2025-26 Annual Report

afford

75 years together



About Afford

Afford (Australian Foundation for Disability) 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.

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. Throughout this report the organisation is referred to as Afford.

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



Afford respectfully acknowledges the Traditional Custodians of the lands throughout Australia on which we live and work and their connections to land, sea and community. As we walk together towards reconciliation, we pay our respects to Elders past and present, recognising and celebrating their spiritual connection to culture and Country.

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On the cover

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Chair's message



Celebrating sustainability and service

Afford began celebrations of its 75th year of service this year. This milestone is the latest in a history of focusing on inclusion and opportunity and supporting people with disability to thrive. Our major anniversary celebration will take place in 2026-27. For now, suffice to say I am immensely proud of Afford and all it has achieved – both in the past 75 years and this year.

It has been another stable year for the Board. This has translated to steadiness and depth of focus as Afford strives to be ethically driven, provide lifelong support and achieve increased impact. Afford will continue to be an inclusive organisation, including in its governance, by valuing the perspectives of all people with disability, of NDIS participants and of our clients and their families and representatives.

In May 2026, Afford farewelled CEO Jo Toohey. Jo led Afford through a time of challenges and changes with strength, kindness and vision. Thank you for five positive and impactful years of leadership and camaraderie, Jo. We wish you all the best. Thank you also to my fellow Board members for your time, care and insight during the past 12 months.

Afford has continued to balance the needs of its clients with the need to remain strong and sustainable in the face of ongoing change and reform across the disability sector.

Waves of change have followed the National Disability Insurance Scheme Review reform agenda. In 2025-26, Afford, its peers and NDIS participants have fielded updated pricing arrangements and price limits, changes to how some supports are categorised and funded, with more stringent compliance and provider oversight requirements.

We welcome many of these changes, particularly those that prioritise participant rights, stronger governance, and safer services. At the same time, we remain concerned about ongoing NDIS changes and spending reductions. We see how these impact our clients firsthand and remain firmly focused on our vision to improve the lives of people with disability by prioritising their choices, promoting their rights and exploring possibilities together.

Carol Bryant
Chair






Acting CEO's message

Balancing stability and growth

It is a privilege to step into the position of acting CEO and contribute to Afford's ongoing success and strategic direction. I also acknowledge Jo Toohey's contribution to strengthening and stabilising Afford and positioning it well for the next chapter.

This year, we have progressed into the second year of our three-year strategy. We have further embedded the purpose, vision and values we launched in 2023-24 across our sites and teams and launched a contemporary, inclusive and accessible new brand and website.

Through careful management and decision making, alongside strengthening our partnerships and streamlining operations, we reduced our annual operating loss from $27.6 million to $2.9 million.

We successfully tendered to deliver Inclusive Employment Australia and welcomed more than 950 people seeking employment support across 14 sites in New South Wales, Queensland and Victoria. We continued to make improvements at our expanded Ingleburn Australian Disability Enterprise, where we employ more than 200 people.

We continued to provide a range of safe and comfortable homes to people with disability through our homes and living offering. We launched the Active Support practice model across 43 Supported Independent Living sites, and continue to support clients to learn, grow and achieve their goals.

We completed the first year of delivering our one-to-one community program Explore, submitted our second Reconciliation Action Plan, progressed our first diversity, equity and inclusion strategy to Board-approval, and continued to refine our model for lifelong support.

Our Gallup Q12 result improved from 3.84 to 3.96, and we completed our second client impact survey and report. These two valuable benchmarking opportunities tells us that our people and our clients feel supported and engaged.

Community is at the heart of everything we do and this year, there was plenty of heart. We remain proudly 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.

Nick Johnson
Acting CEO






Our community

A good life is about more than the services you receive. It is about having somewhere to belong. People to share life with. Choices to make. Goals to pursue. Work to do. Places to go. And the freedom to decide what comes next. That's what community means at Afford.

In 2025-26, we helped more than 1750 people build connections, exercise choice, develop independence and take part in the communities around them.

