

2023-24 Annual Report

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

About the Australian Foundation for Disability

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

Our purpose

To create an inclusive world where human rights are realised.
A world where people of all abilities come together to share in life's adventure.

Our vision

To improve the lives of people with disability by prioritising their choices, promoting their rights and exploring possibilities together.

Our values

Kind. Clear. Team. Explore.

ABN and ACN

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





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On the cover

A Brighter Tomorrow, Together is an artwork created for Afford by First Nations artist Alysha Menzel. It symbolises our reconciliation journey.



Our commitments



Afford is a purpose-led, not-for-profit organisation. We are committed to our Code of Conduct and to ending modern slavery, as outlined in our Modern Slavery Policy. These documents are available on our website:

afford.com.au/about/publications/

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

We are committed to upholding the NDIS' Code of Conduct by ensuring it applies to all aspects of our organisation and in our service delivery.

Our commitments ensure we:

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

- Take all reasonable steps to prevent and respond to all forms of violence, exploitation, neglect, and abuse of people with disability
- Take all reasonable steps to prevent and respond to sexual misconduct
- Remain open to feedback.

Afford's Code of Conduct defines our values in action, including our best practice commitments or positions on:

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

We appreciate our clients, families, carers and employees providing feedback so that we can maintain our commitment to continuous improvement and quality services.

To provide feedback to Afford, visit:

afford.com.au/feedback

A word from our Chair

A year of innovation and progress



I am so proud of Afford's progress over the past year. We have continually sought to improve and evolve, as evidenced by our new purpose, vision and values, innovations and improvements in our client service, and the Afford Strategy 2024-2027.

The Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability has remained of importance. We continue to reflect on and responding to the findings and recommendations of September 2023's Final Report.

Disability services have been in focus across government, media, and within the sector itself this year. In December 2023, the NDIS Review's final report was published. There were 26 recommendations made, with 139 supporting actions it thinks will make the NDIS more responsive, supportive, and sustainable.

Then in May 2024, the 2024-25 budget papers were released. Government expects its legislative reforms will largely offset the \$15.9 billion increase in spending over five years projected by the NDIS Actuary, and that they will moderate this additional growth in NDIS spending. Along with other stakeholders, we are concerned at the limited detail currently available about

these reforms. We are unclear on how the reductions in spending growth will be achieved and will be watching this space closely.

Meanwhile, Afford will continue to strive to do and be our very best for people with disability, in what is an evolving and sometimes challenging landscape. This means continuing with our journey of rediscovery and transformation. This means continuing to put our clients first.

As we work to reposition ourselves as a human rights-centred, client-led service provider, there is much to feel positive and passionate about in the work we do. I am thrilled to have welcomed five new Directors to our Board this year, and am confident I speak for the Board as a whole when I say we are excited to continue guiding Afford as it moves forward.

Carol Bryant
Chair

A word from our CEO

Achievement and purpose

This has been a proactive and progress-driven year for Afford.

Following on from last year's carefully considered changes to our leadership, policies, procedures, practice and culture, 2023-24 has seen us settle into a new look 'business as usual'.

At Afford, business as usual means being exceptional, every day. This is evidenced in our commitment to continuing to improve who we are, what we do and how we do it, and continuing to put our clients and their goals at the centre of everything we do.

Some tough decisions have been made in 2023-24. We began consolidating our Australian Disability Enterprises (ADEs) in New South Wales from five to three and decided to cease our ADE operations in Carrum Downs, Victoria, effective in 2024-25.

But overall, there is much to celebrate and share. We have launched a new purpose, vision and values, and a new three-year strategy. We have also developed an impact framework – Afford's first – and look forward to launching it in 2024-25.

We are repositioning ourselves as a human rights-centred, client-led service provider. This year, our Human Rights Advocate



Group co-designed a client rights charter which specifies eight key rights for people with disability.

We expanded the Voice of Consumer program we launched in 2022-23, established our first Inclusion Council, and introduced an internal Consumer Experience Charter.

We established a Reconciliation Working Group, which drove the development of Afford's proposed Reconciliation Action Plan. We anticipate launching it in 2024-25. We also took part in the Sydney Gay and Lesbian Mardi Gras Parade!

Underpinning our achievements and progress is the hard work, dedication and strength of our people. Together we are committed to creating an inclusive world where human rights are realised, and where people of all abilities come together to share in life's adventure.

Joanne Toohey
Chief Executive Officer



Future focused

This year, Afford has continued to refine and evolve in line with the demands of sector review and reform, and a commitment to positive and impactful organisational change.

Over the past two years, Afford has been immersed in a journey of rediscovery. We are building on our rich history to do even better in the future. Rediscovery for Afford means shaping who we are, what we do and how we do it to make positive changes and continue putting our clients and their goals at the centre of everything we do.

We are taking a holistic and co-designed approach to uncovering and informing an inspiring new direction for our organisation and brand.

Like other disability services providers in Australia, Afford is operating amid a period of systemic review and reform. Welcoming, engaging with, understanding and appropriately responding to challenges and a desire for change – sometimes quite quickly and decisively – has become a fundamental part of our approach.

2023-24 has been a positive and productive year for Afford. Driven by the forward-thinking expertise of our Executive Leadership Team, we have continued to evolve our identity and ways of being and doing. We are working to reposition ourselves as a human rights-centred, client-led service provider. We have developed and launched Afford's new purpose, vision and values and the Afford Strategy 2024-2027 – so that we can redefine what's possible, guide our future direction, and optimise positive impact for our clients, our employees and our communities.





