

LETTING
YOUR
ABILITIES
SOAR
SINCE
1952

afford



2020/21

ANNUAL REPORT



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.

We provide this support under the National Disability Insurance Scheme (NDIS) and are a registered provider under the scheme.

Our 2020/21 Annual Report provides a snapshot of our operations and financial performance during the financial year July 2020 to June 2021.

This report also details our performance against our Strategic Plan 2020 – 2023 (page 24).

Our Strategic Plan 2020 – 2023 can be read at www.afford.com.au.

 When you see this symbol more information is available on our website www.afford.com.au

WE VALUE YOUR COMMENTS

If you would like more information or have any questions on our 2020/21 annual report, please contact:

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Australian Business Number (ABN): 99 000 112 729

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Governance Framework

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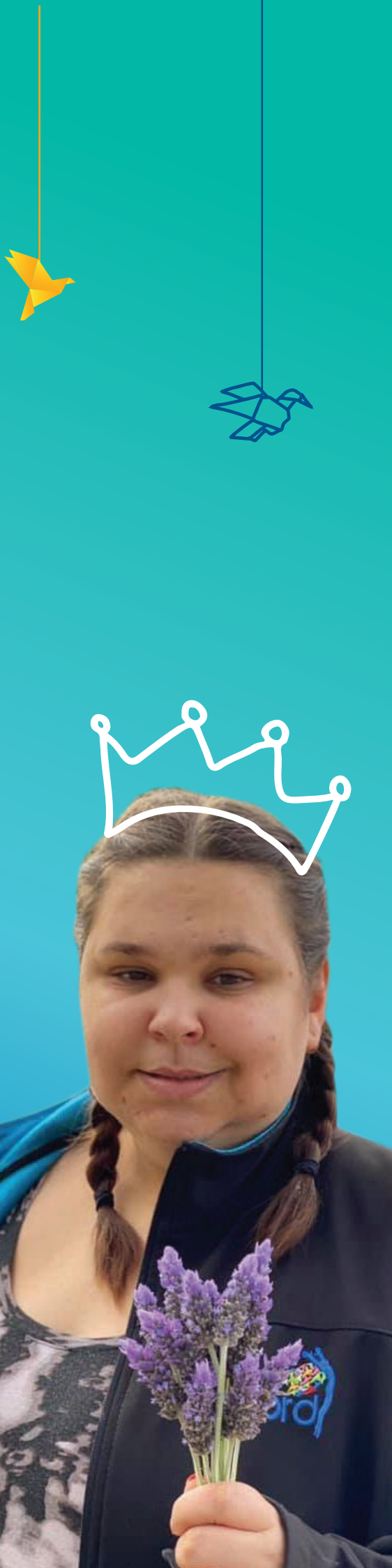
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Olivia from Jamisontown Day Program soaking up the sun and thinking about all the dreams she will make come true.



CHAIRPERSON'S REPORT



The last financial year has been one of significant challenges brought about by the departure of key personnel, the continuing Coronavirus epidemic, changes within the industry, public scrutiny of the NDIS system and Royal Commissions into the Aged Care and Disability Sectors. Despite these challenges, Afford has continued on its mission to provide first class services to people within the communities we serve. This has been due mainly to the continuing dedication of the excellent staff of Afford, who remain loyal to the organisation and who act with integrity.

The review of our Strategic Plan reinforced the adopted strategy to grow our presence nationally and with the expansion into Western Australia and South Australia, Afford now has operations in each Mainland State of Australia. COVID-19 has complicated the continuing execution of the strategy and as a result, the Board has temporarily deferred more expansion until a clear pathway out of the epidemic is apparent. Nevertheless, the organisation remains in a strong financial position and is continually looking for opportunities to grow our services and to support more Australians.

I would like to compliment all our staff, particularly those who have continued to provide frontline client care. Despite COVID-19, Afford continues to deliver traditional face-to-face services as well as increasing our capacity to deliver telehealth and virtual services. The continuing response to the Coronavirus epidemic has been outstanding. Our COVID-19 Response Plan and our dedicated COVID-19 Response Team have enabled the organisation to be proactive and to quickly respond to adverse circumstances as they occurred, as a result, our Afford team were able to continue to provide support to those most in need.

On behalf of the Board I would like to express our appreciation to Joy Kumar, who took on the role of acting CEO following the departure of the former CEO and also Robin Cowdery, our interim CEO. Both have provided excellent service in difficult circumstances. Thank you.

To each of my fellow Directors thank you all for continually giving your time and expertise in successfully steering the organisation through the troubled waters of recent times. In particular, my personal thanks to Deputy Chair Mike Allen for the extraordinary commitment and help over the last year in dealing with the many issues that have



faced the organisation. It is also appropriate that we acknowledge the financial assistance provided by Government initially through JobKeeper and more recently through JobSaver.

I would also like to thank all our stakeholders, including the Executive Team, all staff, carers, volunteers, sponsors, families and supporters. The achievements of Afford are truly the result of a collective effort.

ROSS FOWLER OAM
B Comm, FCA



MESSAGE FROM THE CEO

2020/21 has been another challenging year where the COVID-19 pandemic continued to impact our operating environment. Despite this disruption, Afford has continued to support people with a disability to shape their own lives with never-ending dedication and commitment.

Importantly, thank you to our clients and their families and carers for your continued trust in Afford. During the year Afford proudly delivered 12 support services to clients, provided residential care for 204, supported employment for 394, School Leaver Employment Supports (SLES) for 52 and Disability Employment Services (DES) for 640 people across the five mainland states.

As the demand for our services continues to grow, we have invested in our Day Program sites to ensure our facilities are of a high quality and cater to the needs of our clients. Facilities include fully functional kitchens for our client cooking activities, individual spaces such as computer rooms, reading rooms and sensory rooms with interactive iwalls, as well as large common areas for clients to come together and carry out activities. We have also continued to expand our reach and presence as a national provider of disability supports during the year with new group homes being purchased in Western Australia and South Australia. Modifications to three homes in SA and four in WA are underway and these homes are expected to be open for clients to enjoy by December 2021.

Our Allied Health team of clinicians has more than doubled in size, resulting in 1,260 clients receiving supports nationally during the year. Clients have continued to receive supports by Telecare online during COVID lockdowns. The Allied Health team has started many initiatives including a new graduate program and additional in-house professional development programs to attract and retain clinicians to ensure we continue to deliver exceptional supports to our clients.

Providing disability employment and associated services has continued to play an important role for Afford during the year supporting over 1000 people across three employment areas. Our programs provide valuable training and experience for our clients with our DES team placing 450 clients into employment, our SLES operations expanding into Queensland & South Australia and our factories continuing to grow and working with some of Australia's largest brands.



The foundation for Afford's success is our staff's passion, dedication and genuine care for people with a disability. Our core values; 'Excellence' – doing your very best, 'Empathy' – caring for each other, 'Cooperation' – working together, 'Integrity' – do what is right and 'Respect' – value every person are evident and demonstrated daily across all operational areas. These fabulous values are backed up with learning and development opportunities including 22,636 hours of paid baseline training for our frontline staff to further develop their skills and ensuring our clients are provided with the best possible care.

Thank you to the Board and staff for your support and on-going commitment to delivering exceptional outcomes for our clients, families and carers. I wish Afford every success as it commences its next chapter.

ROBIN COWDERY

Interim CEO

B Comm, MBA, CPA, GAICD



Animal therapy activities are always popular at Mt Druitt Day Program and Minvera loves to spend time with the friendly guinea pigs.

A SUMMARY OF OUR YEAR

We've been busy at Afford in 2020/2021. Here's a snapshot of just some of the great things we've been up to.



**CELEBRATING
OUR 70th
BIRTHDAY**

6,281
clients supported

Interstate expansion into **South Australia**
and **Western Australia**

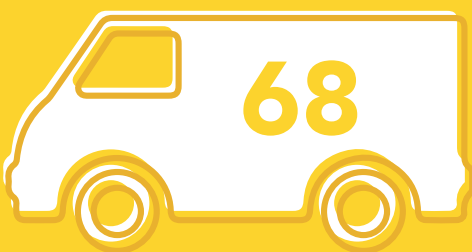
Employed
407 people
with disability

(399 supported employment,
8 open employment)



PROVIDED ALLIED HEALTH SERVICES
VIA TELE(CARE TO 74 CLIENTS)

Continued to partner with HWA to deliver
the sports program to **8,200** school
students throughout Southwest Sydney



new vehicles purchased
nationally, to provide
safe and accessible
transport for clients



ALL FIVE OF OUR ADE'S AWARDED THE
ISO 5 TICK QUALITY ACCREDITATION

WE LAUNCHED
afford
LEARNING 



Over 99
different
languages spoken
across Afford

afford •(CENTRAL)• LAUNCHED



Distributed **2,000** reusable masks to Afford staff members and over **5,000** disposable masks

Opened **32** new sites across Australia welcoming **1,466** new clients

Provided 22,636 hours of baseline training to our Lifestyle Assistants



AFFORD WON SILVER AT THE ANNUAL REPORT AWARDS FOR 2019-2020



Allied Health have had a wonderful year of growth, more than doubling in size of clinicians, resulting in **1,260** clients receiving supports nationally



Launched online

**over
18K**

people follow us on Facebook and Instagram

Released our
300th
special edition of staff matters

Launched Afford Academy successfully providing upskilling to **72** Team Leaders through the program and **14** District Managers completing **(1,937 hours)** of training

Sabrina has spread her wings and grown since joining Mt Druitt Day Program.



ABOUT **VS**





ABOUT US

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 disability 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 innovative and beaming with pride for the work we do, enriching the lives of people with disability every day.

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) (page 68).

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.





HOW WE SUPPORT



AFFORD GETAWAYS

Our holidays are everything you would expect. We take care of our client's travel, accommodation and meal arrangements, so they can concentrate on having fun.



AFFORD TELECARE

We can connect clients to Allied Health professionals across various services, including psychology, occupational therapy, emotional regulations, and speech pathology, via a virtual platform.



ALLIED HEALTH

Our Allied Health Team includes psychologists, speech pathologists, and occupational therapists who provide therapeutic and intervention supports tailored to clients' unique needs.



AUSTRALIAN DISABILITY ENTERPRISE (ADE)

We are proudly one of the largest employers of people with a disability in the Sydney metropolitan area, with close to 400 people with disability on our payroll. Our supported employees operate business enterprises that support global brands such as Colgate, Beam and Kimberly-Clark.



CARER SUPPORT

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 and social events.



CLUB AFFORD

We've designed a membership-based social group within the disability sector to help our clients enjoy a fun and healthy lifestyle and make new friends outside traditional service hours.



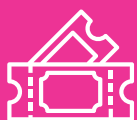
DAY PROGRAMS

Our Day Programs are hubs where programs are specifically tailored for people with moderate to severe disability to enjoy an inclusive and engaging environment while building their confidence and social skills.



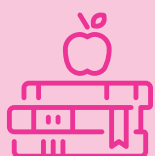
DISABILITY EMPLOYMENT SERVICES (DES)

We assist people in finding and keeping work in the open labour market. Our service provides mobile employment consultants who offer pre-employment, on-the-job and post-placement supports to job seekers.



RAFFLES

For 70 years, Afford has been fundraising through the Cherrywood Raffles. The money raised through the raffles is put back into our services, benefiting our clients.



SCHOOL LEAVER EMPLOYMENT SUPPORT PROGRAM (SLES)

We prepare school leavers for the workplace and help them gain meaningful employment. We work with each student to build a practical skill set, improve their confidence and provide hands-on experiences across industries they are interested in pursuing.



SHORT TERM ACCOMMODATION (RESPITE)

Overnight Short Term Accommodation is a home-away-from-home, where clients can develop their independent living skills during short stays and bond with new friends. Short stays range from a few nights to weeks, giving their loved ones some time to themselves.




SUPPORTED ACCOMMODATION (GROUP HOMES)

We support residents to live a life they love, independently on their terms. Our residents are supported to lead healthy and active lifestyles, stay connected with their family and friends, and participate within their community.



SUPPORT COORDINATION

Our team provides extra assistance to clients in navigating the NDIS. Clients are connected to supports in their local communities to ensure clients get the most out of their NDIS plan.

 A full list of services and locations is available on our website www.afford.com.au or by calling our friendly Customer Care Team on 1300 233 673.

OUR HISTORY



2021 marked 70 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 who lived with polio, formed the Society to provide care and rehabilitation to Australians with polio at the founding site, Cherrywood Hospital in Turrumurra.

Even after the closure of Cherrywood Hospital, the name Cherrywood remains a cornerstone of Afford.

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

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

Throughout the 1970s and 1980s, our service offerings diversified. As a result, 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.

Notably in the 2000s, we adopted the acronym Afford (Australian Foundation for Disability) as our trading name which has proudly carried us through to today.

KEY MILESTONES

1952

The Poliomyelitis Society of Australia was established as a not-for-profit.

1955

Cherrywood Hospital was officially opened by His Excellency the Governor of New South Wales, Lieutenant General Sir John Northcott KCMG KCB MVO.

1956

The Society becomes The Poliomyelitis and Physically Handicapped Society.

1967

The Salk vaccine virtually eliminates polio in Australia and the Society's name changes to The Foundation for Disabled.

