery from compounding issues of the global pandemic, subsequent income and talent shortages, leadership transition, transformational change and appearances at the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability.

The Directors continue to work closely and transparently with regulatory and other government bodies accepting full accountability in these matters.

The financial results for the year reflect a difficult operating landscape. Afford continues to invest in the ongoing rebuild and transformation of the organisation, with a comprehensive review of its services and operations finalised during the year. As a result of this review, Afford ceased its services in Western Australia and discontinued Allied Health related services. Several sites that were not actively used for the provision of services have been repurposed for alternate use or divested.

During the year, the Directors approved a non-core asset divestment plan to unlock capital tied in properties, with a view to reduce external borrowings.

This includes the consolidation of factories (from four to two factories) and the sale of a significant site in western Sydney, New South Wales. The assets divestment and consolidation plan is progressing well and the Company plans to reduce its external borrowings significantly in the next 12 months.

The Company's financial position remains strong with an overall net asset position of \$119.1 million. The Board is currently in the process of chartering a future strategy for the organisation beyond 2023 and is considering several measures that will further strengthen the Company's net current asset positions and operating cashflow.

## Profit and loss

in AUD	FY23	FY22
Revenue from continuing operations	\$141,823,935	\$146,308,434
Operating expenses from continuing operations	(\$158,885,130)	(\$146,707,383)
	<b>(\$17,061,195)</b>	<b>(\$398,949)</b>
Government grants and subsidies including Jobkeeper/Jobsaver	—	\$1,388,300
Loss for the year from discontinued operations	—	(\$209,189)

<b>(DEFICIT)/SURPLUS FOR THE YEAR</b>	<b>(17,061,195)</b>	<b>780,162</b>
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## Balance sheet

in AUD	FY23	FY22
<b>ASSETS</b>		
Current assets	\$45,895,384	\$12,058,642
Non-current assets	\$150,978,107	\$193,998,257
<b>Total Assets</b>	<b>\$196,873,491</b>	<b>\$206,056,899</b>

<b>LIABILITIES</b>		
Current liabilities	\$57,239,013	\$49,845,262
Non-current liabilities	\$20,502,524	\$24,411,562
<b>Total Assets</b>	<b>\$77,741,537</b>	<b>\$74,256,824</b>

<b>NET ASSETS</b>	<b>\$119,131,954</b>	<b>\$131,800,075</b>
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# Donors and partners

Afford acknowledges the generosity of its grant funders, donors and partners for the 2022/23 financial year.

As a for purpose, not-for-profit organisation and registered charity, Afford has responsibly and transparently communicated the purpose and expenditure of all grants in addition to the contributions for funded projects. We welcome the opportunity to do this in this report and to thank all supporters of our mission, vision and purpose.



Afford has also continued its partnership with Heroes With Ability this year, investing \$250,000 in the provision of health, wellbeing, sports and social connection programs. Heroes With Ability is a registered charity that promotes, educates and inspires communities on health and wellbeing, social inclusion, and community awareness for people with physical and intellectual disability.

Heroes With Ability provides unique experiences for Afford clients to participate in sport activity days, special gala days, to attend sporting fixtures and to meet and be inspired by elite athletes.

## Grant support in New South Wales

### Community Building Partnerships 2020

**Grant amount:** \$32,841.00

**Total project value:** \$36,125.10 (incl. GST)

**Impact:** Driving simulator, Magical Indoor Sensory Garden (sensory equipment for calming area, which consists of sensory mat and equipment with installation) for Mount Druitt Community Services.

**Acquittal date:** 14 November 2022

### Community Building Partnerships 2020

**Grant amount:** \$38,000.00 with Afford contribution of \$2,000.00

**Total project value:** \$44,000.00 (incl. GST)

**Impact:** Creation of a sensory space, pergola, carport and sensory garden at Afford's Green Valley Supported Independent Living site.

**Acquittal date:** 21 November 2022

### NSW Communities and Justice

**Grant amount:** \$50,000.00

**Total project value:** \$22,903.00 (incl. GST) (\$32,096.27 not used and returned to funder)

**Impact:** Reducing social isolation for older people living with disability through the provision of social activities, iPads and laptops to increase digital access to services. Technology improvements were provided to Supported Independent Living homes at St Andrews, Mt Annan, Dolphin Cove and South Windsor as well as Rouse Hill, Camperdown and Canley Vale community services. Access to arts and crafts shows were provided to Penrith supported independent living clients.

**Acquittal date:** 23 January 2023

### Federation of Ethnic Communities' Councils Of Australia (FECCA)

**Grant amount:** \$27,272.72

**Total project value:** \$26,855.75 (incl. GST)  
(\$3,144.25 including GST not used and returned to funder)

**Impact:** Live information sessions conducted by Dr Ghalib Al Bakri for Culturally and Linguistically Diverse community members at Afford's Disability Employment Services (DES) sites in Bankstown, Belmore, Blacktown, Fairfield, the Inner West and Liverpool. The purpose was to raise awareness about COVID vaccinations and COVID safety. The event was also streamed with other DES offices in Blacktown, Fairfield, Liverpool and the Australian Disability Enterprise in Marrickville.