State of the disability services sector

For decades, disability care in Australia has faced multiple intersecting challenges.

Prior to the introduction of the NDIS in 2013, these challenges include inadequate and fragmented funding, a lack of standardised supports, and limited access to services.

The work to improve Australia's socio-political and economic response to supporting people with disability continues.

Afford is particularly cognisant of the fragmented nature of the sector, and the financial strain it is under. The underlying individualised, participant-led framework for the NDIS has improved the availability of real choice for people with disability and their families and carers. However, the regulatory environment has not resulted in equitable accountability and transparency for all service providers.

Global and domestic financial pressures and price increases failing to keep pace with true cost of service delivery further compound the sector's viability.

Recommendations of the Disability Royal Commission

The Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability, established in April 2019, has been key in highlighting systemic issues within the sector. This financial year, in September

2023, the Commission released its Final Report, which outlined 222 recommendations for broad and sweeping changes.

These recommendations represent a comprehensive approach to overhauling the disability care sector in Australia. They aim to address longstanding issues of abuse, neglect, and inequality, while promoting a more inclusive, supportive, and rights-based approach to disability care.

Ongoing NDIS review and reform

The NDIS is also subject to ongoing review and reform. In December 2023 a major review of the scheme called for a total rethink of disability support in Australia. In March 2024, the Federal Government introduced legislation paving the way for sweeping NDIS reforms.

Our response

Afford is taking a proactive and responsive approach to ongoing sector challenges. As one of Australia's most established disability service providers, we recognise our legacy of care, and our part in the bigger picture of disability support in Australia.

We remain resolute in our commitment to quality services and to doing and being our best – as an organisation, and as people – for our clients.

A new purpose, vision and values



As a purpose-led organisation, our purpose, vision and values are vitally important.

In 2023-24 Afford continued the impactful and transformative work that began as part of a rediscovery project in 2022-23. After significant consultation with clients, families, other disability sector leaders, our employees and the community, we have co-designed a new purpose, vision and values. In March 2024, we proudly launched them to our leaders and will be launching to the organisation and beyond throughout 2024-25.

Our purpose

To create an inclusive world where human rights are realised. A world where people of all abilities come together to share in life's adventure.

Our vision

To improve the lives of people with disability by prioritising their choices, promoting their rights and exploring possibilities together.

Our values

Kind: We value thoughtful acts; we take time to understand the needs of people. We do the right thing; we are friendly; we are positive; and we are inclusive.

Clear: We value taking the time to make tricky things clear and simple, so they are easy to use and understand for ourselves and others. We are open, transparent and we are genuine.

Team: We value working together to achieve goals and have fun. We celebrate our wins and learn from our mistakes. We support each other and share our individual and team strengths.

Explore: We value trying new things, taking the path less travelled and embracing change. We explore with purpose to make sure we have a positive impact. We value progress, fresh thinking, flexibility, and resilience.

A new strategy

Developing a strategy to guide Afford as it moves forward into an impactful new era has been an overarching focus.

The three-year Afford Strategy 2024-2027 puts the rights, needs and aspirations of our clients first. It commits our resources and voice to creating positive and meaningful impact for our clients and shaping the way we operate and deliver our services.

Five strategic pillars underpin our new strategy



Lifelong support

We believe that support and care is a lifelong commitment. We want the people we work with to have comfort in knowing they have a home for life with Afford, regardless of any challenges that may come along the way.



Thriving organisation

Providing great services and support means being mindful, effective, and efficient with our resources. We operate with a commercial mindset and invest in strong systems to ensure we can fulfil our vision of improving lives now and into the future.



Increased impact

We are focused on amplifying our positive impact with one clear goal: changing the lives of the people we support for the better. But by delivering inclusive experiences and ensuring those we engage with feel respected and valued, we also aim to look beyond our work to inspire societal change.



Good humans

Enabling our people to be great at what they do is critical if we are to deliver great outcomes and experiences for the people we support. We are focused on growing and investing in our team, supporting them to be the best they can be.



Ethically driven

We are dedicated to improving our world by prioritising ethical choices in the decisions we make. This includes being mindful of our climate footprint, supporting First Nations reconciliation, and ethically sourcing the goods and services we use.

We are excited to put the pillars into place throughout our organisation and support our people and clients to truly thrive.

Afford by numbers

Our services and reach

In 2023-24, Afford delivered a range of services across New South Wales, Queensland, South Australia and Victoria.



Employee engagement



Clients

2,608

Total clients

Many of Afford's clients are participants in multiple services

184

Supported Independent Living



1,080

Community Services



56

Short Term Accommodation



341

Support Coordination



317

Supported Employees

18

School Leaver Employment Supports



797

Disability Employment Services



Employees

155

New employees

21.1%

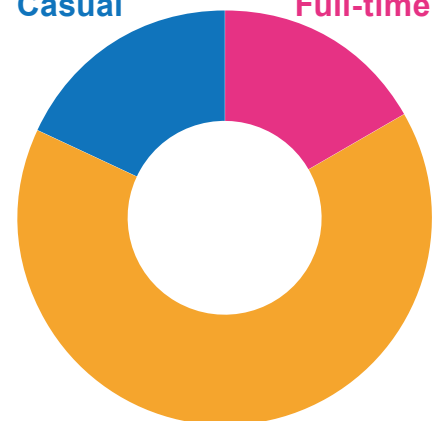
Supported employees

1,628

Total employees

**18%
Casual**

**16.8%
Full-time**



65.2% Part-time

Our client-led approach to service delivery

We have continued prioritising the voices and experiences of Afford clients with deep listening, and responsive and client-led solutions.