1985

The first Group Home was purchased in Penrith for supported employees to live independently.

1988

The organisation was renamed the Australian Foundation for Disabled.

1997

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

1999

Minchinbury Head Office and Business Enterprises opened.

2001

The Foundation is renamed the Australian Foundation for Disability (Afford).

2005

A Transition to Work Program was established.

2008

A dedicated Carers Support Program was established.

2014

In a landmark project, the NSW Government provided \$3.5 million to purchase land to begin devolution for 40 Afford residents at Cherrywood Village. This funding provided purpose-built housing to be developed and create independent living options for people with disability.

2016

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

2018

Operations expand into Queensland and Victoria.

2020

Operations expand into Western Australia and South Australia.

2021

Afford Celebrates its 70th Anniversary.



You can read more about our history on our website www.afford.com.au/about/our-history/



Scharni from Butterflies Supported Accommodation enjoys accessing the community and soaking up the sun at every opportunity she can.

OUR STAKEHOLDERS

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

Stakeholder	How we engage:	They are important to us because they:	We are important to them because we:	Relevant strategic outcome
Carers	<ul style="list-style-type: none"> • Carer Connections newsletter • Carer and community events • Employee Assistance Program • Health and wellbeing events • Information sessions • Social media • Website www.afford.com.au 	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.	Outcome 1: Grow quality customer support.
Clients	<ul style="list-style-type: none"> • Afford Buzz eNewsletter • Afford events • Afford services • Community events • Social media • Website www.afford.com.au 	Provide experience, trust and guidance on support services.	Provide meaningful support and opportunities in inclusive and safe environments and communities.	Outcome 1: Grow quality customer support.
Donors / Supporters	<ul style="list-style-type: none"> • Afford events • Social media • Website www.afford.com.au 	Provide funding, networks and financial growth.	Provide community partnerships, engagement and opportunities.	Outcome 2: Build capacity to improve financial security and support future growth.
Employees	<ul style="list-style-type: none"> • Afford events • Intranet • Social media • Staff events and conferences • Staff Matters newsletter • Website www.afford.com.au 	Deliver our support services and are the faces our clients rely on every day.	Provide a workplace culture that drives success.	Outcome 4: Create a workforce and workplace culture that drives success. The success of our workforce culture is being client centric and providing quality services and supports.

Stakeholder	How we engage:	They are important to us because they:	We are important to them because we:	Relevant strategic outcome
Government	<ul style="list-style-type: none"> • Correspondence • Events and forums • Grant applications • Information sessions 	Provide framework, funding opportunities, networks and planning direction.	Provide partnerships, networks, resources and local strategies.	Outcome 3: Leverage disability and community networks to offer a broader range of services.
Local community	<ul style="list-style-type: none"> • Advertising • Afford services • Community events • Media • Publications • Social media • Website www.afford.com.au 	Provide support, knowledge and networks.	Provide facilities, partnerships, support and representation. We are proudly a source of guidance to local communities navigating the NDIS.	Outcome 1: Grow quality customer support.
Media	<ul style="list-style-type: none"> • Afford events • Blog • Media releases • Publications • Social media • Website www.afford.com.au 	Generate partnerships, build our brand presence and showcase our supports, events and facilities.	Build their local and social strategies.	Outcome 1: Grow quality customer support.
National Disability Insurance Scheme	<ul style="list-style-type: none"> • Correspondence • Progress reports • Service agreements 	Provide framework, funding opportunities, networks and planning direction.	Provide partnerships, networks, resources and local strategies.	Outcome 3: Leverage disability and community networks to offer a broader range of services.
Service providers	<ul style="list-style-type: none"> • Expos • Correspondence • Meetings • Service agreements 	Provide partnerships, networks, resources and local strategies.	Provide partnerships, networks, resources and local strategies.	Outcome 3: Leverage disability and community networks to offer a broader range of services.

OUR SUPPORTERS

In 2020/21 we received valuable sponsorship and grants to benefit people with disability from over 100 supporters, including:

Abcoe	Desktop Promotional Products	Magistrates court of Victoria
Access Fire Protection	Diane Prowse	Martin Crumpton
Access Pay	DIY Dingo	Mary Blums Estate
Acco Brands Australia Pty Ltd	DKG Complete Insurance	Mitbrand
Alvin Zhang	Douglas Walker	MJ Build
Amtek	DSS	Mounties Group
Angela Peters	Ed Johnson	Multicultural NSW
Auxilum PMQS	Elefant Traks Operations	National Bank
Barbara Robinson	Estate of the late Bessie Lorraine Mann	Nicole Bryson
Bawdens Industrial	Estate of the late Sheila Finlayson	NSW Seniors Festival
Blacktown City Council	Estate of the late Stephen McKerihan	Old Mac Toyota
Be Connected	Everyday Hero	Out There Media
Blacktown Workers Club	Fairfield City Council	Panthers World of Entertainment
Bruce Whitney	Fairfield RSL	Peak Solutions
C10 Fire Safety	Frankston Council	Penrith City Council
Cabramatta Bowling Club	Freya Whelan	Peter Watts
Caitlan Williams	Gail Taylor	Reiner Winter Williamson
Charbel Gittany	Good Things Foundation Australia	Russell O'Brien
Christopher Terry	GorisCo Projects	Set2Learn
City of Casey	Gregory Tinnery	Shoalhaven Ex Servicemens Golf Club
Clintons Toyota Campbelltown	Interpark	St Johns Bowling Club Ltd
Club Ashfield	Ipswich Council	Stronger Communities Funding
Cohen Jirgens	Jason Hutt	Susan Westrup
Cold Choice Refrigeration & Air Conditioning	Jason Peck	Sydney Motorway West Connex
Community Building Partnership Funding	Karen Williams	Terry White Chemist
CU First	Keen Air Solutions	The RA Gale Foundation
Cumberland City Council	Keith Johnson	Tony Ferguson
David Cook	Ken Allan	Transurban Community Grant
David McGregor Simpson	Kookaburra Plumbing	Vincent Myson
David Simpson	Kylie Farrugia	Warren Saunders Insurance Brokers
Debono Constructions	Lachlan Crawford	Westpoint Autos
Department of Community and Justice	Liverpool City Council	Williamson and Learmonth Solicitors
	Liveware Solutions	Windsor RSL
	Livingstone International	



A range of awards and prizes are presented to our Afford Supporters as a thankyou.



Thank you to Keen Air Solutions and Afford Supporters who came out to our Annual Golf Day and helped raise \$57,824 which is reinvested into our services.

Jarrod has floated to new heights during his time at Mt Druitt Day Program and turned his dreams into reality.



The background of the top half of the page is a solid orange color. Scattered across this background are several hand-drawn white shapes, including circles and ovals of various sizes. Some of these shapes contain small, simple white line drawings, such as a teardrop or a bean-like shape, giving the impression of bubbles or floating objects.

STRATEGIC

PRIORITIES

PLANNING FOR THE FUTURE

In 2020/21, we continued to expand our reach and presence as a national provider of disability supports.

We entered a new planning cycle and established our Strategic Plan 2020 – 2023.

In June 2020, the Afford Board adopted the strategic plan after the outcomes of the previous plan were achieved.

The strategic plan reflects our mission and vision for Afford to be the partner of choice, supporting people with disability to shape their own lives.

Our strategic plan identifies our priorities and aspirations for the next 3 years. It considers the continued evolution of the disability sector, and how Afford will continue to deliver high quality services to the growing number of NDIS participants.

Aligned with our core values of integrity, respect, empathy, cooperation and excellence, our strategic plan identifies four outcomes:

In 2020/21 we made good progress towards achieving the outcomes of our strategic plan.

A summary of our achievements and challenges for each outcome is on the following pages.

1.

GROW QUALITY CUSTOMER SUPPORT

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

2.

BUILD CAPABILITY TO IMPROVE FINANCIAL SECURITY AND SUPPORT FUTURE GROWTH

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

3.

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

Lead a collaborative approach to disability services that better the landscape for all stakeholders.

4.

CREATE A WORKFORCE AND A WORKPLACE CULTURE THAT DRIVES SUCCESS

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

1.

GROW QUALITY
CUSTOMER
SUPPORT

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

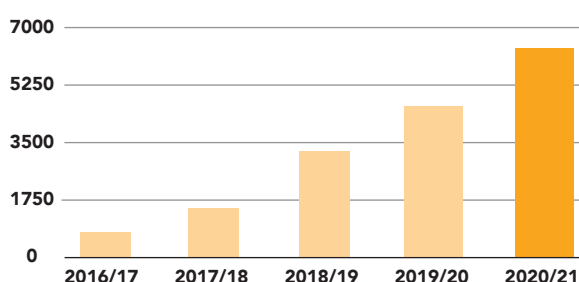
1,466 new clients
welcomed

32 new sites opened

**Despite the ongoing challenges
of COVID-19, we achieved several
milestones.**

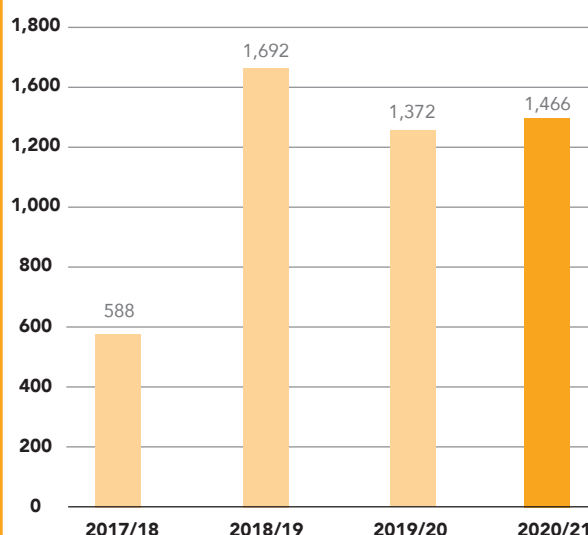
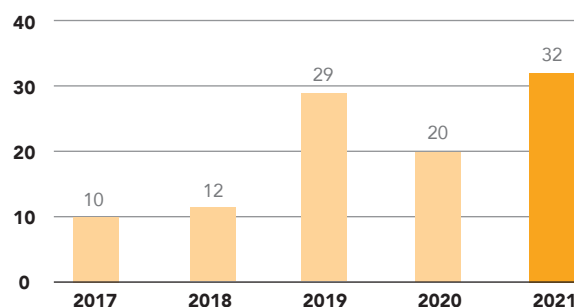
In 2020/21 expanding our national footprint and consolidating our current footprint continued to be our focus and we welcomed 1,466 new clients to the Afford community nationally, building Afford's client base to approximately 6,281.

Afford clients



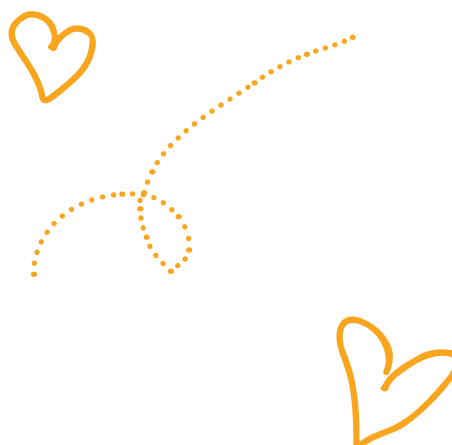
Our ongoing analysis of NDIS market data allowed us to identify areas across Australia where our support and services were needed the most. This data measured against our Risk Management Framework enabled us to focus on closing the gap between services on the Gold Coast and Sunshine Coast of Queensland, expand in the West Melbourne region and consolidate our NSW footprint.

New clients welcomed at Afford

Number of new Afford sites
across Australia

It also led to our expansion in Western Australia and South Australia, with Day Programs now available in both states. Supported Accommodation (group homes) are expected to open late 2021.

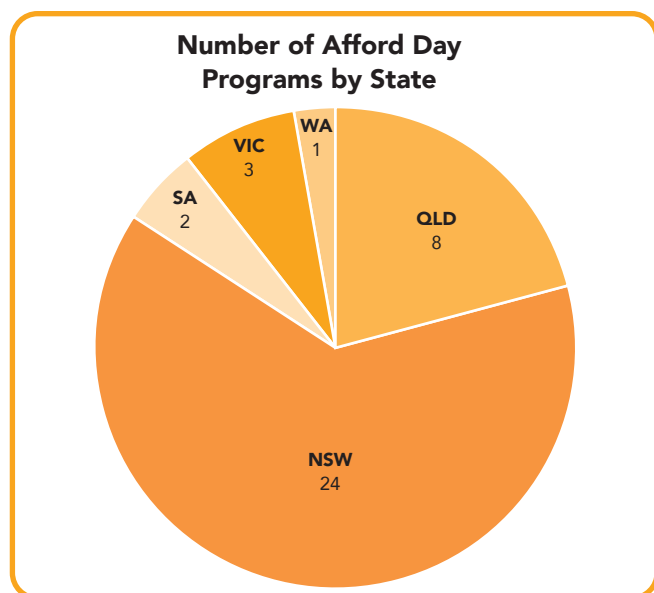
We also expanded our supported accommodation across Australia, now proudly providing Supported Independent living for 204 residents across 50 homes in NSW, QLD and VIC.