**Acquittal date:** 27 January 2023



## Stronger Communities Programme Round 7

**Grant amount:** \$20,000.00 with Afford contribution of \$2,000.00  
**Total project value:** \$22,005.31  
**Impact:** Change bed and ceiling hoist installed at Mount Druitt Community Services site.  
**Acquittal date:** 19 May 2023

## Community Building Partnerships 2021

**Grant amount:** \$29,680.00 with Afford contribution of \$2,000.00  
**Total project value:** \$34,840.99 (incl. GST)  
**Impact:** Sensory massage chairs and smartboard installed at Liverpool Disability Employment Services.  
**Acquittal date:** 21 June 2023

## Grant support in Queensland

### Community Grants and Partnerships – Moreton Bay Council

**Grant amount:** \$1,818.00  
**Total project value:** \$2,000.00 (incl. GST)  
**Impact:** Installation of an in-home gym for clients at College Court supported independent living.  
**Acquittal date:** 16 August 2022

## Donors

Afford has received direct support from the following generous donors in the 2022/23 financial year:

- The estate of Anita McKenzie – \$128,440.37.

## Our commitments

Afford is a purpose-led, not-for-profit organisation. Our Code of Conduct defines our values in action and we are committed to ending Modern Slavery as outlined in our Modern Slavery Policy. Both documents are publicly communicated on our website: [afford.com.au/about/publications/](https://afford.com.au/about/publications/)

We are a registered charity with the Australian Charities and Not-for-profits Commission and we are also a registered NDIS and Disability Employment Services (DES) provider.

We are committed to upholding the National Disability Insurance Scheme's Code of Conduct. In keeping with this, Afford is committed to ensuring that this code applies to all aspects of our organisation and in the delivery of our services.

This commitment ensures we:

- Act with respect for individual rights to freedom of expression, self-determination, and decision-making in accordance with relevant laws and conventions
- Respect the privacy of people with disability
- Provide supports and services in a safe and competent manner with care and skill
- Act with integrity, honesty, and transparency
- Promptly take steps to raise and act on concerns about matters that might have an impact on the quality and safety of supports provided to people with disability



- Take all reasonable steps to prevent and respond to all forms of violence, exploitation, neglect, and abuse of people with disability
- Take all reasonable steps to prevent and respond to sexual misconduct
- We appreciate our clients, families, carers and employees providing feedback so that we can maintain our commitment to continuous improvement and quality services.

Afford's Code of Conduct articulates our values in action, including our commitments on:

- Being a client-focused workplace
- Leadership
- Zero-tolerance to bullying and harassment of our clients and our employees
- Conflicts of interest
- Criminal conduct
- Gifts, benefits and donations
- Public comment
- Drugs, alcohol and smoking
- Workplace surveillance.

You can provide feedback to Afford here: [afford.com.au/feedback](https://afford.com.au/feedback)





# Our leaders

## Board of Directors

Afford is governed by a voluntary Board of Directors who set and safeguard the mission, vision and values of the organisation. The Board of Directors have oversight responsibility on ethics, risk, legal and finance. Members attend the Annual General Meeting and other meetings as required. Appointed Non-Executive Directors meet on a monthly basis.



### Carol Bryant

#### Chair

**GAICD, Adjunct Fellow  
Macquarie University, BSc  
(Psychology and Anatomy)  
NSW, Graduate Diploma of Education,  
Formerly Registered Nurse**

In February 2023, Carol Bryant was elected to be the new Chair of the Board of Directors at Afford. Carol joined the Afford Board of Directors in September 2020. She has extensive experience in executive leadership, organisational culture, business strategy, hospital accreditation, human resources and governance in complex healthcare organisations. Carol's career achievements were underpinned by the depth of knowledge and experience gained in senior executive management roles across healthcare. She demonstrates a keen insight into the operation of large, complex organisations and has a deep knowledge of governance and complex people issues. Carol has carried across those skills to several board appointments during her role as Chief Executive Officer. Carol's work record includes leading the executive team at both Westmead Private

Hospital and Macquarie University Hospital where she was the Chief Executive Officer. Carol is a member of Afford's Remuneration and Nomination Committee.

Carol is a Member of the Audit, Asset and Risk Committee; a Member of the Consumer Experience and Safeguarding Committee and a Member of the People and Culture Committee.



### Joseph Connellan

#### Director

**B Bus (Accounting),  
MSocSc (Housing  
Management and  
Policy), GAICD**

Joseph was appointed as an Afford Board Director in May 2022. Joseph has had a career spanning more than 35 years' in leadership positions across the affordable housing and disability services sectors, in not-for-profit, mutual and government organisations. He has served on the board and as a chair for several not-for-profit organisations. He has a Business Degree and a Masters in Social Sciences. He has completed the AICD Directors course

and the Harvard Business School SPINM Program (as a Non-Profit Fellow). He currently provides education and advocacy focusing on housing for people with disability through his company, MC Two Pty Ltd. Joseph has an acquired hearing disability.