One of the biggest and most positive changes Afford has implemented in recent years is to become truly and proactively client-focused, and client-led.

In 2023-24, we expanded the Voice of Consumer (VoC) program we launched in 2022-23, established our first Inclusion Council, and introduced an internal Consumer Experience (CX) Charter.

Voice of Consumer

Our unique and inclusive VoC program captures what our clients are saying about our service, and if we are meeting client wants, needs, goals and expectations. It is an evidence-based program that helps us identify what we are doing well, and what we could be doing better. We work with qualitative and quantitative data, and we track this consistently. 2023-24 outcomes include:

- Gathered feedback and input from 1,500+ clients, families and carers
- Amplified the voices of clients with high and complex needs, who are non-verbal and often 'unheard'
- Developed positive relationships and trust with clients, families and carers
- Collected data and insights that have become a key source of customer intelligence
- Made multiple improvements and took actions in response to client insights

Our establishment of regional insights forums is one example of bringing an insight to action in response to VoC feedback. Regional forums are now a regular feature of our CX strategy and are a valuable way for teams to receive feedback, reflect on initiatives and seek continuous improvement.

Inclusion Council

Afford established its first Inclusion Council in November 2023. A structured, consultative and supportive way for people to share their opinions and perspectives, it aims to increase client inclusion and participation in Afford's governance. Council members will be invited to provide advice and feedback on Afford's processes, policies and publications, helping to ensure that continuous improvement is informed by those who use our services. The Inclusion Council comprises up to 10 current client members who are appointed for a two-year term.

Consumer Experience Charter

We developed a CX Charter for internal use and have begun implementing it across our head office functions this year. It outlines our commitment to providing clients, families and carers an exceptional experience when they choose Afford. It sets out what we expect from our employees and provides clear standards for service excellence and delivering exceptional experiences.

Connecting clients, families and carers

To improve social engagement and transparency between clients, families and carers and Afford, we introduced an innovative new communication platform.

CareApp is a social media app that brings together Afford clients, carers and families to create supportive communities. CareApp is a user friendly and safe way for our employees to support clients to share updates and news with family members and carers.

Clients and employees can share notes, photos, videos, wellbeing checks, video chats, notices, and questions with their families and carers. Families and carers can in turn view, engage with and respond to the content.

We began a phased introduction of CareApp to clients and families in August 2023. It has quickly proven impactful, with nearly 500 episodes of content sharing with families, 449 comments and 5,426 content views by February 2024.

The consumer satisfaction rating for 'Communication from Team Lead/Support Employees' increased 10% over the last 12 months after the launch of CareApp.



As Afford's digital transformation continues, we anticipate supporting clients to use CareApp independently and introducing it to other Afford sites and services.

Our Disability Employment Services offering

Afford Disability Employment Services (DES) continues to perform well, with consistently high consumer satisfaction results.

We have nearly 800 Disability Employment Services clients, accessing services across five DES locations in New South Wales.

Afford is a registered DES provider. We have been connecting people with disability, injury and illness with employment opportunities since 2018. This service is free for participating job seekers and employers.

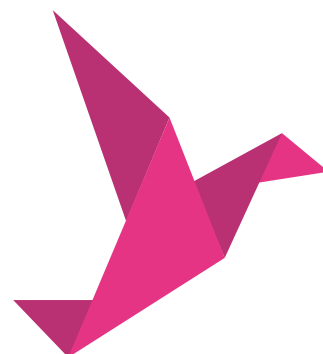
We recognise the importance of continuous improvement in this space. In October 2023 the Australian Government announced the permanent abolition of the DES Star Ratings, effective immediately. It was replaced with a new performance framework that includes measures for the three KPIs under the DES Grant agreement (Efficiency, Effectiveness and Quality), combined with more data collection for assessing performance and compliance.

Afford enthusiastically onboarded this new performance framework. We found it effective – as evidenced by positive consumer experience feedback and external audit results for Afford DES in 2023-24.



We are committed to making sure the client experience of DES at Afford is positive and impactful. We work closely with job seekers and employers to make sure they're a good fit. We provide tailored one-on-one support to every client, supporting them to seek, apply for, enter and maintain a job. We also remain in regular contact with employers.

We look forward to participating in the upcoming tender to the Australian Government Department of Social Services for the new Specialist Disability Employment Service.



Safeguarding our clients' rights

This year we have cemented our status as a rights-based organisation with strategies and resources that safeguard our clients' safety and human rights.

In 2023-24 Afford's Human Rights Advocate Group has worked collaboratively to advocate for greater understanding, shared principles and rights-led practice and codes of behaviour at Afford and in the community.

The group is made up of Afford clients, supported employees and employees. Supported by Afford's Safeguarding team, the group meets monthly. In 2023-24, it co-designed a client rights charter which specifies eight key rights for people with disability.

This important work follows 2022-23's journey of transformation, where we laid the foundations for our evolution into a rights-based organisation.

Going forward, Afford will continually and consistently align itself with the Client Rights Charter in all aspects of our work, including our service delivery. To support this, we worked alongside clients and supported employees to co-design resources about the rights for team learning and discussion, and began production of video explainers, which will launch in 2024-25.

The Client Rights Charter is foundational to the Afford Safeguarding Framework, which was another major focus in 2023-24. Based on the United Nations Convention on the Rights of Persons with Disabilities, it will launch in 2024-25.