2020/21 ACHIEVEMENTS

Expanding our national footprint

- We opened Short Term Accommodation in Melbourne. Available to locals and interstate travellers, the accommodation is a first for our Melbourne footprint and is a great option for travelling families with loved ones who need respite care.
- We launched our School Leaver Education Supports (SLES) in Caboolture, Queensland. Our SLES Program assists with the transition from school to the workplace by providing training and tools to help clients prepare for the workforce.
- Afford Care and Afford Telecare continued to provide services over the phone and virtually to clients as the COVID-19 pandemic continued.
- Allied Health assisted 1,260 individuals nationally and started many initiatives, including a new graduate program, and additional in-house professional development programs.



IMPROVING OUR OFFERING

- Afford Telecare launched at the height of the COVID 19 pandemic and provided Allied Health support services over the phone and virtually to over 74 clients in 20/21.
- Employed over 399 Supported Employees in work sites across NSW. Our Supported Employees have access to the safest, cleanest and most supportive environment possible.
- A new day program opened in Bexley, New South Wales. The site features ten rooms, three change rooms, an open kitchen, a state-of-the-art sensory room, outdoor dining and a grassed area. There are now 24 Afford Day Programs across New South Wales.
- Our Gregory Hills service relocated to a larger space at Oran Park in New South Wales. The new site includes new furniture, foosball table, massage chair, sensory room and large kitchen (page 27).

ENHANCING THE AFFORD EXPERIENCE

- We partnered with Heroes with Abilities for a Gala Day. Clients from our NSW Day Programs in Lurnea, Campbelltown, Canley Vale, Green Valley, Condell Park, Guildford, Blacktown, Belmore, Gregory Hills and Windsor came together for the day and tried soccer, basketball, hurdles and running. You can read more about the Gala Day at www.afford.com.au/events/afford-heroes-with-ability/
- We will always go above and beyond to identify the passions of our clients whilst encouraging them to have their work recognised by the community. Our superstar Dougie from Penrith Supported Accommodation had his galaxy inspired art piece win the People's Choice Award in the 2020 Challenge Community Services Art Competition.
- Every year our SLES team secure multiple industry visits across a broad range of industries to show our trainees that the sky is the limit when it comes to their employment. A crowd favourite in 2020 was a sweet trip to the Darrell Lea Factory Outlet, where they got insider tips on how to grab one of the most sought-after roles in Australia, as a chocolate taste tester.
- At Afford, we ensure that our Supported Employees have access to the safest, cleanest and most supportive environment possible. In September 2020, our hard work was recognised, with all five of our ADE's being awarded the ISO 5 tick quality accreditation. This accreditation is Australia's most recognised certification mark and is recognised globally.
- At Afford, we believe everyone deserves a place to call home. In March 2021, we were proud to welcome a new resident to our Victoria Short Term Accommodation after finding out she had been stuck living in a hotel for eight months. She stayed in respite until her Afford Supported Accommodation home was ready.
- We will always go above and beyond to ensure that every person who needs our services receives them. Earlier in the year, a homeless client was directed to Afford. Her NDIS funds had been exhausted and a new plan that Afford tried to secure fell through. Our staff did not give up and drove directly to the NDIA office, where they secured new funds by the end of the day. We assisted the client to move into one of our Supported Accommodation homes and get the care she needed.



ROBUST MARKETING INITIATIVES

- Clients Richard and Prince from our Southport Day Program made their football debut, playing the opening curtain raiser games for the Gold Coast Titans, thanks to the National Rugby League's All Abilities initiative.
- We continued our partnership with the National Rugby League's Wests Tigers Football Club. Our partnership promotes inclusivity for people of all abilities and over 50 Afford clients were invited to participate in 'Train like a Tiger' events.
- Our new-look website **www.afford.com.au** was launched with more accessibility options for visitors.
- Our Cherrywood Friendship Farm hosted Studio 10 in May 2021, which featured a segment on the importance and impact of animal therapy to Afford clients.

2020/21 CHALLENGES

- Potential clients in South Australia and Western Australia are aligned with existing disability service providers.
- Navigating the impacts of COVID-19 and Government measures to protect and support people with disability, their families, carers and support persons.

2021/22 TARGETS

- We will expand our national footprint and open new Day Program services in: Mandurah, Rockingham, Cannington, Sterling and Joondalup in Western Australia; Pooraka, Enfield, Gawler, Elizabeth and Port Adelaide in South Australia; Bribie Island, Strathpine and North Lakes in Queensland to be able to offer highest quality services to a broader base of clients.

NEW DAY PROGRAM

FOR GREGORY HILLS

You could see the excitement on the faces of our Gregory Hill Day Program clients as they transitioned to their new site in October 2020.

The new site is full of colour and modern facilities, including a foosball table, massage chair, a fully equipped kitchen and sensory room.



Our new Gregory Hills Day Program extends supports to locals in and around the Macarthur region, NSW to ensure every individual has choice and opportunity to get involved in things they love.

Natalie loves attending the Jamisontown Day Program, where she can build up her life skills, make new friends and create memories that will last a lifetime.



RESPITE, RELAXATION & ADVENTURE

Jamie is just one of the many clients who have enjoyed our new Short Term Accommodation at Banksia Beach Respite.

Set up on the Sunshine Coast of Queensland, this short term accommodation offers a fun, relaxed experience for our clients while providing carers with time for self-care.



Jamie loved his day trip to Gardner Falls.

CHARLOTTE'S CLIMBING CONFIDENCE

Charlotte has blossomed into a cheerful and confident young woman since joining Afford's Dryandra Supported Accommodation in Victoria.



When she first joined the house, she was hesitant to engage with her housemates and often chose to spend her days in her room or with her headphones on. In just a few short months, she began to step out of her comfort zone. Now she explores the local community, has made lifelong friends and now has the confidence to live the life of her dreams.



Charlotte has made fantastic progress in her life skills and now independently prepares her snacks and meals.



Seeing Charlotte engage with her housemates and venture into the community has been an extraordinary milestone.

A LIFE (HANGING) YEAR

Throughout the challenges of 2020/2021, Afford continued to provide life-changing assistance across all of our services and supports.

Afford Employment provided over 200 job seekers across our Disability Employment Services (DES) support and access to open employment. We were able to provide job-seekers the opportunity to start living their dreams, thrive in their community and career. With over 200 DES clients accessing our post-placement support in 2020/2021, we have seen some amazing success stories and outcomes for people like Lina from DES Bankstown.

Lina is a refugee from Syria who arrived in Australia less than five years ago. After just four months with DES she found her dream job and has found independence.

Thanks to success stories like Lina's our four DES sites were awarded a 5/5-star rating under the DES Performance Framework from the Australian Government's Social Services Department. This is the highest rating that can be received and recognises our success in supporting job seekers.

Another highlight for 2020/2021 was welcoming new residents to the Afford family to live independently on their own terms. We now have 204 residents enjoying the Afford Lifestyle in our supported accommodation across Australia. Some residents were new to the NDIS, we helped them navigate those challenges and find a place to call home. Others joined our community through the merging of Afford with their old service providers.

In December 2020, we proudly welcomed 11 new clients in Heidelberg, Victoria who were about to lose the place they called home when they found out that Bedford could no longer continue providing accommodation for them. Afford were able to assist them to stay in their home, provide new vans, upgrade their furniture and deliver our award-winning services and supports

Our clients and residents inspire the Afford team everyday with their unwavering positivity and ability to succeed through life's challenges.



Afford Employment DES achieved its highest star ratings ever being at 5 stars, the highest a provider can achieve



People supported in Open Employment in NSW

204 residents supported to live independently across **50** homes nationally



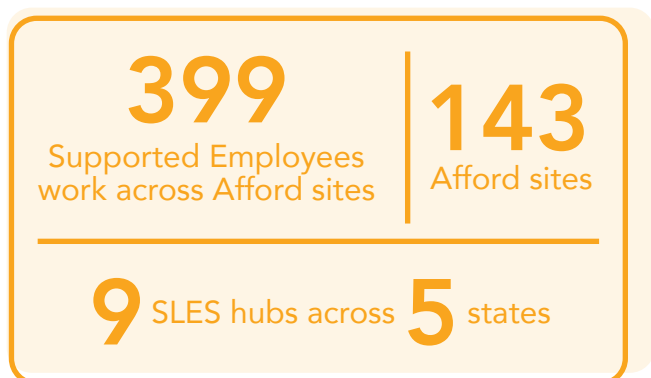
New residents welcomed to Afford Supported Accommodation living the Afford Lifestyle

Name loves attending Name Day Program, where she has been able to build up her life skills, make new friends and create memories that will last a lifetime.





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



One of our greatest strengths is our strong history, connection to our community and our ability to achieve our mission with innovative and flexible high-quality supports and services. These supports and services enhance lifestyle, learning and vocational opportunities for people with disability, their families and carers.

Over the last two years, we have been impacted by COVID-19, we have never closed or ceased services during this time. Despite the ongoing challenges of the pandemic, we have undergone a period of growth, transformation and continued to offer our services in a unique and creative way.

We have expanded into the mature markets of South Australia and Western Australia, opening services in metropolitan regions best suited to our business model.

We have also acquired support sites from Bedford Group and Disability Services Australia.

2020/21 ACHIEVEMENTS

Commitment to building capability

- Our sustainability provides assurance that clients can enjoy whole life care from Afford well into the future.
- We partnered with My Plan Manager and held a networking event for Adelaide clients to learn about the support services available to them.
- We acquired four supported accommodation sites, including staff and clients, from the Bedford Group in Victoria.
- In 2020/21 Afford purchased 68 new vehicles. We are proud to have 349 vehicles dedicated to transporting our clients safely to and from their homes and activities.
- We reinforced our Red Alert process to staff, including a refresher course at our Frontline Client Services Conference. A Red Alert process includes a dedicated 1300 phone number for staff to use when reporting incidents where emergency services have been called or a significant near-miss has occurred (even if the incident has been resolved) (page 49).
- We also acquired Disability Services Australia's day program sites in Goulburn, Albion Park and Camperdown New South Wales. Services for the 93 clients and 48 staff from these sites have continued under the Afford brand.
- Afford have a commitment to continuous improvement to policies and procedures. Throughout the year in consultation with various stakeholders Afford reviews and updates our Policies and Procedures to ensure practices align with Afford's values to best meet the needs of the entire Afford community. Across the 2020 – 2021 period we have made many improvements, including but not limited to:
 - o The Social Media Policy was updated to reflect current expectations around this use as a business tool
 - o Implementation of a Data and IT Policy providing Afford's community with clear guidelines around the engagement and usage of our Information Technology systems
 - o Development and implementation of a formal Working from Home Policy to meet the organisation wide shift to work from home where possible to meet public health regulations relating to COVID-19, along with related procedures to support and reduce risk-management of Afford employees offering in home care and therapies (Risk Management in-home client care services for Client Services and Home visit Safety Procedure and Checklist for Allied Health).

- o Safe working procedures, plans and management resources were developed to support the business with the management of COVID-19 within their sites.
- Afford continuously introduces new IT systems and procedures to help build capability. In 2020/2021 we implemented:
 - o HelloSign digital signatures across the organisation as a means of fast, secure and contactless way of signing documents.
 - o Continuous development in function capacity in our ERPs for more in-depth data analysis, decision support information and efficient processes.
 - o The payment processing system Continia in NAV for streamlined effective invoice processing
 - o Janison our new e-learning platform covering a wide range of modules & learning systems.
 - o Afford Central in SharePoint as the core information hub for the organisation.
 - o IT server hardware infrastructure to enhance system speed, reliability and keep pace with the business growth.

Investment and asset management planning

- We opened new properties to create new services for clients and extend our reach throughout Australia.
- We opened our services in South Australia and Western Australia, with one day program each and will continue to grow these established sites. Plans to further expand in these states have been complicated due to COVID 19 as a result, expansion has temporarily been deferred, until a clear pathway out of the epidemic is apparent.

2020/21 CHALLENGES

- COVID-19 produced an unprecedented time for our business. Attendance at our Australian Disability Enterprises fluctuated. This has led to future funding strategies being explored for our factories.

2021/22 TARGETS

- The last financial year has been one of significant challenges, yet the organisation remains focused on continuing its mission to provide first class services to people with disability within the communities we serve.

LOVE YOUR JOB

In December 2021, we celebrated five year service milestones for 300 supported employees at our Australian Disability Enterprises.

Our Australian Disability Enterprises are throughout Sydney in Ingleburn, Marrickville, Minto and Prestons. Clients are supported to find a job to suit their skills areas such as packaging, labelling, shrink wrapping, mailing, bundling and so much more.



Our Australian Disability Enterprises employ close to 400 supported employees.

VIRTUAL RESUMES ARE THE FUTURE

Afford's SLES team always utilise technology and in April 2021, SLES launched the creation of virtual resumes.