Joseph is Chair of the People and Culture Committee; a Member of the Audit, Asset and Risk Committee and a Member of the Consumer Experience and Safeguarding Committee.



### Paul Umbrazunas

#### Director

**B.Sc (Mathematics),  
LLB (UNSW),  
GAICD, Stanford  
Executive Programme,**

**Fellow – Australian Risk Policy Institute,  
Member of Advisory Board – RMIT  
Graduate School of Business & Law,  
Trustee – Intelligent Foundation**

Paul was appointed as an Afford Board Director in September 2020. He has over 30 years of experience in the financial services sector, having held global Chief Operating Officer and Managing Director roles (in Australia and London) with major investment banks including Credit Suisse, Deutsche Bank, BZW and Goldman Sachs as well as in financial infrastructure with Deutsche Boerse.

Paul now advises early-stage companies, not-for-profit organisations and financial services firms on strategy, capital management, risk management and governance. He is on the Advisory Board of Poweredbypercent. Paul is Chair of the Audit, Asset and Risk Committee.



### Claire Vissenga

#### Director

**B Arts, M Clinical  
Psych., GAICD**

Claire was appointed as an Afford Board Director in February 2023. An accomplished leader whose background spans business and psychology, she has been recognised for her expertise in clinical risk management and service quality. As a sibling advocate, Claire also has lived family experience with the disability sector. Claire is an accomplished director, having served on boards across health, disability and community sectors, including Family Planning Alliance of Australia, Great South Coast Medicare Local, and Community Mental Health Australia. In her executive career, Claire held a number of leadership roles, including Chief Executive Officer of Sexual Health Victoria.

Claire is Chair of the Consumer Experience and Safeguarding Committee; a Member of the Audit, Asset and Risk Committee and a Member of the People and Culture Committee.

#### Effective from 19 February 2023, the following Directors resigned from the Board at Afford:

- Mike Allen, Director  
(March 2015 – Feb 2023)
- Ross Fowler, Director  
(Feb 2004 – Feb 2023)
- Cliff Haynes, Director  
(Nov 2010 – Feb 2023)
- Alan Travers retired as a Director  
of Afford in November 2022
- Eva Ballai resigned as a Director  
of Afford in 2022



# Executive Leadership Team

The Executive Leadership Team reports to the Chief Executive Officer. The team has strategic and operational responsibilities across key portfolios, including: client experience, service delivery; quality, risk, policy and practice; people and organisational development; finance; information technology; procurement, property; brand and engagement.

Collectively, the team has decades of experience in the human services, health, government, not-for-profit and commercial sectors. The Executive Leadership Team are committed to ensuring Afford's operations and strategic functions achieve the mission and vision in keeping with the organisation's values.



**Jo Toohey**  
**Chief Executive Officer**

Jo Toohey has more than 30 years of experience across aged care, child, youth and family, and disability services. She has significant experience leading cultural, financial and organisational transformation in complex organisations. Jo Toohey was previously the Chief Executive Officer at The Benevolent Society and was also the Head of Operations for UnitingCare Ageing NSW and ACT.

Jo has dedicated her career to working in for purpose organisations that are focussed on the individuals and communities they support; who believe that strong employee engagement creates great places to work; and who work to achieve broader social outcomes that foster greater equity and opportunities for everyone.



**Peter Orr**  
**Chief Operations Officer**

Peter Orr is a highly experienced executive leader in service delivery across the disability, aged care, mental health, primary health and homelessness service sectors. Peter Orr is skilled in leading large, high-performing teams, developing emerging leaders, and driving strategic change initiatives. He is passionate about delivering high-quality outcomes for people with disability through innovation and technology.



**Nick Johnson**  
**Chief Financial Officer and Company Secretary**

Nick Johnson is a Chartered Accountant and a Chartered Secretary with extensive experience as a senior leader in finance and organisational transformation working across various sectors including IT, human services, building and construction, and banking. He was previously the Chief Financial Officer at The Benevolent Society and is a Graduate of the Australian Institute of Company Directors. Over his career, Nick has driven several significant transformations, created strong business partnership cultures, led operations, and led large teams in Australia, the United Kingdom and Europe, Asia and Africa.



**Katelyn Barakat**  
**Executive Director of People and Organisational Development**

Katelyn Barakat has extensive experience in strategic people and culture strategies, talent management, workplace relations and leading organisational change. For over a decade, Katelyn has been a senior lead across purpose-led organisations centred on human services as well as commercial experience in hospitality and lifestyle products. Katelyn leads all aspects of the employee lifecycle, including human resources, talent acquisition, organisational development, employee engagement and health and wellbeing at Afford, and is passionate about diversity, inclusion and belonging.




**Leith Sterling**  
**Executive Director of Consumer Experience and Safeguarding**

Leith Sterling has a wealth of experience across disability, aged care, child, youth and family care. She has held various senior and executive roles, leading risk, quality, safeguarding and practice functions. Leith takes an integrated approach to ensuring operations are involved in the development of new systems and processes. She is deeply passionate about the disability sector and in her work and family experiences, she consistently demonstrates a strong commitment to Reconciliation.





## Contact us

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