We delivered our one-to-one community program Explore, strengthened our relationships with fellow disability organisations and continued to put human rights and person-led support at the centre of what we do. We believe inclusion is not measured by how many programs we run but by what becomes possible for the people we support. This is the community we have been working to build.





75 years together

In 2026, Afford celebrates 75 years of supporting people with disability – a milestone that honours the people, families, employees, partners and communities who have shaped our story.

Our Diamond Jubilee is more than a look back. It is a celebration of how far we have come and a statement about where we are going. Throughout the year, our 75 Years Together program brings people together through storytelling, community events and shared experiences. The centrepiece of the anniversary year was a community fair celebration in Thornton, Penrith (NSW), where Afford's history is deeply rooted. The event was delivered in a welcoming and accessible environment in partnership with Thornton Community Group. Afford will also deliver satellite celebrations throughout the anniversary period.

Turning representation into opportunity

In December, Afford marked International Day of People with Disability with See Me, See Us, an inclusive talent exhibition at PHIVE in Parramatta. The exhibition showcased professional portraits of five Afford clients who completed a three-day modelling course.

Holding the exhibition at PHIVE in the heart of Parramatta Square gave See Me, See Us a level of professionalism, visibility and community reach that would not have been possible in a traditional disability-sector setting. It also reflected the strength of Afford's growing relationship with City of Parramatta Council and the local community, helping us take the conversation about disability, talent and inclusion into a prominent public space and reach a much broader audience.

Paying talent, creating opportunities

Our partnership with Model Mates is creating a new pathway into the creative industries for people with disability. Since beginning the relationship, Afford has engaged models with disability across multiple campaigns, providing consistent paid work at industry-standard rates.

Importantly, the opportunity is extending to Afford clients too. Through modelling training, professional portfolios and paid campaign work, clients are developing skills and experience that can open the door to further employment.

For Afford, this is a deliberate commitment: people with disability are not simply being included in our campaigns – they are being engaged as professional talent and paid for their work.



Our sites and reach

43
Supported Independent Living homes
NSW, Qld, Vic

14
Inclusive Employment Australia sites
NSW, Qld, Vic

2
Dedicated Short Term Accommodation/ respite services
NSW

2
Youth Employment Coaching services
NSW

1
Australian Disability Enterprise
NSW

Our clients and services

1797
Total Afford clients – many clients participate in multiple services

820 or 45%
are NDIS clients

977
Inclusive Employment Australia

251
Support coordination

215
Supported employees

150
Supported Independent Living

128
Community services

38
Specialist Disability Accommodation

25
Short Term Accommodation

13
Youth employment coaching

Pride and belonging

For Sydney WorldPride, Afford joined forces with People with Disability Australia (PWDA), one of Australia's leading national disability rights organisations, to take part in the Sydney Gay and Lesbian Mardi Gras parade.

The collaboration gave Afford and our clients a valuable opportunity to stand alongside a well-established national voice for people with disability and amplify a shared message of visibility, inclusion and belonging. The event was further confirmation of how Afford is committed to meeting people where they are, supporting their individual identities and creating opportunities for everyone to celebrate.

Changing perceptions through film

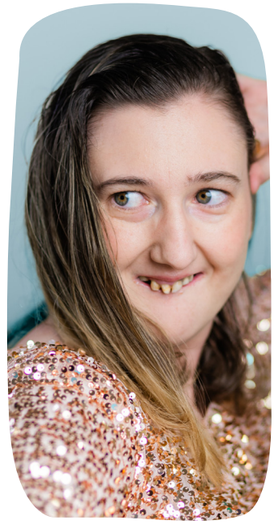
This was the year Afford's partnership with Bus Stop Films began delivering measurable impact. To date, the collaboration has created 13 paid employment placements for people with disability, generating ongoing income while demonstrating what inclusive production can look like in practice.

The partnership is helping challenge assumptions about the roles people with disability can perform, both in front of and behind the camera. By embedding paid disability talent into our content production, Afford is helping shift perceptions from what people with disability can do, to what they can achieve when given the opportunity.



