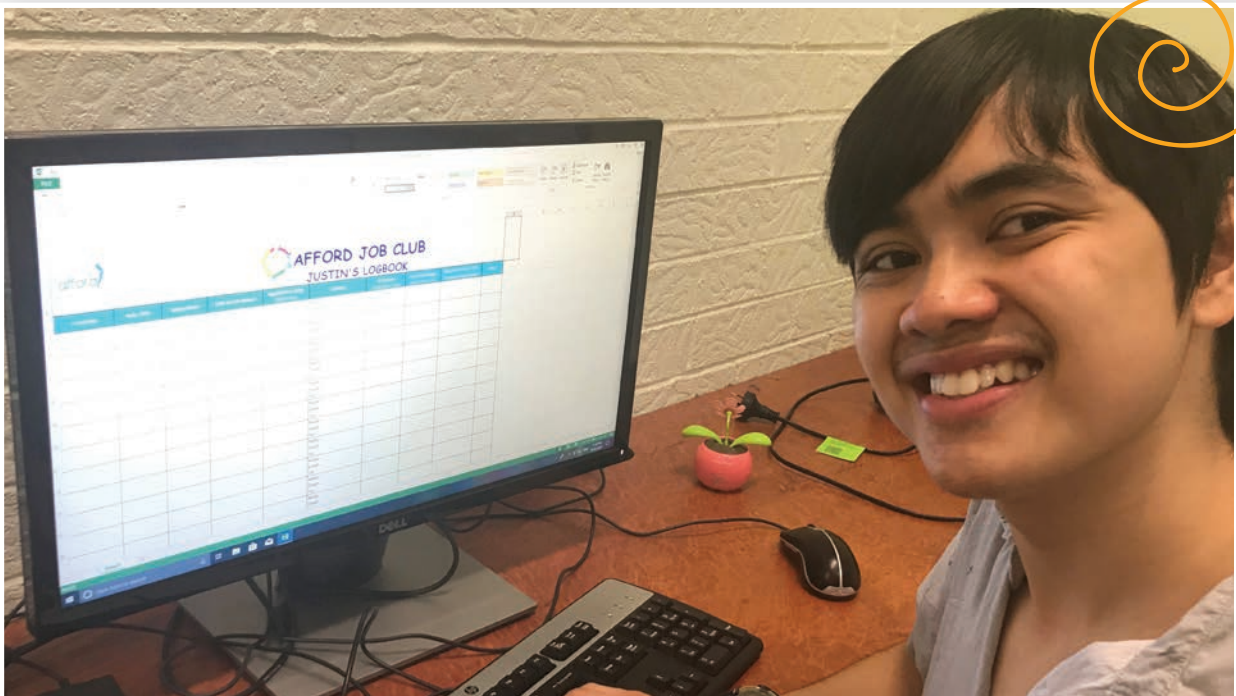
They use graphics, voice recordings and transitions to give a brief overview of each trainee's skills, strengths, and enthusiasm which employers have been loving. One of our trainee's, Ervin, actually landed his first paid employment role thanks to his virtual resume.



Ervin completing work placement at Target.



Attending career expo's have been a highlight for Ervin.



The Afford job club is a successful SLES initiative from 2020/21.

One of our Southport SLES trainees, Alivia, who joined the team at the beginning of 2021.



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

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



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.

Although some of our major events could not go ahead in 2020/21, clients accessed amazing experiences through their Day Programs and our many external partnerships.

External funding continued to play an important role in our services. We secured grants to enhance our sites, host excursions and provide new supports for clients.

We grew our support for carers through our Carer Support Program and Short-Term Accommodation options. A service area that many of our competitors either do not offer or are exiting the market.

2020/21 ACHIEVEMENTS

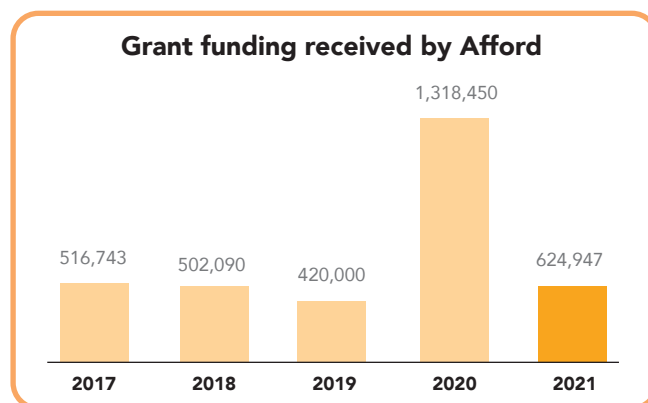
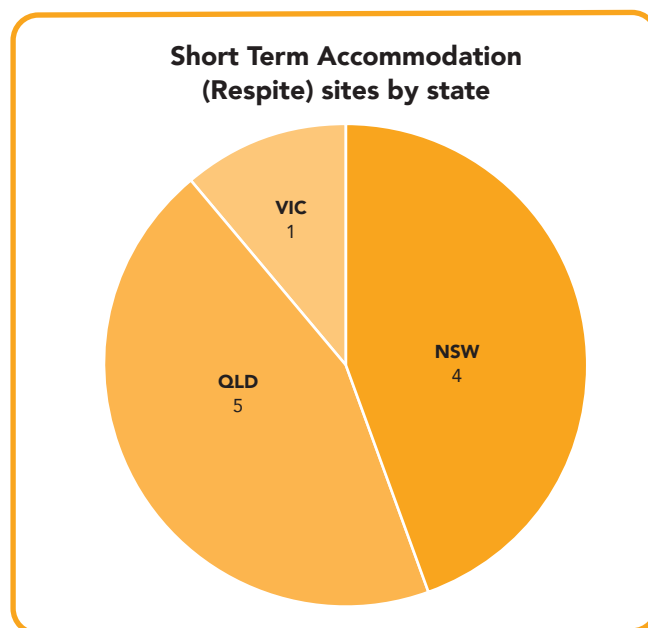
Diversify program offerings

- We commenced an expression of interest process for our School Leaver Employment Supports (SLES) in Victoria, South Australia and Western Australia. The service provides school leavers with opportunities to enhance their skills and prepare for life in the workplace. We anticipate the EOI process will lead to established client lists in Adelaide, Melbourne and Perth.

- We supported Tourism Australia and their initiative, to provide travel options for trips across Australia through Afford Getaways.
- Support Coordination continued to grow with approximately 16,500 hours of support provided. We also successfully registered with NDIS to provide Specialist Support Coordination Services.

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

- We supported over 600 carers through our Carer Support Program and events.
- We opened a new short term accommodation service in the Moreton Bay area, Queensland. Our short term accommodation services are comfortable and fun environments where clients are welcome to stay for a weekend or a few weeks whenever they or their carers need a well-earned break.
- Our Afford Carers Facebook page continued to steadily grow its audience. The page encourages carers to stay connected through events and activities.



Build on our commitment to build community partnerships

- Some of our major events were missed in 2020/21 due to the COVID-19 pandemic, but our sites made up for this by hosting a number of events throughout the year.
- In May 2021 we hosted our annual Golf Day where over 25 Afford Supporters came together and raised over \$54,000 to be reinvested in Afford's supports and services (page 21).
- We partnered for the first time with the Sydney Zoo to host a combined Christmas party for all NSW clients for a day of festivities and wild adventures. Afford had exclusive access to the zoo for the day (page 40).

Establishing ourselves as a market leader

- We coordinated the first Adelaide Disability Expo in May 2021. The free event was an opportunity for potential clients, carers and disability supports to meet providers and discuss the NDIS supports, services and products available to them. Over 300 people attended the expo within the first hour.
- To help with our expansion and market presence, we also hosted and partnered with disability services expos around Australia, including:
 - o Brisbane Disability Services Provider Expo presented by Afford.
 - o Sydney Source Kids Expo presented by Afford.
 - o Communities Disability Expo, Perth.
 - o Source Kids Disability Expo, Melbourne.

Seeking funding for opportunities

- Our services benefited from over \$600,000 in grant funding. Grants assisted with site improvements and enabled learning and training activities for clients, including:
 - o Kings Park Day Program received a new kitchen, bathroom and wet areas renovated thanks to a NSW Government Community Building Partnership Grant.
 - o Condell Park Day Program received a new pergola in their backyard thanks to a NSW Governments Community Building Partnership Grant.
 - o Our mature aged clients and residents across Afford received technology training thanks to a grant from Be Connected.
 - o NSW SLES team attended Hyde Park ANZAC War Memorial thanks to ANZAC Community Grant Program by NSW Government's Veterans Affair.

2020/21 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 our clients love and we are renowned for.

2021/22 TARGETS

- Grow our Carer Support framework.
- Build new working relationships with fellow providers.

TITANS COME IN ALL ABILITIES

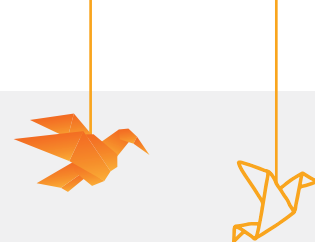
Throughout 2021, our clients Richard and Prince from our Southport Day Program trained and played with Gold Coast Titans, through the NRL's All Abilities initiative.

It is a fantastic initiative where Richard and Prince experience mate-ship, improve their self-confidence, practise teamwork and spend time developing their passions.



For our client Richard from Southport Day Program, it was a dream come true to play on the field of his heroes.

HEROES WITH ABILITY



We continued to work with Heroes with Ability to provide training days, Open Days and Gala Days to our clients to improve their fitness, independence and life skills.

The Gala Day hosted at the Michael Clarke Recreation Centre was a culmination of months of practice for our clients who competed for the Afford Shield. It was a great day filled with many smiles.



It's was all smiles when Afford clients came together for the Heroes with Ability Gala Day.



Winners are grinners at the Heroes with Ability Gala Day.



Cheering on our friends for life.

Luke from Windsor Day Program kicking goals in the inclusive Heroes with Ability sports program.



WALK ON THE WILD SIDE



After a year of lockdown and the cancellation of our much-loved events, Afford's NSW Clients were over the moon to celebrate their Christmas Party at Sydney Zoo in Bungarribee.

In the true spirit of Christmas our clients were treated to a full VIP experience and had exclusive access to the zoo. This event also marked the beginning of our partnership with Sydney Zoo and the unveiling of a sponsorship plaque at the Tammar Wallaby enclosure.



Clients loved meeting creatures of all shapes and sizes.



Koala cuddles at the Afford NSW Client Christmas Party.



The day was complete with a visit from Santa and Mrs Claus.

CARING FOR (CARERS)



Over the space of a few months towards the end of 2020, Afford hosted 19 carer events, including dinners, spa days, cruises and luncheons for our carers to reconnect after months of isolation.

Caring for the physical and mental wellbeing of our clients and carers is paramount to ensuring every person has the chance to achieve their goals for home, work and life under the NDIS.



Afford always hosts a range of formal and social carers events.



Afford Carer Events give carers an opportunity to unwind and make new friends.

A LOCAL SPONSORSHIP SUCCESS



At Afford we believe in supporting local youth to achieve their dreams.

In September 2020, we sponsored the Under 16's Minchinbury Jets NRL team. It was sponsorship close to the hearts of many Affordians as Jamisontown Lifestyle Assistant, Teroro Haumono's daughter plays on the team. The Afford logo dazzled on their jersey and watching the girls give it their all in the grand final was a wonderful accomplishment



Supporting the Under 16's Minchinbury Jets NRL Team and attending their grand final was a sponsorship highlight of 2020.

4.

CREATE A WORKFORCE AND A 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.

22,636

hours of staff
training delivered

642

new staff
welcomed

Afford Academy launches

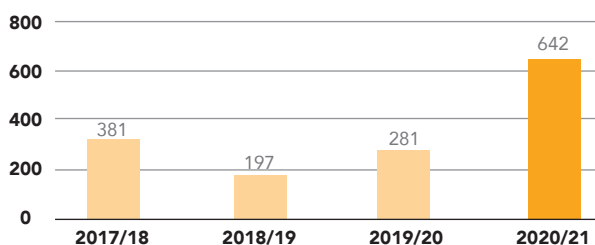
We are committed to developing a culture that embodies the values of Afford.

Throughout our expansion across Australia, we are focused on ensuring our approach and drive are consistent.

We believe our support programs are better, our staff are the most engaged and our commitment and reputation are second to none.

In 2020/21, we continued to roll out programs that focused on the development and education of our staff and we recognised and rewarded our best through our annual Staff Awards program.

New staff welcomed to Afford



2020/21 HIGHLIGHTS

Creating fun and thriving workplaces

- In 2020/21, we continued to excel. We were guided by a robust framework that ensures our staff offer the best customer service, have access to career progression and are rewarded for their efforts.

- The Afford Staff Awards night was held in NSW, QLD and VIC in July 2020. The states merged via Zoom due to COVID-19, allowing 440 staff to login and celebrate from their homes. We recognised over 2,000 of our staff for their quality support
- We host monthly and annual Customer Service Awards to recognise our staff who go above and beyond in providing exceptional customer service. At the end of the year, for each of the seven districts, we select an overall 1st, 2nd and 3rd place winner from the pool of monthly winners (page 47).
- We relaxed on National Stress Down Day with staff at our Minchinbury head office treated to a massage.
- 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 reached its 300th edition since it was first established in 2015.