The right to respect



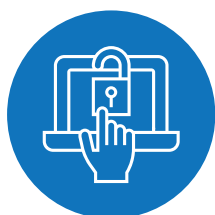
The right to be an equal individual



The right to have opportunities



The right to be safe



The right to access



The right to make choices



The right to be included



The right to express yourself

Committing to Reconciliation



This year, we developed our first Reconciliation Action Plan (RAP).

Reconciliation is about strengthening relationships between Aboriginal and Torres Strait Islander peoples and non-Indigenous peoples, for the benefit of all Australians.

Afford is committed to taking meaningful action to create positive social change, and to doing our best to ensure the voices of all people with disability are heard and valued. This includes the voices of Aboriginal and Torres Strait Islanders.

We acknowledge the inequity, inequality, barriers to opportunity and need for positive change for First Nations people with disability. Evidence shows that First Nations people with disability are at greater risk of experiencing threats of violence, poorer health outcomes and psychological distress, and are less likely to be studying or in jobs.

Afford wants to do better for its First Nations clients and employees. To shape our work in this important area, in August 2023 we established a Reconciliation Working Group. The group comprises nine dedicated and enthusiastic employees, including First Nations employees, from across the country. The group meets regularly. In 2023-24 it drove our:

- Formal statement in support of the Voice to Parliament
- National Reconciliation Week activities

- Development of Afford's proposed RAP, and its submission to Reconciliation Australia
- Commission of two artworks by First Nations artists.

During Reconciliation Week (27 May to 3 June 2024), we explored the theme of 'Now More Than Ever' with our employees. We drew on our culture of learning to talk about the importance of Reconciliation across our channels and encouraged employees to attend Reconciliation Week events.



We commissioned proud Samsep woman Alysha Menzel to create an artwork, *A Brighter Tomorrow Together*, which symbolises Afford's reconciliation journey.

Once approved, our RAP will drive further work in this area. We look forward to launching it in 2024-25 and contributing to Reconciliation for all Australians.



“It felt good being able to be a part of the pride celebrations and to feel included and accepted. I liked being a part of the pride community and watching everyone have fun and be happy.”

Celebrating self-expression

Allan is a LGBTQIA+ supported employee who took part in Afford’s first Sydney Gay and Lesbian Mardi Gras Festival and Parade float this year.

Named OURtopia, the float was planned and designed by clients. It was themed to look like a time machine and aimed to envision a fully inclusive future, encouraging people to imagine “our utopia”.

There was a lot to do in the lead up, with clients involved in planning and designing the float and costumes at dedicated costume-making and float-building days. Allan surprised everyone by sewing his own costume – a skill the group did not know he had and were thrilled to discover.

“I learnt how to sew from the age of five years. I took classes during school and then taught myself. I enjoyed being able to create something that I could wear to show who I am,” Allan said.

Ten other Afford clients also took part, along with Afford’s CEO, senior leaders and support workers, and clients and employees of our project partners, Cerebral Palsy Alliance (CPA), and Northcott.

OURtopia marked the inaugural partnership of three leading disability service providers Afford, CPA, and Northcott. It reflects our collective commitment to celebrating LGBTQIA+ rights, love, and inclusion, and the rights of people with disability to fully participate in the LGBTQIA+ community.

For Allan, the day was full of happiness.

“I think it’s great that Afford was a part of the Mardi Gras and they should continue every year so that everyone can have the chance to experience it.”



Meeting a learning and development goal

Supported employee Roslyn applied for and won an Afford scholarship to start learning Auslan, so that she can chat with her coworkers.

Roslyn has been a supported employee at Afford since 1991. She has been at her current Afford Australian Disability Enterprise (ADE) since 2011.

“There are people in my factory who are hearing impaired and can only communicate through sign language. But there are not many people who my factory who can sign,”

said Roslyn, who is also a member of the Afford Human Rights Advocacy Group, and the Afford Inclusion Council.

“I don’t think anyone should be missing out on conversation. Everyone has the right to be heard, and everyone has the right to information.”

So, Roslyn set herself the goal of learning to speak Auslan. Roslyn applied for an inaugural Afford Employee Scholarship, and learned her application was successful at the annual employee awards night in December 2023. It is one of the first Afford employee scholarships ever awarded, and part of our new approach to learning and development.

Roslyn completed her eight-week online course, delivered by TAFE New South in June 2024. She did her course work every Wednesday.

Roslyn was excited and nervous to begin, but quickly found her groove. She enjoyed learning something new and is thrilled to be able to start lip reading and speaking with her colleagues who sign. Her favourite sign so far is “thank you”.



“The course was really good; I learned a lot. I think learning Auslan should be mandatory for everyone, because there’s a lot of people out there who sign. I want to learn more, and I practice as often as I can!”

Creating a space to shine

On 3 December 2023, supported employee Caitlin was able to fulfil a special goal – singing one of her favourite songs onstage.




Caitlin was one of more than 20 Afford clients and supported employees who participated in Stars Onstage, a variety concert celebrating International Day of People with Disability.

Stars Onstage was held at the fully accessible Doltone House in Western Sydney. On the day, Afford clients, employees, family members, and friends came together in support of our many talented clients – also singers, dancers, musicians, and magicians! Caitlin chose to sing Whitney Houston's Queen of the Night.

"I wasn't nervous at all – I was confident in my pink and black dress, with all my jewellery and my makeup. I was so excited," Caitlin said.

There was excitement and enjoyment at Afford sites around the country too, with online watch parties taking place at Afford sites for people who couldn't make it to the event. This proved very popular, with Afford employees tuning in, and plenty of family members too!