Our strategy

This year, we reached the mid-way point of the Afford Strategy 2024-2027.

Our strategy puts our clients' rights, needs and aspirations first. Built on five strategic pillars and guided by three north stars – Advancing inclusive social design, Embedding human rights in decision making, Creating an ecosystem of lifelong support that transforms lives – it's designed to help us harness our power to change the world, to improve lives, and to build a more inclusive society from the inside out.

We made excellent progress across all five of its strategic pillars this year.

Our strategic pillars

Lifelong support

Afford will deliver experiences to give people confidence, stability and a lasting sense of belonging. By expanding our capabilities, making evidence-based decisions, using resources purposefully, and embracing opportunities and ways of working, we will ensure the people we support have trusted partners for every stage of life's journey.

What we've worked towards this year

- Lifelong support service model through research and co-design
- Purposeful partnerships to enhance the experiences of clients and their communities
- Enhanced workforce model to deliver the capabilities needed to align with new service offerings

Thriving organisation

Afford will be a thriving organisation with strong systems, empowered people, and impactful services. Through sustainable growth, revenue diversification and innovation, we will increase our effectiveness, strengthen our impact, and ensure our people, services, and communities continue to thrive.

What we've worked towards this year

- Revenue diversification to reduce reliance on NDIS funding
- Growth strategy informed by community needs analysis and market research
- Efficiencies and data-driven decision making to improve consumer and employee experience
- Recapitalisation of assets to fund strategic initiatives and increase our impact
- Increasing investment to enable future innovation and support our people

Increased impact

Afford will be recognised for delivering inclusive, innovative, and impactful services that improve lives and inspire broader societal change. Through ethical research, evidence-based practice, and a commitment to continuous improvement, we will focus on achieving meaningful outcomes for the people and communities we support.

What we've worked towards this year

- Internal research and evaluation capability to strengthen impact
- Impact Framework and reporting cycle to increase positive impact year on year
- Embedding internal processes to ensure research recommendations can be effectively implemented
- Advocacy agenda to influence social policy changes focused on inclusivity and human rights
- Partnerships designed to enhance research outcomes for our community align with new service offerings

Good humans

Afford will be recognised for a workforce that feels valued, engaged, and inspired by our purpose. Through investment in our people, a culture of kindness and exceptional service, and a commitment to diversity and inclusion, we will empower our team to thrive and deliver meaningful outcomes for the people we support.

What we've worked towards this year

- Developing our people by embedding a strengths-based culture
- Individual learning pathways to support professional development and career progression
- Organisation-wide Diversity, Equity and Inclusion strategy
- Commercially competitive and inspiring employee value proposition

Ethically driven

Ethical decision making and a human rights approach will be embedded across Afford, guiding our actions and choices every day. Through a commitment to respecting and valuing every individual, supporting reconciliation, reducing our environmental impact, and operating responsibly, we will create meaningful and lasting positive change.

What we've worked towards this year

- Embedding a human rights approach throughout Afford
- Delivering on our Reconciliation Action Plan and being active participants in the journey towards reconciliation
- Understanding and reducing our carbon footprint and environmental impact
- Utilising our commitment to DEI to drive competitive edge to attract the best talent

Lifelong support

There is no single blueprint for a good life – and no fixed point at which a person's need for support begins or ends. People with disability must be able to grow, change, take risks, pursue new goals and navigate life's unexpected turns with confidence that the right support will be there when they need it.

This is the thinking behind Afford's lifelong support approach. From finding a first home and building independence, to navigating changing circumstances later in life, we aim to provide continuity without limiting possibility. With this approach in mind, this year we worked with our people, clients, Executive Leadership Team and Board to co-design our approach to lifelong support.

Lifelong support means deeply understanding our clients, providing access to the right services at the right time and supporting people to navigate systems and advocate for their needs. Our approach is guided by our Economic Participation Framework, which maps a continuum of services to life's transitions, from school all the way to retirement.