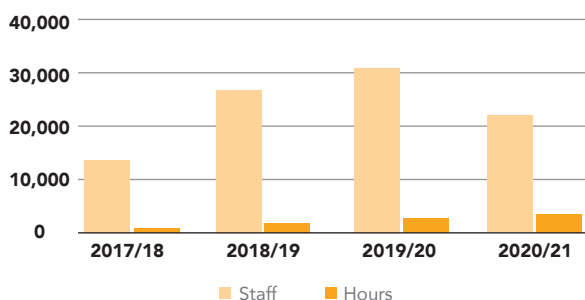
Fostering dynamic and passionate leadership

- We launched Afford Academy, a training program for new team leaders and district managers. The program includes a five day intensive training workshop followed by 5-days of shadowing an experienced team leader. Refresher courses and assessments are applied two months after the initial training.
- An interactive learning portal was launched. Afford Learning enables employees to access interactive learning and development resources. Site and company inductions, compulsory training and live event streaming can all be accessed via the portal.
- We provided a number of face-to-face and virtual conference opportunities to keep staff up-to-date, connected and involved.

Supporting a culture of safety, professionalism and proficiency

- Regular refresher training on Red Alerts and incident reporting provided. Staff are reminded of their reporting obligations to Afford and the NDIS Commission when an incident occurs.
- A new intranet was launched, Afford Central. The site enables employees to apply for leave electronically, access information such as policies and procedures, important communication, staff directory and support documents.
- Our 2019/20 Annual Report won the Silver Award as part of the Australasian Reporting Awards.
- We provided 22,636 hours of training to staff covering mental health, CPR, first aid, PART (predict, assess, respond to challenging/aggressive behaviour, training), medication, manual handling, epilepsy, driver training and orientation (page 46).

Hours of training vs number of staff

**2020/21 CHALLENGES**

- Attracting interstate employees to aid our expansion is challenging. New staff are employed on a casual basis. We also offer existing staff the opportunity to relocate interstate with Afford.
- Allied Health is a very competitive market and it can be difficult to recruit clinicians due to demand across various sectors.

2021/22 TARGETS

- We will utilise student placements in the Allied Health sector more effectively and develop a recruitment strategy for talented students.
- We will reassess how we develop business leaders from within Afford and provide supports.

BRING A (CAN-DO ATTITUDE

Our Executive team came together for a team building day at Minto Indoor Sports Centre.

Under the theme of 'a can-do attitude,' the team were challenged to a game of wheelchair basketball. It was a competitive game finishing with a draw at full-time and going into a shootout. The day challenged our Executive team and encouraged them to discover new things about themselves.

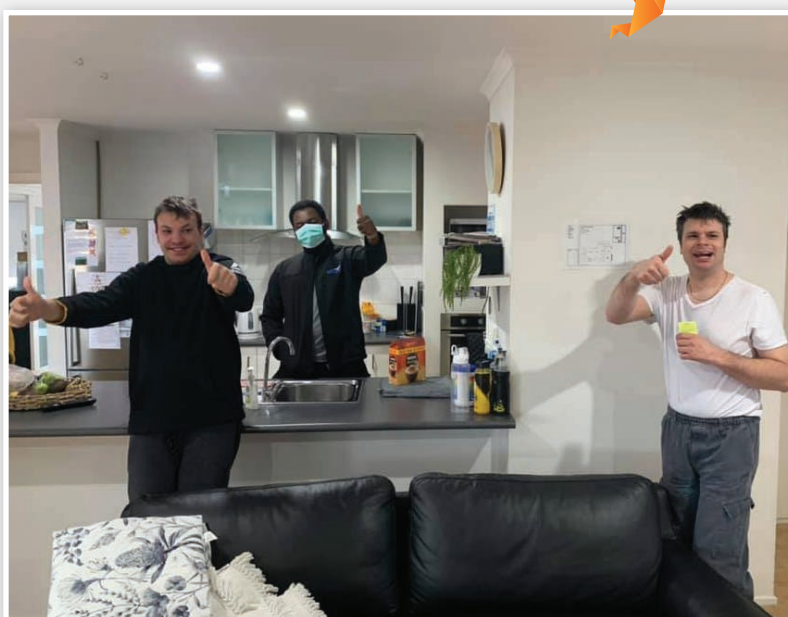


Our executive team work together to understand and support our clients achieve their best life.

FRONTLINE HEROES

2020 and 2021 were highly challenging years for our frontline heroes who experienced the full force of COVID-19.

Afford is proud to recognise two of our frontline heroes, Lifestyle Assistant's, Geneva Kara and Fraol Woldemikael, who showed outstanding commitment to our clients, when two Group Home residents tested positive for COVID-19.



Our frontline hero Fraol Woldemikael with two of our amazing clients.

COMMITMENT TO OUR PEOPLE AND OUR CULTURE

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

We are committed to creating a workplace where employees are happy, motivated and love their job. We strive to put our clients first and ensure we adopt a caring and customer-centred culture.

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

We employ frontline staff who speak over 99 different languages.



2,642

AFFORD
STAFF

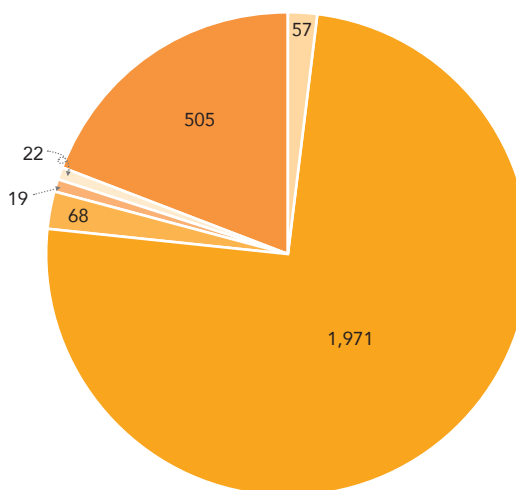
**642
NEW
STAFF**



OVER 62
INTERNAL
PROMOTIONS
AWARDED

330
CASUALS
TRANSFERRED
TO PERMANENT
ROLES

Number of staff by service area



- Allied Health
- Corporate
- Day Program, Group Home and Short Term Accommodation
- Support Coordination
- Customer Care
- Afford Employment



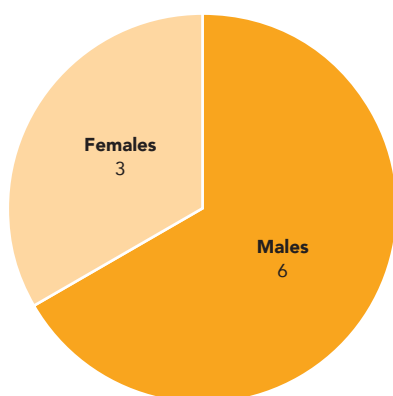
Zahra Kakhroodin, Krystal Heckenberg and Joanna Schilling at our Awards Night.

GENDER BREAKDOWN ACROSS AFFORD

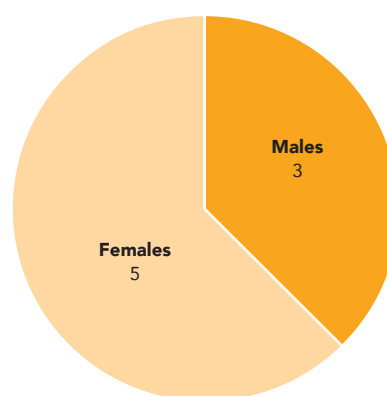
Males: 1,057

Females: 1,585

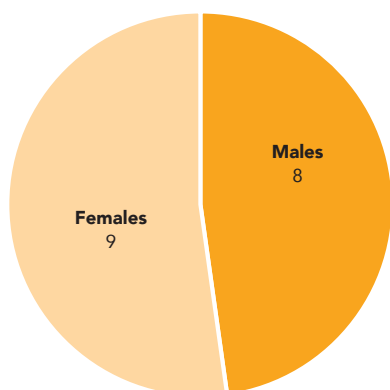
Afford Board



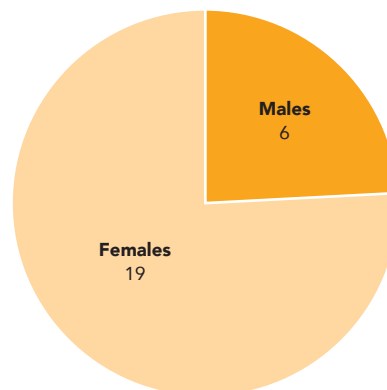
National Executive Management



National Department Managers



Local District Managers*



*Local District Managers gender breakdown by state:

NSW

Males: 1

Females: 11

QLD

Males: 1

Females: 3

VIC

Males: 3

Females: 1

SA

Males: 1

Females: 2

WA

Males: 0

Females: 2

OPPORTUNITY

We are proud to be an equal opportunity employer and offer many options for progression.

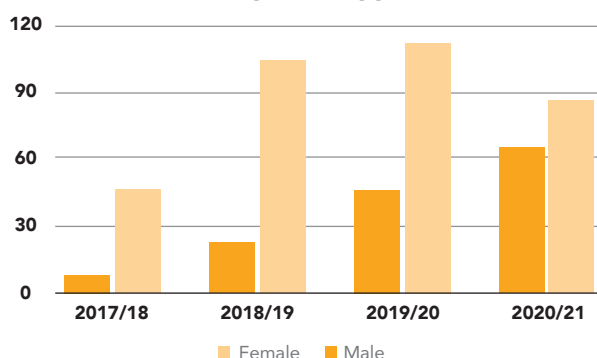
At Afford, there is no such thing as privilege of rank, and equality and egalitarianism are two of the principles the Afford culture is built on.

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 (page 47).

Through our varied and diverse workforce, we can deliver exceptional service to our clients.

Staff development opportunities



THE BEST IN THE SECTOR

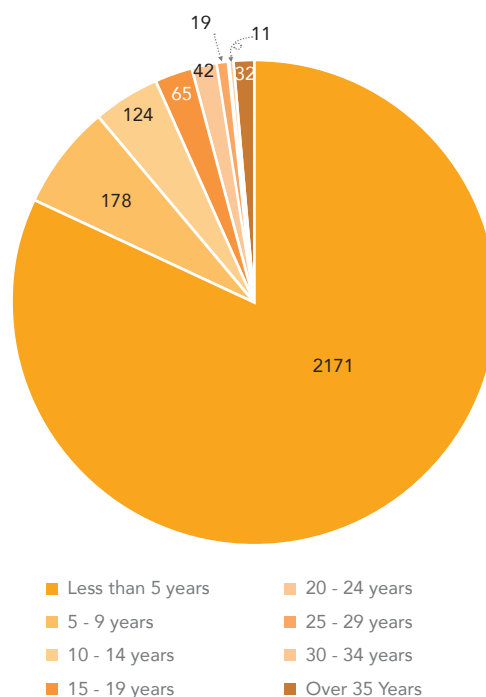
We work hard to attract and retain the best employees in the sector.

Further, we train our employees to the highest standards and treat them well so they never want to leave.

In 2020/21, some of the incentives we offered to staff included:

- Afford Rewards
- Customer Service Awards
- ELearning
- Employee Assistance Program
- Fitness Passport
- Nicotine replacement therapy
- NRMA Blue Membership discount
- PACES incentives
- Step Up Program offering career progression opportunities
- Study leave and supports
- Subsidised uniforms.

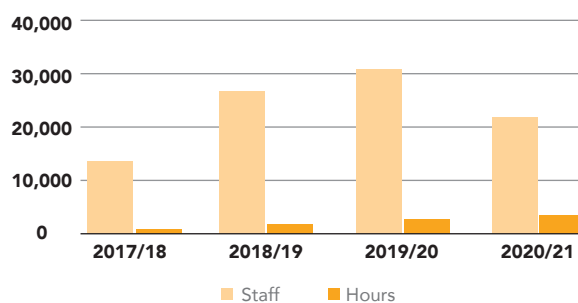
Tenure



LEARNING AND DEVELOPMENT

In 2020/21, we provided 22,636 hours of training to staff covering mental health, first aid, PART (predict, assess, respond to challenging/aggressive behaviour, training), medication, manual handling, epilepsy, driver training, induction and orientation.

Hours of training vs number of staff



AFFORD ACADEMY

We launched Afford Academy, a training program for new team leaders and district managers. The program includes an intensive five day training workshop followed by five days of shadowing an experienced team leader. Refresher courses and assessments are applied two months after the initial training.

AFFORD LEARNING

Afford Learning online portal was launched this year, where employees can access interactive learning and development resources. Site and company inductions, compulsory training and live event streaming, can all be accessed via the portal.

STEP-UP PROGRAM

Our Step-Up Program provided opportunities for staff across the organisation to 'step up' into various roles with support from human resources and other departments.

Successful applicants undertake leadership training and are given first hand experience in a higher position. For example, a 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. We then select annual 1st, 2nd and 3rd place winners for each district and state.

FRONTLINE STAFF CONFERENCE

We celebrated our frontline staff's hard work and dedication at our Frontline Staff Conferences in 2020 and 2021. The conferences are an excellent way for staff to stay connected, celebrate achievements and learn about upcoming training programs.

In January 2020, Afford hosted the Frontline Staff Conference in 3 states. The NSW conference was held on 9th January at Blacktown Workers Club with 435 staff in attendance. The QLD conference followed on 16th January at Mantra Legends Hotel with 149 staff attending, and finally, on 23rd January, 52 staff attended the VIC conference at Hotel Chadstone.

On the 23rd April 2021, due to the challenges of the COVID-19 restrictions, we held our 2021 conference at Brisbane Convention Centre, QLD. Staff from across the states were encouraged to join remotely via Zoom, with approximately 1,000 people attending in total.