"That was my first time being on stage, and it felt really good. Everyone was cheering me on."

Auslan interpreters were onstage throughout the show. Afford's Chair, Acting CEO and leaders attended, along with Blacktown City Council's Thushy Kailanathan, and representatives from the event's generous sponsors, who include: DKG Group, Property Concierge, Smart Locksmith, ESS-Sential Services, Star Carwash, DC Advance Plumbing, and Clinton's Toyota.

"My favourite thing was singing and dancing on the stage, and all of my family watching the video on their phones – even my godparents said my performance was amazing," said Caitlin, who often sings and dances around the workplace, and at home. "I'd love to do that again!"



Our locations

We successfully delivered high-quality accommodation, community and employment services in New South Wales, Queensland, South Australia and Victoria in 2023-24.

The non-core asset divestment plan Afford began in 2022-23 has continued. Its goal is to unlock capital, reduce external borrowings and eliminate Afford's legacy debt.

By streamlining and improving our locations, activities and service offering, we are creating opportunities for improved service delivery and client outcomes.

In 2023-24 we announced and undertook consolidation of our New South Wales Australian Disability Enterprises (ADE) factories from four to two and sold a significant Sydney site. We also made the decision to cease our ADE operations in Carrum Downs, Victoria. This will come into effect in 2024-25.

To support our clients to achieve their goals and improve operational efficiency and effectiveness, we have continued mapping Afford's connectivity and digital architecture requirements. This has led us to initiate several projects to improve Afford's systems and processes.

The Property Services team established in 2022-23 has established a robust and comprehensive review, upgrade and maintenance program across our whole property portfolio, resulting in significant improvements to the condition, safety and suitability of our properties.

Improving service delivery and outcomes

By consolidating our ADEs, we can provide a greater and better range of work, opportunities and pathways to open employment for our supported employees. By reducing the number of dedicated community service locations, we can make the remaining ones better. Like many of our support services, we offer community services flexibly, in other ways, such as at home and in other community locations across our footprint.

A new community hub for Victoria

In February 2024 we opened a new community hub in Dandenong, Victoria. Like our other community hubs around Australia, it is a safe and welcoming space that will provide access to a range of social and recreational activities for people with disability. Activities are tailored to align with clients' needs and goals. They are provided at the centre itself and in the wider community and can be one-on-one or group based. Afford supports more than 100 people in Dandenong and the surrounding community.



Supported employment

In 2023-24 we continued to evolve our supported employment offering.

We are shifting our model of supported employment to focus on open employment pathways and non-segregated workplaces, in line with industry best practice, and the findings and recommendations of the Disability Royal Commission.

Open employment is employment that is open to all people, including people with disability. Non-segregated workplaces are those where people with and without disability work alongside each other. They will enable supported employees to:

- Work alongside people without disability
- Access more choices about the kinds of work they do
- Develop new goals and skills
- Have the right to the same pay and conditions as other people doing the same work

- Get the support they need to do the work they want to do.

Supporting people affected by ADE changes

This year, supporting employees affected by October 2023's announcement that we would consolidate our factories from four to two, and sell a significant Sydney site has been a major focus.

A number of supported employees were directly affected. We have worked with each individual and their families and carers to make sure they have been able to explore all their options and decide which pathway is best for them. Some chose to accept positions at our other ADE sites, some chose to retire, some chose to pursue training opportunities, and some chose to pursue employment elsewhere.



Putting clients at the centre

In line with our focus on person-centred support and employee learning and development, we developed an assessment, planning and provision of supports (APPS) policy, and delivered multiple training programs.

We rolled out our My Life, My Future workshops between October and December 2023. A half-day interactive face-to-face training immersion for all employees, it introduced our APPS framework, which was outlined in an APPS policy released in October 2023.

The APPS framework supports our employees to work in a person-centred way. It focuses on:

- Understanding clients and their individual needs, preferences and strengths
- Supporting clients to set goals that are meaningful and important to them
- Developing a My Support Plan for every client and supported employee
- Supporting clients to actively participate and contribute to everyday activities
- Reviewing client progress towards achieving their goals and celebrating achievements with them.

Supporting our service delivery leaders

We delivered a two-part leadership program to all in service delivery team leaders. The program focused on key areas for person-centred support, such as supporting clients with dignity of risk, setting goals with clients and supporting clients to be heard.

We also delivered a tailored version of the My Life, My Future program to our Disability Employment Services (DES) employees. It focused on how to support clients to identify their strengths, to assist them to determine the best job option for themselves.

Positive feedback from clients and families

Afford has received positive feedback from clients and their families since introducing the APPS framework. Through the recent Voice of the Consumer program, some clients commented that they had learnt more skills, increased independence and developed friendships with others. The satisfaction rating for meeting client goals and expectations has increased since we introduced My Support Plan in October 2023.

To cement our person-centred approach, we have developed an eLearning module for My Life, My Future, which will be mandatory training for all new employees.



Learning about sexuality and relationships

In May 2024 we launched a learning module to equip employees to support clients to achieve their relationships and sexuality goals.

The learning module is called Relationships and Sexuality: Your Role and is linked to the November 2023 release of Afford's new sexuality and relationships policy.

It unpacks the policy for employees and aims to build disability support workers' knowledge, awareness and confidence to support clients in this area.

Topics covered in the learning module include:

- Consent – what it is and how to supports clients to understand consent
- A support worker's role in supporting a client to safely meet their relationship and sexuality needs and goals
- What workers can and can't do in supporting clients with sexuality and relationships.