Afford services that meet people where they are by responding to specific life stages and needs include: support coordination, an in-school program, youth employment coaching and our new retirement program. We also offer a range of disability accommodation, community and lifestyle, employment and in-home support to adults with disability at all ages and stages of life.

Preparing for retirement

Retirement is a major life transition. For people with disability, it can be even more significant – particularly those who have spent decades in supported employment and may have had fewer opportunities to explore what life after work could look like.

Afford has developed a six-month Retirement Planning Program to help change that. The program was piloted with seven supported employees at Afford's Ingleburn Australian Disability Enterprise, providing a structured but relaxed environment to explore retirement, make informed choices and start planning for the next chapter of life.

Across six modules, participants explore what retirement means to them, how to access and understand information, health and ageing, activities and interests, and the practical steps involved in developing a personal retirement plan. The final module focuses on sharing those plans with family and friends.

The program reflects Afford's commitment to supporting people across the whole of life, not simply while they are working. It is another example of our commitment to lifelong support: being there not only for where a person is today, but helping them prepare for what comes next.



Moving out of home

Afford client Joanne (pictured left) moved out of her family home and into an Afford Supported Independent Living property, and she couldn't be happier.

For Joanne, her home is the perfect mix of independence and support. She has support and care when she needs it and privacy when she doesn't. She loves her kitchen, her garden, the gaming area, the pool and most of all, her bedroom.

"I love my home. I really love it."
– Joanne, SIL client

Support coordination for families

For families raising a child with disability, navigating the NDIS can mean managing complex systems, multiple providers and competing priorities. Afford's Support Coordination team is taking a family-centred, care around the child approach to help make that journey more manageable.

In 2025-26, the team supported 22 children and their families, representing close to nine per cent of Afford's Support Coordination service.

Rather than expecting families to navigate the system alone, support coordinators work alongside children, parents and carers to understand what matters most, navigate the NDIS and broader service systems, coordinate the right supports and build stronger connections across the child's care network.

The approach is built on collaboration and reflects an important shift in how disability support can be delivered: not simply coordinating services, but creating a connected network around the child and family as a whole.

Thriving organisation

This year we reduced our annual operating loss by 80 per cent (from $27.6 million to $2.9 million), further strengthening our position and supporting our people and our clients to thrive.

We achieved this through sound financial stewardship, operational excellence, commercial discipline, investment in systems and sustainability and by continuing the non-core asset divestment plan we began in 2022-23.

Financial stewardship: In 2025 we restructured and streamlined our services offering. We closed 20 community centres and pivoted our community program focus to social and community participation.

Operational excellence: We expanded our employment services and are now delivering Inclusive Employment Australia services across New South Wales, Queensland and Victoria. We achieved excellent client retention rates this year, especially in home and living. Our overall workplace safety improved significantly, with a fall in total workplace injury incidents that reduced our worker's compensation insurance expenses.

Commercial discipline: By carefully managing operating expenses we exceeded our budget targets and aligned them with growth priorities for the year.

Investment in systems and sustainability: We implemented a new rostering and billing solution which has achieved rostering efficiencies and billing and claims-related compliance.

Non-core asset divestment: We completed our Australian Disability Enterprise consolidation project during the year, with all ADE operations now running out of Ingleburn ADE factory. We ended the year with a cash reserve of $38.8 million, enabled by prudent management and the completion of the asset divestment program. Afford was **debt free for the first time**, with no borrowings to repay during the financial year.

80 per cent reduction in our annual operating loss, from $27.6 million to $2.9 million

We began working on a growth strategy to continue our journey towards financial sustainability. We continued to grow positive and meaningful partnerships with caring, committed and values-aligned partners from a range of industries and sectors.





Read our Australian Charities and Not-for-profits Commission financial audit statements and documents, or visit acnc.gov.au and search for: *Australian Foundation for Disability*



Excelling at inclusive employment

In November 2025, following a successful tender to the Department of Social Services, we launched Afford's Inclusive Employment Australia services. We welcomed more than 950 people seeking employment support at 14 sites in New South Wales, Queensland and Victoria. We were honoured to have our Marrickville Sydney Inclusive Employment Australia location officially opened by Her Excellency the Honourable Margaret Beazley AC KC.