We proudly launched our new intranet Afford Central at the 2021 Frontline Staff Conference.

THE AFFORD COMMUNITY





OUR COMMUNITY To SUSTAINABLE



Carmel from Penrith Supported Accommodation is a natural green thumb who takes pride in watering her veggies and plants daily.

ITMENT

ABILITY



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.

Today, we have 37 hybrid vehicles in the Afford fleet! These vehicles are extremely low on CO2 emissions, fuel consumption and require minimal maintenance and servicing.

7 MILLION

KILOMETRES A YEAR TRAVELLED
BY AFFORD VEHICLES



172

TOTAL
PASSENGER
VEHICLES
FY20/21

342 vehicles
FY19/20



140

WHEELCHAIR
VANS FY20/21

62 wheelchair vans
FY19/20



37

HYBRID
VEHICLES FY20/21

23 hybrid vehicles
FY19/20

OUR BUILDINGS

We installed solar panels across our four Australians Disability Enterprises (ADE) in 2021/21:

- Minchinbury ADE received 184 x 450w panels
- Prestons ADE received 66 x 450w panels
- Ingleburn received 184 x 450w panels
- Minto received 222 x 450w panels.

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	2020/21
Number of sites	38	21	4

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 doing our bit for the environment and educating our clients about the importance of sustainable awareness and decision making.

We supported our services by:

- Providing energy-saving tips to our sites.
- Educational programs for clients, particularly around sustainable produce and 'veggie path' initiatives.
- Our organisational processes are entirely paperless and we have proudly implemented electronic invoicing and archiving 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.



Bryan from Mt Druitt Day Program is exploring the sweet side of life with some apple picking.

OUR



ORGANISATION



Ingleburn, Mt Druitt, Penrith and Prestons SLES teams are all smiles during the December 2020 Colour Run. This inclusive event was celebrated during Youth Week, thanks to grant funding from Liverpool Council.

ON



BOARD OF DIRECTORS

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

In 2020/21, nine board members 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 of Afford (page 12,13).

They are also responsible for the strategic direction, policy formulation, financial viability and discharge of the duty of care owed by Afford to its clients.

CHAIRMAN

Ross Fowler OAM
B Comm, FCA



- Ex Officio across Finance, Audit & Risk Committee, Property Committee and Remuneration & Nominations Committee.

Ross was appointed as an Afford Board Director in February 2004. He has over 30 years of experience as a Board Director and has held board positions with CivicRisk Mutual Ltd, Penrith Whitewater Stadium Ltd, and 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 Penrith-based firm of Chartered Accountants. Ross is currently a Councillor on Penrith City Council having been first elected in 1991 and now in his seventh consecutive term. He has served several terms as Mayor.

DEPUTY CHAIRMAN

Michael Allen PSM
FIPAA, Grad Dip, UEM, MAICD



- Member - Remuneration and Nomination Committee
- Chair - Property Committee

Mike is Deputy Chair of Afford, Chair of Wentworth Community Housing and a Board Member of the Aboriginal Hostels Limited and NSWALC. Housing Ltd. Mike has served as a not-for-profit Board Member since 1989, including working as a Board Director for Afford since 2015. He is the former longstanding Chief Executive of Housing NSW, now part of the Department of Community Services and Justice. Since retirement from the social housing sector, Mike Allen has devoted his time to not-for-profit boards.

Mike was awarded the Making a Difference: Community Service Award from Penrith City Council in 2021. In 2011, he was awarded the Public Service Medal. Mike has accrued over 40 years of experience in social and affordable housing management and asset services, homelessness services, and community and Aboriginal housing. He also has a strong interest in the housing needs of people with a disability.

**DIRECTOR****Eva Ballai JP**

RN, MBA Adv., FACHSM, CHE, MAICD

- Member - Finance, Audit and Risk Committee

Ms Ballai has over 25 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.

**DIRECTOR****Carol Bryant**

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

- Chair - Remuneration and Nomination Committee
- Member - Finance, Audit and Risk Committee

Carol 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 Chief Executive Officer.

**DIRECTOR****Andrew Grima**

Director Bachelor of Economics, Bachelor of Law (Honours), Diploma of Legal Practice, AICD Diploma, Admitted as a solicitor in New South Wales.

Andrew is a Principal Lawyer at Coleman Greig who has extensive experience in commercial and retail leasing. In addition to his legal and economics and accountancy degrees, Andrew has a sound understanding of the financial and governance issues which affect companies.

Passionate about serving those in the community, Andrew founded the Coleman Greig Challenge, an annual initiative that to date, has raised over \$1 million for children with special needs and newborn care.

Andrew Grima then resigned 1 July 2021.



BOARD OF DIRECTORS (CONTINUED...)



DIRECTOR

Cliff Haynes

B Comm, FCPA, FLGPA

- Chair - Finance, Audit and Risk Committee
- Member - Remuneration and Nomination Committee

Mr Haynes joined the Afford Board in November 2010.

He had a 37 year career in the NSW and Local Government sectors in executive management positions, retiring as Assistant Director General, Corporate and Shared Services with the Department of Human Services.

Mr Haynes is a former President of the NSW Division of Local Government Professionals Australia. He is a Director of St Vincent de Paul Housing Ltd and is an independent member on a number of Local Government Audit, Risk and Improvement Committees.



DIRECTOR

Ange Humphries

MAICD

- Member - Property Committee
- Member - Remuneration and Nomination Committee

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.



DIRECTOR

Alan Travers PSM

FLGPA

- Member - Finance, Audit and Risk Committee
- Member - Property Committee

Alan joined the Afford Board in April, 2009. He retired as General Manager of Penrith City Council after working 42 years in Local Government. He is a Fellow and Life Member of Local Government Professionals Australia.

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





DIRECTOR

Paul Umbrazunas

B Sc (Mathematics), LLB (UNSW), GAICD, Stanford Executive Programme, Fellow Australian Risk Policy Institute

- Member - Finance, Audit and Risk Committee
- Member - Property Committee

Paul has over 30 years' experience in the financial services sector having held global COO 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, NFPs and financial services Firms on strategy, capital management, risk management and governance.

He is on the Advisory Boards of Australian Mortgage Marketplace and Poweredbypercent.

 You can read more about the Afford Board of Directors on our website www.afford.com.au/about/our-board/



Andrew loves to enjoy the great outdoors and spend time admiring the fantastic scenery in his local area.

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 an Executive Team, who each have wide and varied operational and strategic skillsets. Their collaboration as a dynamic unit continues to lead Afford's progress.

In 2021, Steven Herald resigned as CEO after six years with Afford. Joy Kumar, Afford's COO temporarily acted in the role before Robin Cowdery was appointed Interim CEO. The Board has commenced the recruitment for the full-time position.



ROBIN COWDERY

Interim Chief Executive Officer

Robin joined Afford in 2021 with over 17 years of experience in leading businesses, most recently in the not-for-profit sector.

Robin has a background in social service delivery, financial management, corporate operations, and board secretariat functions.

As Interim Chief Executive Officer, Robin influences strategic decision making and oversees financial stewardship and operation.



DALE BRIDLE

Interim Chief Financial Officer

Dale joined Afford in 2021 and has experience working in Executive finance roles.

Dale is responsible for a team of staff who provide Finance services and Information Technology services to the business.

Together they all ensure that our Finance and IT support services provide our staff and clients with a high level of support.



AMIRA SALAMA

Chief Operating Officer

Amira joined Afford in 2015 as a Team Leader before progressing through the organisation to NSW State Manager and subsequently Chief Operating Officer.

Amira has a background in education prior to transitioning to the disability sector.

She has worked in various frontline roles, which have provided her with a wealth of practical experience.



GORDON GRIFF

National Executive Manager, Commercial Services

Gordon Griff joined Afford in 2019.

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

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

Gordon is passionate about showcasing the unique and various skills and talents of people living with disability across Australia.



WAYNE ADAMSON

National Executive Manager, Day Programs

Wayne joined Afford in June 2019 as the District Manager for Far West Day Programs, where he managed 7 sites and over 350 clients.

He has previous management experience in the Aged Care sector, delivering in home supports across NSW/ACT.

Wayne is also a foster carer for Indigenous kids and has been doing this for the last 6 years, caring for vulnerable children with complex needs and behaviours.



KYM MAFI

National Executive Manager, Accommodation and Short Term Accommodation

Kym joined Afford in 2011 and has experience working in frontline roles.

Kym is responsible for a team of staff who provide support services to residents at our supported accommodation and short term accommodation services.

Together they all ensure that our residents lead the best lifestyle possible.



CRISTINA ALVAREZ

Acting National Executive Manager, Events, Business Dev & Specialist Services

Cristina joined Afford in 2006, with a back ground in sales she is responsible for leading and overseeing organisational growth through management of Affords Cherrywood Raffles, Events, Marketing, Fundraising, Customer Care and Accommodation Advisor departments.

Cristina is dedicated to passionately delivering the best events in the sector to ensure that all clients have fun and enjoy their best life. Cristina also oversees Afford Getaways, Club Afford and Grants.

Cristina guides an enthusiastic, dedicated and bubbly team of people who share her passion for Afford and our clients.

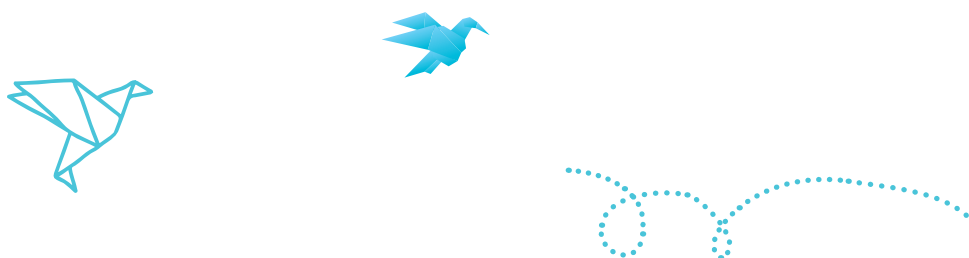


MARIJA AKMACIC

Acting National Executive Manager, Human Resources

Marija joined Afford in 2021 and has a background human resources management and industrial relations.

Prior to joining Afford, Marija was the Head of Human Resources for TPG Telecom leading its multinational people, pay, safety and quality function. At Afford, Marija leads the Human Resource team that supports Afford's increasingly successful operation in the disabilities services sector.



WORK HEALTH AND SAFETY

The safety and well-being of our staff and clients are at the forefront of everything we do.

2020/21 continued to be an unprecedented time for health and safety in Australia with the ongoing COVID-19 pandemic.

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

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 experiences discrimination.
- Provide an Employee Assistance Program.
- Provide ongoing information and training to staff.
- Provide a safe workplace, equipment and systems.
- Ensure that risks to health and safety are identified, assessed and eliminated or controlled.

SAFETY REPORTING

In 2020/21, we reported on our WHS performance through our PACES framework.

PACES is an organisational performance framework that has been built based on our key performance indicators. This 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, client risk profiles, personal care protocols, and nutrition and swallowing checklists.

To ensure staff were adopting constructive attitudes in support delivery, we documented consent forms, staff sick leave levels, grant expenditure and incident reports.

We measured customer service by reporting on items such as supervision sessions, complaints management and client retention.

We achieved efficiency by reporting on employees leave entitlements, service provision and petty cash reimbursements.

To enforce standards across our support services, we reported on safety checklists and assessments such as venue risk, new procedures, medication audits, site safety checklists, emergency procedures and mandatory training.

SAFETY IS EVERYONE'S RESPONSIBILITY

The Red Alert process is the process for reporting serious incidents. Introduced in 2019/20, we have a dedicated 1300 phone number for staff to call when reporting incidents where emergency services have been called or if a significant near-miss occurred. A Red Alert call is made even if the incident has been resolved.

During 2020/21, 20,986 calls were made to the Red Alert phone number.

BUDDY SHIFT

At the commencement of each one-on-one shift, Afford staff must complete a Buddy Shift. A Buddy Shift is a checklist that details essential information and procedures for each Afford site.

DRIVE TO SURVIVE TRAINING PROGRAM

Our colourful Afford vehicles transport hundreds of clients every day, so it is essential 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.

WORK HEALTH SAFETY COMMITTEE

Our Work Health and Safety (WHS) Committee contributed to our workplace safety in 2020/21.

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

2020/21 committee achievements included:

- Implementation of a risk assessment form to record safety incidents across our workplaces.
- Promotion of regular safety inspections.
- Introduction of contractor inductions.
- Review of hazard identification and remediation procedures.



As part of the 2020 expansion campaign into South Australia, Afford roamed the streets of Adelaide on the sides of mega buses to improve our brand awareness.

GOVERNANCE AND ETHICS



CE



Team Leader for Ingleburn Supported Accommodation Matthew Brennan-Jesson with National Executive Manager for Accommodation and Respite Kym Mafi and Chief Operating Officer Amira Salama wearing their Afford uniform with pride.



GOVERNANCE FRAMEWORK

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

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

We are accountable to the Department of Education, Employment, 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 the Charitable Fundraising Act 1991 requirements.