The module is an example of Afford's transformative focus on learning, development and continuous improvement, and is one of several modules developed by the new People and Organisational Development team that was formed in February 2024.

Like other learning modules, it sits in our intranet, Afford Central. This is facilitating a learn anywhere, anytime approach, and means employees can access digital learning 24/7. It also reflects our ongoing commitment to quality, safety, customer experience and continuous improvement.

The learning module is optional. By the end of June 2024, almost 60 employees had elected to take part.

Together the new policy and learning module exemplify our recognition and support of the rights of people with disability to freedom of sexual expression, love, affection and interpersonal relationships.

Employee engagement and development



This year, we began implementing the responsive priorities and action plans developed in 2022-23 and focused on further improving recruitment and retention.

We developed targeted organisational action plans that focused on key priorities identified through our inaugural Gallup Q12 Employee Engagement survey, such as reward and recognition, performance and development opportunities, and materials and equipment. These action plans were designed to address specific challenges and leverage our strengths, ensuring that we listen to our employees and take meaningful steps toward improvement.

We identified four key organisational priorities. All teams were supported to create action plans within their areas. These efforts ensured that every team member's voice was heard, and that solutions were tailored to the distinct dynamics of each team and site.

Priority 1: Enhancing recognition

- Enhanced our rewards and recognition policy and procedure including the launch of our monthly values in action awards
- Hosted annual employee awards night celebrating employee achievements
- Launched scholarship awards
- Encouraged team celebrations and events

Priority 2: Supporting progress

- Implemented a new performance and development framework to support employees to identify goals, know how

they can succeed and achieve their potential, and know what is expected of them and how they will be measured

Priority 3: Building leader connections

- Organised Leaders Conference attended by more than 120 leaders to nurture leadership culture and develop a peer network for our managers

Priority 4: Improving materials and equipment

- Launched CareApp for clients and families
- Began the development of a new incident management system
- Optimised many processes digitally

Both organisational and local initiatives continue to play a pivotal role in fostering a more connected and engaged workforce at Afford. This is key to employee satisfaction, retention and importantly, client experience.

Recruitment and retention

We have continued to attract, secure and retain great employees across all areas of Afford in 2023-24, despite sector workforce shortages. Retention has improved from 83.2% in 2022-23 to 84.3% in 2023-24, and 155 new employees have been recruited and onboarded.

Employee rewards and recognition

Acknowledging employees who embody our values boosts morale and drives continued excellence.

We celebrate employee achievements in a variety of ways through a structured reward and recognition program.

Values in action awards

These monthly awards recognise individuals who embody our core values. Employees are nominated by directors. Award recipients receive a \$50 gift voucher and become eligible for an annual values in action award.

Annual employee awards

Afford employees can nominate themselves or others across five award categories:

- Champion of Change
- Team Player
- Service Excellence
- Community Connector
- Unsung Hero

There is also a special annual values in action award given, where we nominate finalists from our monthly values in action winners. Awards were presented at a gala dinner awards night on 31 October 2023. Winners received a \$1,000 gift voucher.



Afford scholarship program

For the first time this year, we introduced a scholarship program for Afford employees. The program is designed to empower our people to pursue further training and education opportunities in their chosen profession or interest area. We focus on initiatives that contribute to improving the lives of people with disability.

Eight scholarships were awarded in 2023-24, each offering up to \$10,000. Recipients were announced at the gala dinner awards night.

We extend our deepest gratitude to the sponsors of our award and scholarship categories: Abcoe Distributors, CareApp, Mecklemore, Ozland Group Solutions, and Property Concierge.



Strengths-based leadership

We have continued our journey of positive transformation this year by strategically nurturing a strong, cohesive and values-aligned leadership at Afford.

Following on from 2022-23's appointment of new Executive Leadership Team, Senior Leadership Team, specialist managers and teams across all departments, this year we focused on stabilising and strengthening our leadership.

We recognise that to remain strong and focused on our new purpose, learning and development needs to continually improve at all levels, including leadership.

In March 2024, we held a conference for executive and senior leaders from across Afford to learn, engage and connect, build relationships, contribute to organisational thinking, and share and celebrate stories of success. Highlights included a soft launch session on Afford's new purpose, vision and values and a workshop on understanding your strengths.

The workshop expanded on strengths-based work we began earlier in the year. This saw all leaders complete a CliftonStrengths

Assessment through our partner, Gallup. The assessment supports people to discover what they naturally do best, learn how to develop their greatest talents into strengths, and maximise their potential.

During the session, which was codesigned and cofacilitated by our Service Delivery and Organisational Development teams, leaders were supported to share their strengths with others, identify and understand the importance of strengths in how we work, and how we lead others to create an engaged workforce.

To get the ball rolling, 10 leaders from across Afford shared their own strengths, how they show up in everyday work and how their individual talents influence how they work and lead.

Leaders also workshopped Afford's organisational strengths and talked about how these can be harnessed and strengthened further for even greater impact, moving forward.



Finance report

Afford made significant progress towards ensuring its long-term financial sustainability this year, through the sale of several non-core properties and the repayment of all outstanding external debt.

Afford reported a net deficit of \$7,601,226 in 2023-24. This is an improvement on the deficit of \$19,756,179 (restated) we reported for 2022-23 and reflects an increased focus on operational efficiency and ongoing efforts towards strengthening Afford's balance sheet.

During the year, we consolidated operations at local, regional and state levels to reduce our operating loss and generate significant cashflow from the restructuring of its investments. The Directors approved an asset divestment plan to unlock capital tied in non-core properties, with a view to extinguishing all external debt. This has been successfully completed.