Inclusive Employment Australia, which replaced Disability Employment Services, puts people at the centre. It's designed around personalised support, real choices and employment that fits with peoples' goals, strengths and interests. We're excited to grow our inclusive employment offering in the years to come.

More than a workplace

Afford's Australian Disability Enterprise creates impact well beyond the workplace. Based in Ingleburn, New South Wales, it provides people with disability with meaningful employment, income, skills, friendships, confidence and a sense of purpose – all while challenging employers and communities to recognise the value of an inclusive workforce.

For Afford, the impact is felt across our entire organisation, strengthening employment pathways, community connections and our ability to demonstrate what inclusive employment can achieve.

Our work with client Suntory Oceania is just one example. Every month, our employees carefully hand label thousands of products in line with Australian compliance requirements before they're sent to retailers across the country.

The real impact of the partnership extends far beyond logistics. Suntory Oceania receives a reliable service partner while helping to create meaningful employment opportunities for people with disability, who experience participation, belonging and opportunity.

Increased impact

Afford is committed to understanding and demonstrating the difference our services make in the lives of people with disability. Our Impact Framework provides a structured way to measure outcomes, identify areas for improvement and ensure our services continue to respond to the changing needs of clients and the communities in which they live and work.

In 2025-26, we conducted our second annual Impact Survey and released our second Impact Report. This has enabled us to quantify and benchmark outcomes across six key impact themes: Safety and Rights, Community and Inclusion, Relationships; Choice and Control, Goals and Future and Economic Wellbeing.

Afford achieved a combined impact score of 8.2 out of 10 across the six domains – an increase of 0.7 points from 2024. This places Afford firmly within the Transformative category, the highest of the five levels in our Impact Framework.

One of the strongest areas of impact in 2025-26 was Economic Wellbeing, reflecting our focus on creating pathways to employment, financial independence and greater economic participation.

Some of the ways we are continuing to transform our impact and implement the report recommendations are:

- Continuing to ensure client experience is the primary measure of impact and informed decision-making
- Prioritising open and proactive communication with families and representatives
- Creating more opportunities for meaningful work and community participation
- Drawing on emerging themes to inform our advocacy agenda.

Our ambition extends beyond measuring the impact of our own services. As such, we are developing an advocacy agenda centred on inclusion and human rights and aim to influence social policy so that we can contribute to broader systemic change.

Together, our Impact Framework and emerging advocacy agenda reflect a broader commitment: to measure the change we create, strengthen the outcomes we deliver and use our influence to help build a more inclusive society.

Meaningful employment for Sami

With the support of Afford and our Inclusive Employment Australia services, Sami (pictured below), has work that gives him confidence, stability and a deep sense of achievement. After suffering a stroke in 2008, Sami experienced homelessness and faced significant challenges rebuilding his life. With tailored support, guidance and encouragement from our dedicated employment consultants, Sami secured work as a cleaner – a role that provided much more than a pay cheque.



A year of positive and transformative impact

In early 2026, Afford asked the people at the centre of our work to assess the difference our services are making in their lives. Across two parallel impact surveys, 146 people participated: 117 clients and 29 representatives.

The results revealed significant progress. Client ratings increased across the six impact themes, rising from 7.8 out of 10 in 2024 to 8.6 out of 10 in 2026. This represents a rise of 11 per cent. The strongest gains were in Goals and Future and Choice and Control. These are the two areas that clients identified as having the least impact in 2024 so represent a clear example of 'clients talked, Afford listened.' The results also show that our work is translating into stronger, more positive experiences and outcomes for the people we support.

Representative results were more modest, with the overall score moving from 6.4 to 6.0. Representatives rated Safety and Rights more strongly, while scores eased slightly across Community and Inclusion, Relationships and Goals and Future. This provides valuable insight into where we can focus our efforts next.

Together, the findings demonstrate measurable progress while giving Afford a clear evidence base for where to build on success, where to improve and how to increase our impact in the years ahead.