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 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 quarter the Board considers progress reports covering the following topics:

- Strategic Plan 2020 – 2023
- NDIS contractual performance
- Operational Plan
- Emerging issues
- Changes in legislation
- WHS (compliance and risk)

DIRECTOR MEETING ATTENDANCE: 1 JULY 2020 TO 30 JUNE 2021

Director	Full Board		Finance, Audit & Risk Committee		Property Committee		Remuneration & Nominations Committee	
	Attended	Held	Attended	Held	Attended	Held	Attended	Held
Ross Fowler OAM	11	11	2*	6	19	19	7*	7
Michael Allen PSM	11	11	N/A	N/A	19	19	7	7
Alan Travers PSM	10	11	6	6	19	19	N/A	N/A
Eva Ballai JP	7	11	2	4	N/A	N/A	4	4
Cliff Haynes	9	11	2	2	19	19	3	4
Angela Humphries	9	11	6	6	N/A	N/A	7	7
Carol Bryant	9	9	4	4	N/A	N/A	3*	7
Paul Umbrazunas	9	9	3	4	N/A	N/A	3*	7
Andrew Grima	8	9	N/A	N/A	8	9	N/A	N/A

Held: represents the number of meetings held during the time the director held office or was a member of the relevant committee. * Ex-Officio attendance

AFFORD COMMITTEES

During the 2020/21 period, there were three committees at Afford:

- Finance, Audit and Risk
- Property
- Remuneration and Nomination.

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

In support of the committee's work, several internal policies are in place to safeguard the organisation, its staff, and clients.

FINANCE, AUDIT AND RISK COMMITTEE

2020/21 members: *Cliff Haynes (chair), Alan Travers, Eva Ballai, Carol Bryant, Paul Umbrasunas and Ross Fowler (ex officio.)*

The committee assists the Board in fulfilling its governance and oversight 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, implemented and monitored.
- Ensuring effective risk management and internal control systems.
- Facilitating the independence of the external audit process and addressing issues that arise.
- Ensuring the investment policies and practices remain appropriate.
- Overseeing and monitoring corporate governance policies, practices and guidelines.

PROPERTY COMMITTEE

2020/21 members: *Mike Allen (chair), Alan Travers, Angela Humphries, Paul Umbrasunas and Ross Fowler (ex officio.)*

The committee assists the Board in fulfilling its governance and 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.

REMUNERATION AND NOMINATION COMMITTEE

2020/21 members: *Carol Bryant (chair), Cliff Haynes, Angela Humphries, Mike Allen and Ross Fowler (ex officio.)*

The committee assists the Board in fulfilling its governance and responsibilities by:

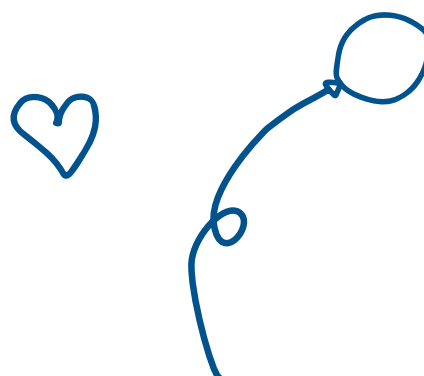
- Ensuring Afford adopts, monitors and applies appropriate remuneration policies and procedures.
- Ensuring that procedures exist to assess the performance of the CEO.
- Ensuring appropriate procedures exist to assess the remuneration of the CEO, the Executive Management Team and all direct reports to 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.

RISK MANAGEMENT FRAMEWORK

We measure our strategic plans against our risk management framework in conjunction with market data, property data and competitor analysis.

The framework enables the likelihood of risk to be measured and assessed.

We use the framework when assessing our expansion into new markets and areas during our strategic planning phase.



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 a permanent and significant disability.

The scheme was introduced in 2013 and is overseen by the National Disability Insurance Agency (NDIA.)

The NDIS is focused on the person with a disability. They provide 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 change and has provided many challenges, but more importantly, it has seen our clients receive much greater and varied support.

Today, we are big advocates for the NDIS and champion the positive impact on the Australian disability landscape.

We often analyse the data from the NDIS to identify areas across Australia where our support and services are needed the most.

To further support the NDIS, we have:

- The Afford NDIS team who continue to expand their knowledge base of the scheme and represent Afford at NDIA forums. They work collaboratively with the community and stakeholders to ensure policies are accountable and to influence policy change.
- An 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 to help achieve their NDIS plan.
- A Specialist Services team, consisting of a group of NDIS experts who provide support to staff.

In 2020/21, we were challenged by proposed changes to the NDIS.

SUPPORTED INDEPENDENT LIVING

The NDIA released a consultation paper in September 2020 to seek provider feedback on proposed short-term improvements to supported independent living.

Afford's Supported Accommodation are the most common model of supported independent living.

We have responded to the NDIA's consultation, raising the following key points:

- This paper indicates that the NDIA want to downsize SIL and change housing opportunities for participants. They are looking towards no longer financially supporting institutional or large group homes.
- As a SIL provider, this is an opportunity for us to consider other ways of offering this service, such as Individualised Living Options (ILO.) Afford could provide supports for people in the setting that they choose.

MEDIUM TERM ACCOMMODATION

In December 2019, the NDIS announced funding for a new type of transitional housing to support participants as they prepare to move into their permanent homes.

Medium-term accommodation enables clients to have somewhere to live while waiting for their long-term housing solutions to be confirmed. The NDIS funding covers care only. It does not include additional supports, food or living costs.

Afford has supported a small number of participants with medium-term accommodation at our short term accommodation facilities.



COVID-19

The global COVID-19 pandemic continued to impact our operations however Afford adapted and continued to provide unwavering care and service to clients and staff.

Afford created a COVID-19 Pandemic Response Team to collaborate on tailored COVID-19 Safety Plans for all of our sites. The team meet, discuss and respond to:

- National cases numbers.
- Cases within Afford, actions needed on sites and client attendance.
- Vaccinations and staffing across sites.
- The COVID safe plan and any adjustments that are needed.

Our COVID-19 safety plans included actionable strategies for hygiene, cleaning, social distancing, attendance, record keeping and communication. The team also created strategic plans to prevent the spread of COVID-19 and how to respond to suspected and confirmed cases of COVID-19. This enabled Afford to continue providing award-winning service to our clients.

Daily toolbox meetings reiterated key focus areas and procedures, particularly during geographical lockdowns and imposed health restrictions.

Our sites also incorporated various strategies for varying abilities to ensure everyone understood the importance of personal hygiene, including ADE produced best practice videos filmed with Supported Employees.

Afford Care and Afford Telecare were launched at the height of the pandemic in 2019/20. Throughout 2020 and 2021, Telecare has significantly reduced the wait time for Allied Health and has provided care to 74 clients.

Afford received Job Keeper payments to support its financial sustainability during the year.

For the safety of staff, clients and families, Afford is committed to encouraging all its staff to be vaccinated and providing opportunities for this to occur.

OUR FIRST COVID-19 VACCINATED GROUP HOME

In May 2021, residents from Billabong Supported Accommodation were the first Afford residents to get their COVID-19 vaccinations.

In the lead up to their vaccinations, residents came together for weekly information sessions to ensure they were informed and confident about the vaccination process.



An Afford resident at Billabong Supported Accommodation receiving his COVID-19 vaccination.



FINANCIAL

PERFORMAN



Brandon from Rouse Hill Day Program uses the latest technology to build up his confidence and independence daily.

FINANCIAL OVERVIEW

Our journey over the past 12 months has seen Afford mature into a leading disability service provider

OPERATING POSITION

Afford reported an operating surplus for the year of \$17.88m (2020: \$11.43m). Included in the surplus is a significant one-off item of \$6.49m fair value adjustment to Afford's properties.

The overall net surplus of \$17.88 million also includes a significant contribution from the Federal Government's Job Keeper subsidy in response to the COVID-19 pandemic. Job Keeper has enabled Afford to continue to provide support services and keep staff whose employment would otherwise have been reduced or ceased throughout the year.

REVENUE

Total Revenue: \$145.64m (2020: \$118.78m)

The increase in revenue from the prior year reflects a combination of the opening of new residential group homes and day program sites and the rise in client demand across all of Afford's disability support services.

EXPENDITURE

Total Expenditure: \$42.67m (2020: \$32.74m)

Both the ratios of service delivery costs as a percentage of total costs and fundraising and administration as percentages of total costs are in line with 3-year averages.

FINANCIAL POSITION

Afford's sound financial position is reflected with net assets at 30 June 2021 of \$112.39m (2020: \$94.51m). The main component of this are property assets of \$130.77m (2020: \$108.19m).

THE YEAR AHEAD

As we move forward into 2021/22, the COVID-19 Pandemic outbreaks in Melbourne, Victoria and Greater Sydney, New South Wales and subsequent government lockdowns has affected Afford's ability to fully operate its day programs. This is particularly evident for day programs offered in NSW local government areas of concern, which have been subject to NSW Health Orders limiting activities to 1:1. A gradual return to COVID normal operations is anticipated, given the NSW Government's announcement to lift restrictions once 70% and 80% double vaccination rates occur, which is forecast to commence in October 2021. We remain disciplined in balancing the needs of our clients with financial sustainability as we navigate a COVID-19 operating environment into the future.

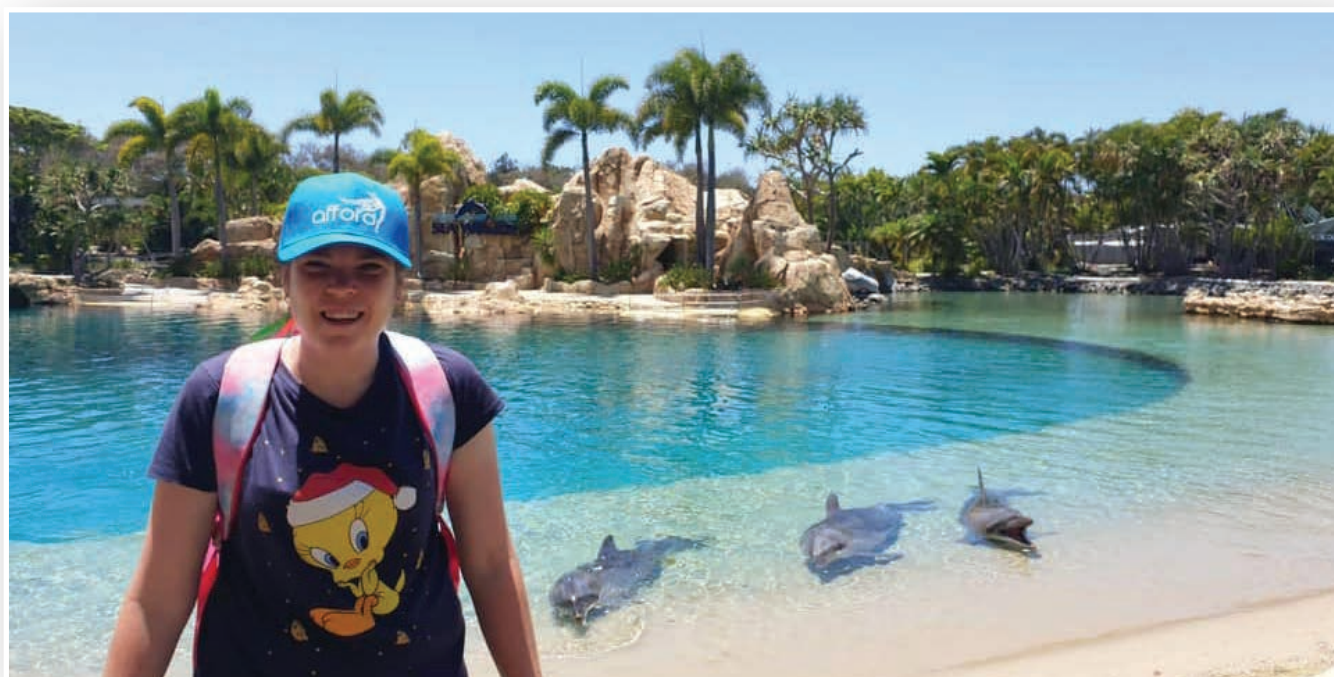
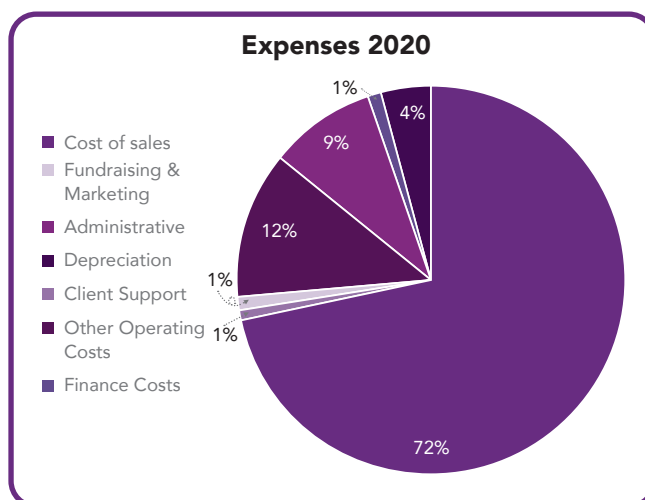
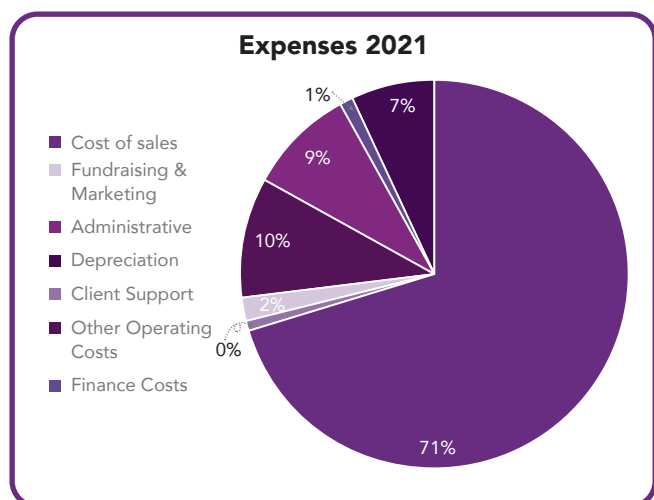
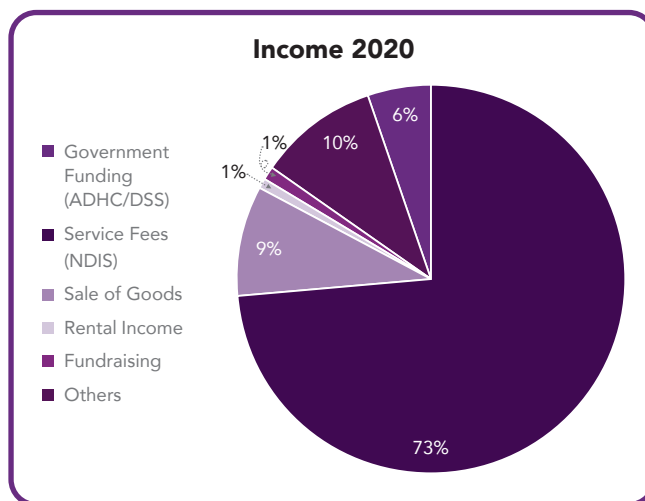
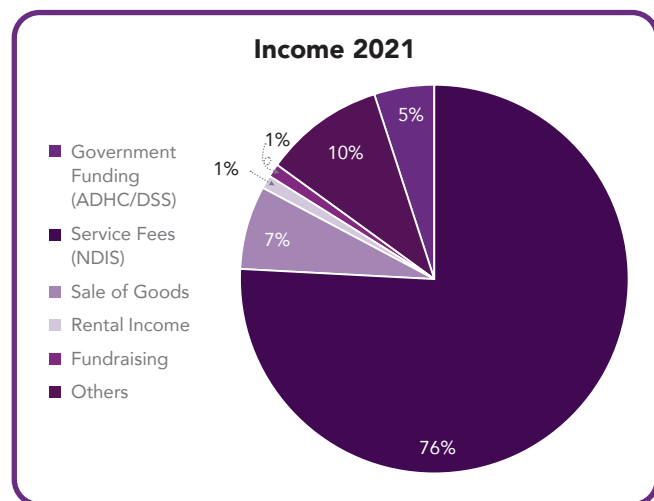