We continued to prioritise key investment projects as part of Afford's ongoing rebuild and transformation, while successfully implementing the actions that came out of a comprehensive review of our services and operations in 2022-23.

These actions will continue into 2024-25 as opportunities to further consolidate sites and gain efficiencies are considered and implemented.

Afford's financial position remains strong, with an overall net asset position of \$113.3 million. As we move forward with the Afford Strategy 2024-2027, we will continue to focus on strengthening the company's net current asset position and operating cashflow.



Profit and loss

in AUD	FY24	FY23
		*Restated
Revenue	\$143,026,539	\$141,823,935
Operating expenses	(\$150,627,765)	(\$161,580,114)
DEFICIT FOR THE YEAR	(\$7,601,226)	(\$19,756,179)

Balance sheet

in AUD	FY24	FY23
ASSETS		
		*Restated
Current assets	\$64,830,760	\$45,895,384
Non-current assets	\$130,370,859	\$150,978,107
Total assets	\$195,201,619	\$196,873,491
LIABILITIES		
Current liabilities	\$44,760,706	\$56,563,496
Non-current liabilities	\$37,107,920	\$25,554,922
Total liabilities	\$81,868,626	\$82,118,418
NET ASSETS	\$113,332,993	\$114,755,073



Prioritising partnerships

We have increased our focus on building long-term, strategic partnerships that prioritise the wellbeing of our clients and people, uphold human rights and deliver opportunities and positive impact.

We recognise that positive partnerships with like-minded organisations enable us to provide our clients and supported employees with a fuller range of opportunities and positive outcomes.

Heroes with Ability

Together with Heroes with Ability, we're creating fun and inclusive environments where clients can participate in sports and exercise. In 2023-24, 150+ Afford clients

attended weekly sports clinics, water sports programs and gala days. Heroes with Ability also give Afford clients access to their favourite sports teams with tickets to games, merchandise and inspiring meet and greets with sporting heroes. Afford supports Heroes with Ability's presence in the wider community, through the Varied Abilities School Sports Program. Our partnership delivers this to 600+ schoolchildren in New South Wales, overcoming narratives of exclusion to build a lifelong love of sports and exercise.

Vera Living

Together with Vera Living, we provide state-of-the-art Supported Disability Accommodation (SDA) and support in Queensland. It enables us to offer our clients beautiful homes in vibrant, well-connected communities, and aligns with our goal of clients having homes they can take pride in. We are committed to working with Vera and other SDA providers to create exceptional living experiences for people with disability across its locations.

Mercer Marsh Benefits

Our workers' compensation broker, Mercer Marsh, has emerged as a key shared value partner in its support of our employees and their wellbeing. Together we have implemented several initiatives valued at over \$40k, such as a Quick Response Priority Care service that ensures easy and fast access to medical treatments in the case of workplace injuries and incidents. We also measured the physical and psychological demands of tasks undertaken by Afford's frontline teams and made improvements to ensure employees' ongoing safety and wellbeing.



Our leaders



Board of Directors

Afford is governed by a voluntary Board of Directors that safeguards the purpose, vision and values of our organisation. The Board of Directors has oversight responsibility for ethics, risk, legal and finance.

Members attend the Annual General Meeting, and other meetings as required. Appointed Directors meet monthly. In 2023-24 we farewelled Afford Board Director Joseph Connellan, who served Afford from May 2022 to February 2024. We also welcomed five new Board members: Louise Eyres, Patrick Reid, Viv Da Ros, Mark Arnold and Jodie Haydon.



Carol Bryant Chair

Carol Bryant (Adjunct Fellow Macquarie University, BSc, GradDipEd, GAICD) was elected the new Chair of

the Board of Directors at Afford in February 2023. Carol first joined Board in September 2020, bringing extensive experience in executive leadership, organisational culture, business strategy, hospital accreditation, human resources and governance in complex healthcare organisations. Carol has in-depth knowledge and experience gained in senior executive management roles across healthcare. She demonstrates keen insight into the operation of large, complex organisations and has a deep knowledge of governance and people issues. Carol has carried across those skills to several board appointments during her role as Chief Executive Officer. During her career, Carol has led the executive team at Westmead Private Hospital and Macquarie University Hospital, where she was CEO. She is also a former registered nurse. At Afford, Carol

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



Paul Umbrazunas Director

Paul Umbrazunas (BSc, LLB, GAICD, Stanford Executive Programme, FARPI) was appointed an

Afford Board Director in September 2020. He has over 30 years' experience in the financial services sector, having held global Chief Operating Officer and Managing Director roles (in Australia and London) with major investment banks including Credit Suisse, Deutsche Bank, BZW and Goldman Sachs, and in financial infrastructure with Deutsche Boerse. Paul now advises early-stage companies, not-for-profits and financial services firms on strategy, capital management, risk management and governance. He is on the Advisory

Board of Poweredbypercent, a Fellow of the Australian Policy Risk Institute, a Member of the Advisory Board at RMIT Graduate School of Business & Law, and Chair of the Board of Trustees at the Intelligent Foundation. At Afford, Paul is Chair of the Audit, Asset and Risk Committee.



Claire Vissenga

Director

Claire Vissenga (BA, MClinPsych, GAICD) was appointed an Afford Board Director in February 2023.