> "I always wanted a job because I wanted to have a normal life, to earn my own money, feel independent and be proud of myself."
>
> – Sami

What our clients said

9.0 score for Safety and Rights
+10 per cent from 2024

7.9 for Community and Inclusion
+1 per cent

8.5 for Relationships
+13 per cent

8.6 for Choices and Control
+15 per cent

8.5 for Goals and Future
+16 per cent

9.3 for Economic Wellbeing
+11 per cent

89 per cent say they feel safe with Afford

82 per cent say Afford helps them understand their rights

86 per cent say Afford respects their privacy

89 per cent say having a job with Afford helps them work towards their goals

82 per cent say having a job with Afford makes them feel valued and important

Read our impact reports at: afford.com.au/about-us/publications-and-policies/

> "I feel totally supported as a client when I'm with Afford."
>
> – Client

Good humans

This year we continued to invest in good humans through leadership, capability, culture, wellbeing and recognition. We deepened the reach of our values across our sites and teams, celebrated our people and continued to cultivate a culture that supports our people to learn and grow together. We also deepened our focus on diversity, equity and inclusion.

Creating pathways to opportunity

Afford supported 20 employees to complete the Certificate I in Access to Vocational Pathways (FSK10119).

The Certificate 1 builds building foundational literacy, numeracy, digital and employability skills to support further training and employment.

Each participant committed to a three-hour class weekly while balancing work and home life demonstrating persistence, capability and a determination to keep learning.

100 per cent completion rate

The achievement also reflects something broader about Afford: the impact of good people who are prepared to invest time, energy and belief in others. Programs such as this happen because our teams are committed to creating opportunity, backing people to succeed and making practical, lasting change.

"I'm proud of my work on the course. I drive the truck out here, but I want to do more. The course helped me learn about books and keeping a log. I saw a man with a disability driving a truck on TV. If he can do it then so can I."

– James, Cert I graduate

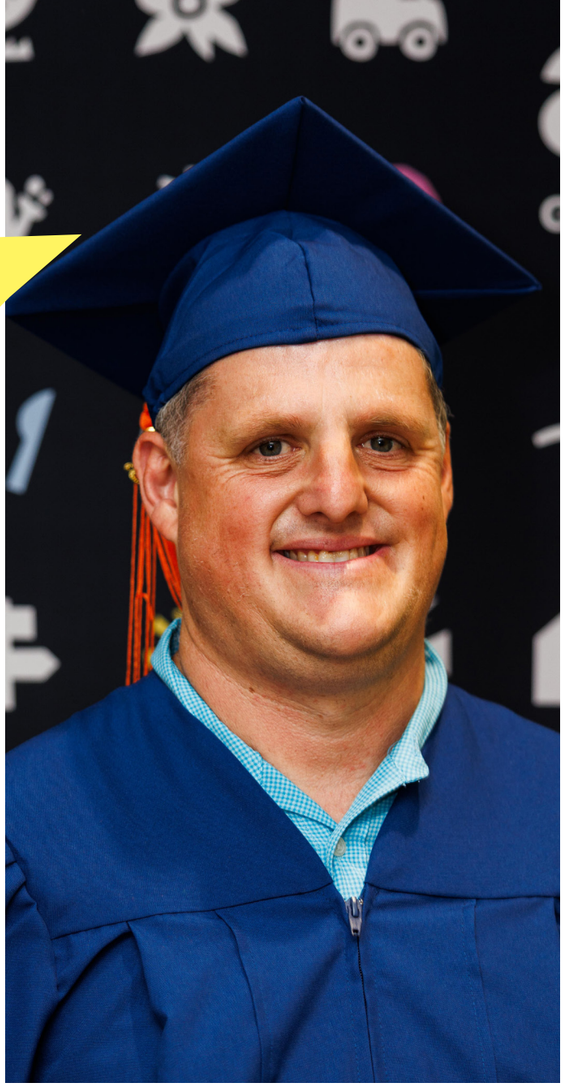
This collaboration saw Afford named as a finalist in the NSW Disability Inclusion in the VET Sector of the Year Award, together with aEX Institute (announced the winner in August 2026).