At Jamisontown Day Program, you will always be greeted with smiles, particularly from Jenny, who makes everyone feel welcome.

FINANCIAL PERFORMANCE

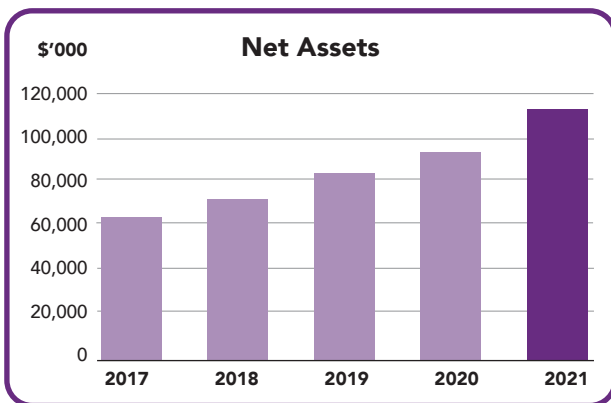
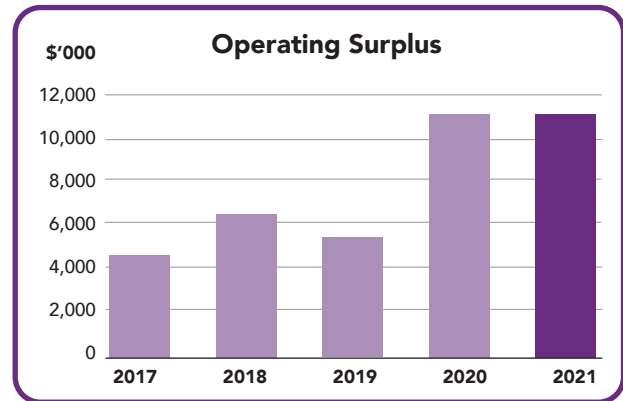
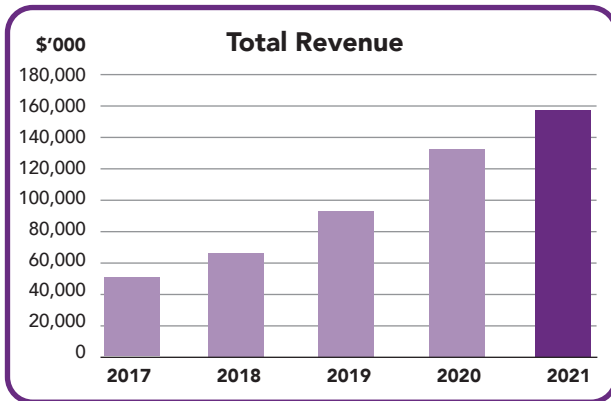
For the year ended 30 June



One of Nicky's unforgettable Day Program memories is watching the spectacular dolphin show at Sea World Marine Park.

FINANCIAL PERFORMANCE

For the year ended 30 June

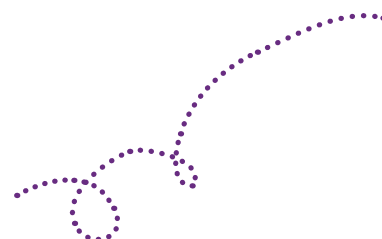


Lynne from Jamisontown Day Program loves exploring her passions and achieving her dreams with Lifestyle Assistant Shanice Peterson.

STATEMENT OF PROFIT OR LOSS & OTHER COMPREHENSIVE INCOME

For the year ended 30 June

	2021 \$	2020 (restated) \$
Revenue	145,637,159	118,779,691
Cost of sales and services provided	104,253,744	85,094,046
Gross Profit	41,383,415	33,685,645
Other Income	12,671,089	10,485,884
Total	54,054,504	44,171,529
EXPENSES		
Client expenses	414,030	527,701
Raffle & fundraising expenses	413,161	383,671
Indirect labour	13,379,836	11,014,359
Consumables and occupancy expense	4,391,712	3,281,699
Marketing and advertising expense	2,822,109	1,100,168
Finance expense	833,554	955,534
Communications & IT expense	1,242,420	1,016,816
Motor vehicle expenses	2,640,215	2,520,480
Other operating expense	6,837,325	7,112,560
Amortisation - right of use asset	2,784,620	1,627,457
Depreciation	4,283,270	3,200,952
Impairment of Investment Property	2,624,288	-
Total expenses	42,666,540	32,741,397
Operating Surplus	11,387,964	11,430,132
Other Comprehensive Income (Gain on the revaluation of land and buildings)	6,494,080	-
Total Comprehensive Income for the Year	17,882,044	11,430,132



STATEMENT OF FINANCIAL POSITION

As at 30 June 2021

	2021 \$	2020 (restated) \$
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	426,034	541,643
Trade and other receivables	5,588,510	10,029,286
Inventories	506,505	561,480
Other Assets	1,732,207	1,232,745
Total Current Assets	8,253,256	12,365,154
NON CURRENT ASSETS		
Investment property	27,015,322	29,566,154
Property, plant & equipment	120,737,194	91,095,343
Right of use asset	22,659,555	17,664,987
Intangible assets	130,000	130,000
Total Non Current Assets	170,542,071	138,456,485
Total Assets	178,795,327	150,821,639
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	5,798,311	11,708,914
Borrowings	224,698	224,938
Employee benefits	5,818,775	3,525,061
Lease liability	2,649,119	1,793,033
Total Current Liabilities	14,490,903	17,251,946
NON CURRENT LIABILITIES		
Borrowings	29,291,635	21,533,395
Employee benefits	1,706,345	1,280,389
Lease liability	20,914,747	16,246,256
Total Non Current Liabilities	51,912,727	39,060,040
Total Liabilities	66,403,630	56,311,986
Net Assets	112,391,697	94,509,653
EQUITY		
Reserves	29,863,919	23,369,839
Retained surpluses	82,527,778	71,139,814
Total Equity	112,391,697	94,509,653

DECLARATION OF INDEPENDENCE BY LEAH RUSSELL TO THE DIRECTORS OF AUSTRALIAN FOUNDATION FOR DISABILITY

As lead auditor of Australian Foundation for Disability for the year ended 30 June 2021, I declare that, to the best of my knowledge and belief, there have been:

1. No contraventions of the auditor independence requirements of section 60-40 of the *Australian Charities and Not-for-profit Commission Act 2012* in relation to the audit; and
2. No contraventions of any applicable code of professional conduct in relation to the audit.



Leah Russell
Director

BDO Audit Pty Ltd
Sydney
10 November 2021

INDEPENDENT AUDITOR'S REPORT

To the members of Australian Foundation for Disability

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of Australian Foundation for Disability (the registered entity), which comprises the statement of financial position as at 30 June 2021, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial report, including a summary of significant accounting policies, and the responsible entities' declaration.

In our opinion the accompanying financial report of Australian Foundation for Disability, is in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- (i) Giving a true and fair view of the registered entity's financial position as at 30 June 2021 and of its financial performance for the year then ended; and
- (ii) Complying with Australian Accounting Standards - Reduced Disclosure Requirements and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the Financial Report* section of our report. We are independent of the registered entity in accordance with the auditor independence requirements of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act) and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

Other information

Those charged with governance are responsible for the other information. The other information obtained at the date of this auditor's report is information included in the Australian Foundation for Disability's annual report, but does not include the financial report and our auditor's report thereon.

GLOSSARY

A	
ADE	Australian Disability Enterprise: employment for people with a disability.
Afford	Australian Foundation for Disability.
Afford Getaways	Travel program for Afford clients.
Allied Health	A team of healthcare providers made up of psychologists, speech pathologists and occupational therapists.
Afford Care	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.
Afford Learning	Afford Learning is an interactive learning portal which enables employees to access interactive learning and development resources.
Afford Lifestyle	Supported Accommodation at Afford are about so much more than bricks and mortar, it 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.
C	
Carer Support	A program for carers to meet other carers and form friendships in a relaxed and welcoming environment.
Cherrywood Raffles	A major fundraising initiative to help raise money for Afford services.
Chief Executive Officer	Responsible for the day-to-day management of Afford.
Chief Operating Officer	A senior executive tasked with overseeing the day-to-day administrative and operational functions of Afford.
Client	Customer of Afford.
Club Afford	A membership based social group that promotes fun and exploration of communities through our engaging programs.
Coronavirus (COVID-19)	Coronavirus disease (COVID-19) is an infectious disease. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness.
Customer Care	The Customer Care team oversee the welcoming of new clients to Afford's supports and services.
D	
Day Programs	Afford Day Programs are hubs of activity where clients are supported and encourages to learn new skills, find creative ways to express themselves and keep active.
DES	Disability Employment Services: assist people to find and keep work in the open labour market.
District Manager	A district manager is responsible for a group of Day Programs, supported accommodation or short term accommodation sites within an allocated area.
E	
ELMO	e-Learning system offering staff training.

Executive Manager	Each of our executive managers oversee a different area of Afford's services and they use their varied operational and strategic skillsets to guide the department.
Ex-gratia	A payment made by an employer where there is no contractual obligation to do so.
G	
Group Homes	Purpose built accessible homes with 24-hour assistance.
K	
Key word signs	Signs made with hands that represent a key word of a sentence to support communications. The technique is used by people with communication difficulties.
L	
Lifestyle Assistant	A frontline worker who delivers daily care to our clients and residents.
N	
NDIA	National Disability Insurance Agency: responsible for overseeing the NDIS.
NDIS	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.
R	
Respite	Quality care in modern and fully accessible homes, in the company of likeminded housemates. Stays are short often for a day, overnight, a weekend, a holiday, or for longer periods.
S	
Supported Independent Living	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.
Support Coordinators	Afford employees available to support families through the NDIS plan, helping identify goals and working together to decide how best to use their funding.
SLES	School Leaver Employment Support.
Strategic Plan	A guiding document that sets goals for the organisation to achieve over a 3-year period.
T	
Team Leader	A team leader oversees the day to day operations of a day program, supported accommodation or short term accommodation site.
Telecare	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.
Transition to work program	A program designed to support school leavers transition to employment.

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Lifestyle Assistant Mariama Kamara is always there for her client Bronaya and the pair have built a special friendship and shared many memories.





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