An accomplished leader whose background spans business and psychology, she has been recognised for her expertise in clinical risk management and service quality. As a sibling advocate, Claire also has lived family experience with the disability sector. Claire is an experienced director, having served on boards across health, disability and community sectors, including Family Planning Alliance of Australia, Great South Coast Medicare Local, and Community Mental Health Australia. Claire has held several executive leadership roles, including Chief Executive Officer of Sexual Health Victoria. At Afford, Claire is Chair of the Consumer Experience and Safeguarding Committee, a Member of the Audit, Asset and Risk Committee and a Member of the People and Culture Committee.



Louise Eyres

Director

Louise Eyres (BBus, MBA, GAICD) was appointed an Afford Board Director in March 2024, bringing with

her over 30 years of global leadership experience in sales and marketing. With a decade of service in board director and advisor roles across numerous sectors including resources, manufacturing, financial services, sport, retail, and start-up accelerators, Louise offers a broad perspective on strategic decision-making. Louise also holds positions as Non-Executive Director at VicSport and Hastings Co-Operative. Additionally, she serves as an advisor in the agtech and superannuation sector, further demonstrating her commitment to driving positive change and growth across diverse industries.



Patrick Reid

Director

Patrick Reid (BPharm, MEI, GAICD) was appointed an Afford Board Director in March 2024. With

business strength in strategy, leadership, and governance, particularly within the healthcare sector, Patrick's career highlights include being appointed CEO of IRT Group in 2018. IRT is one of Australia's largest secular not-for-profit aged care providers. In this role, he oversees almost 2,800 employees and volunteers dedicated to the safety and care of older Australians. Patrick also serves as a Board Director with Coordinare PHN Southern NSW. His extensive professional background includes chairing the Illawarra Health and Medical Research Institute and owning a community pharmacy.



Viv Da Ros

Director

Viv Da Ros (MBA, MPM, GAICD) was appointed an Afford Board Director in March 2024. A commercially

driven executive with over 30 years of global experience in operations and information technology, Viv has held senior roles in Asia, Western and Central Europe, and Australia. Currently serving as the CIO for Elders Limited, he leads their Business Transformation program. Throughout his career, Viv has effectively managed large teams to deliver strategic outcomes, maintaining a constant focus on driving profit and loss results across multiple business units and geographies. Additionally, Viv serves as a Non-Executive Director of Auctions Plus, an independent digital trading platform that provides information and choice to the agricultural community.



Mark Arnold

Director

Mark Arnold (BA Acc, FCPA, GAICD) was appointed an Afford Non-Executive Director in 2024. Mark is a

company director and consultant advising companies on organisational change and financial restructuring. He has more than 30 years' experience in financial services and has worked around the world, as a Global CFO and in senior finance positions in London, New York and Hong Kong. As a Deloitte partner in Australia and South Africa, Mark specialised in organisational, accounting compliance and strategic business transformation utilising Cloud technology. He has a combination of

strong technical skills in risk management and regulatory change, a deep understanding of financial reporting, forecasting and management, and extensive experience advising company boards and serving on them. Mark is also a board director for Blue Knot and Freshmark. At Afford, Mark is a member of the Audit, Asset and Risk Committee.



Jodie Haydon

Director

Jodie Haydon (BEC, GDip, GAICD) was appointed an Afford Non-Executive Director in 2024. A

progressive people and culture executive, Jodie is recognised for her innovative contributions to diverse organisations. She has delivered significant transformations for local, ASX100, and global companies and is an expert in developing leadership capability and creating highly engaged executive teams who are deeply connected to the business purpose. Among her achievements are devising and implementing a comprehensive gender equity strategy which addressed career development, flexible/part-time working, and superannuation. Jodie is also a board director for the Sexual Assault Family Violence Centre and is on the Melbourne Business School's Future of Learning Advisory Board. At Afford, Jodie is Chair of the People and Culture Committee and a Member of the Consumer Experience and Safeguarding Committee.

Executive Leadership Team

Our Executive Leadership Team (ELT) is committed to ensuring Afford's operations and strategic functions achieve our organisational purpose and vision, in keeping with our values.

The ELT reports to the CEO. It has strategic and operational responsibility across key portfolios including client experience, service delivery, quality, risk, policy and practice, people and organisational development, finance, information technology, procurement, property, and brand and engagement. The team has decades of combined experience in the human services, health, government, not-for-profit and commercial sectors. Afford's executive leadership is stable and committed; there have been no changes in 2023-24.



Jo Toohey

Chief Executive Officer

Jo Toohey has more than 30 years' experience across aged care, child, youth and family, and

disability services. She has significant experience leading cultural, financial and organisational transformation in complex organisations. Jo was previously CEO at The Benevolent Society and Head of Operations for UnitingCare Ageing NSW and ACT. Jo has dedicated her career to working in for-purpose organisations that focus on the individuals and communities they support. She believes that strong employee engagement creates great places to work and works to achieve broader social outcomes that foster greater equity and opportunities for everyone.



Peter Orr

Chief Operations Officer

Peter Orr is a highly experienced executive leader in service delivery across the

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





Nick Johnson
Chief Financial
Officer and Company
Secretary

Nick Johnson is a Chartered Accountant and a Chartered

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



Leith Sterling
Executive Director of
Consumer Experience
and Safeguarding

Leith Sterling has a wealth of experience across

disability, aged care, child, youth and family care. She has held various senior and executive roles, leading risk, quality, safeguarding and practice functions. Leith takes an integrated approach to ensuring operations are involved in the development of new systems and processes. She is deeply passionate about the disability sector and consistently demonstrates a strong commitment to Reconciliation. Leith is a member of Afford's Reconciliation Working Group.



Katelyn Barakat
Executive Director
of People and
Organisational
Development

Katelyn Barakat has

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







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