Our Gallup Q12 score

Our people participated in the Gallup Q12 employee engagement survey for the third year in a row in 2025-26. And while stability and consistency were the name of the game in 2023-24 and 2024-25, with identical scores of 3.84, this year our score improved to 3.96.

This tells us our people are feeling more engaged and supported and that the growth opportunities we've pursued are working in meaningful ways at both individual and team levels. We'll continue to build on these strengths in the year ahead.

0.12 + Our Gallup Q12 score improved from **3.84** to **3.96** this year



Spotlight on diversity, equity and inclusion

By supporting our people to embrace differences, we can tap into new perspectives and ideas that help us grow. With the right strategies, we can address biases and build a truly inclusive culture where everyone can succeed and belong.

Afford's first Diversity, Equity and Inclusion Strategy was approved by our Board of Directors this year. The strategy was co-designed with a DEI working group, which was made up of diverse staff members. It was also informed by a DEI feedback group made up of staff and people from external disability advocacy groups, which gave valuable feedback at two key stages of the strategy's development.

Diversity in the workplace means recognising and celebrating the unique backgrounds and experiences of our employees, including race, gender and age. Equity and inclusion are about making sure everyone has equal access to opportunities.

We are excited to move forward with implementing the strategy in 2026-27, and to creating a workplace where everyone is respected and empowered to be their true selves.

Our people

810 Total employees

67.66 **per cent** part-time

16.04 **per cent** full-time

16.3 **per cent** casual

165 Good humans welcomed to our team

95 permanent
63 casual
7 fixed term

147 client-facing
18 head office full-time

68.6 **per cent** staff retention

3.96 engagement score

Ethically driven

This year, we've progressed ethical frameworks and initiatives across governance initiatives, reconciliation, environmental sustainability, ethical procurement, human rights and responsible organisational practice.

We began work on an Inclusive Governance Framework and continued working on being environmentally sustainable, implementing a new environmental policy. We continued to uphold the commitments in our Client Rights Charter and made excellent progress on our Human Rights Framework.

The Diversity, Equity and Inclusion Strategy we began work on last year was approved by the Board. We began scaling Active support, an evidence-based approach that we piloted in 2024-25, across our home and living sites.

Advancing reconciliation through action

Afford's commitment to reconciliation is moving from intention to action. During 2025-26, we progressed our Reconciliation Action Plan from the first stage, Reflect, to its second stage, Innovate, strengthening our focus on building meaningful relationships, cultural understanding and opportunities for Aboriginal and Torres Strait Islander people.

Our commitment is also being embedded in our commercial activity. Through our Inclusive Employment Australia contract, Afford has established First Nations supply targets, creating a practical pathway to increase procurement from Aboriginal and Torres Strait Islander-owned businesses.

Together, these initiatives demonstrate our commitment to reconciliation as an ongoing organisational responsibility measured through action, partnerships and outcomes.

Putting human rights front and centre

Afford is a human rights-led disability services provider. As part of our commitment to respecting, protecting and promoting human rights, we are developing a Human Rights Framework. It will outline the experience every person must have at Afford, the systems and practices we use to uphold and safeguard rights, how we measure their effectiveness and the ways we continuously strengthen and improve them over time.

As we continue working towards a world where human rights are realised, we will implement and embed the framework in our governance systems, and through the Active support practice model, practice quality observations and co-design initiatives. We will continue to strengthen our feedback mechanisms to ensure that the voices and rights of the people we support remain at the centre of everything we do.



Scaling Active Support across home and living

Active Support empowers staff with proven, person-centred strategies so they can support clients to build skills and increase independence in the ways that work for them.

In 2024-25 we ran a four-week pilot of La Trobe University's Person-Centred Active Support model with 27 clients and 15 support workers. Building on learnings from the pilot, this year we started scaling Active Support across all 45 of our home and living sites. This involves building workforce capability, strengthening frontline practice leadership and introducing observation of practice to our ways of working.

In day-to-day practice, Active Support means looking for opportunities to invite people to participate in activities and interactions, providing the right type and amount of assistance for each person to participate successfully and supporting genuine choice and control. We also recognise that meaningful participation might only happen for short periods, or in small parts of an activity.

Ongoing observation of practice will help us understand how consistently Active Support is being applied and identify opportunities for coaching, practice development and continuous improvement.

Governance

Afford's governance systems are designed to ensure accountability, transparency and effective stewardship while supporting the rights, choice and control of clients.

Afford is governed by a Board of Directors that safeguards the purpose, vision and values of our organisation. Members attend an annual general meeting, and other meetings as required. An Executive Leadership Team ensures Afford's operations and strategic functions achieve our organisational purpose and vision, in keeping with our values. The ELT reports to the CEO.

Together the Board and ELT provide oversight of organisational strategy, service quality, risk, compliance and safeguarding.

The Board oversees four committees: Audit, Assets and Risk, People and Organisational Development, Consumer Experience and Safeguarding and Corporate Development.

The ELT 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.

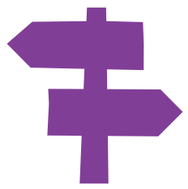
Afford's Governance Framework supports the delivery of safe, high-quality, client-centred services. Our Governance Frameworksupports the delivery of safe, high-quality, client-centred services. It includes supporting frameworks for Clinical Governance; Inclusive Employment; Human Rights; Risk, Quality and Compliance Management; Safeguarding. An Inclusive Governance Framework is underway.

Our Risk and Quality Management and Safeguarding Frameworks support us to identify, assess and manage risks to clients, our people and the organisation. Regular reporting, monitoring and assurance activities support informed decision-making and enable proactive management of emerging risks and opportunities. We maintain a consistent approach to continuous quality improvement through internal and external audits, self-assessments and accreditation processes.

Clients are at the centre of all that we do

Client voices, experiences and outcomes inform decision-making, service design and continuous improvement across Afford. We are committed to ensuring client voices are heard and to embedding learnings from clients at every level of our organisation.

We support clients and their families and representatives to tell us what they like and do not like about Afford through a Voice of Consumer program, which includes an annual client and carer survey. We also have a robust feedback and complaints process in place.









Our positive external audit results

We took part in two external accreditations this year and achieved excellent outcomes in both. This reinforces our ongoing commitment to delivering safe, high-quality and person-centred services for people with disability.

NDIS Practice Standards Mid term audit, April 2026 Conducted by HDAA

Head office and 5 supported living sites in NSW and Victoria were included, and 21 clients were interviewed.

There were **no non-conformances** noted in both the audits. Some other things noted were:

- Effective governance and Board oversight
- Robust and well-embedded policy and procedures framework
- Strong incident management and reporting system
- Strong online training and workforce development systems
- Warm, welcoming and well-equipped supported living environments

National Standards for Disability Services Recertification audit, March 2026
Conducted by Sai Global/Intertek

Head office and some Inclusive Employment Australia sites in NSW and Victoria were included, and 45 clients were interviewed.

- A highly capable and skilled workforce
- Clear commitment to client safety and service quality
- Evidence of continuous quality improvement practices
- Consistently person-centred and strengths-based practice
- Strong partnerships with external organisations supporting client outcomes



Our leaders

Board of Directors

Carol Bryant, Chair
Paul Umbrazunas, Director
Claire Vissenga, Director
Louise Eyres, Director
Viv Da Ros, Director
Mark Arnold, Director
Jodie Haydon, Director

Executive Leadership Team

Chief Executive Officer: Jo Toohey (until May 2026); Nick Johnson (acting, from May 2026)

Chief Operations Officer: Leith Sterling (until October 2025); Jessica Scanlan (acting, from October 2025)

Chief People and Brand Officer: Katelyn Barakat

Chief Financial Officer and Company Secretary: Nick Johnson (until May 2026); Manish Sharma (acting, from May 2026)

Want to know more?
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