

At Afford, we prioritise managing risks to our clients, people, operations and community.

Our Risk Management Framework operates within the guidelines set by our Risk Appetite Statement and is comprised of organisational risk management policies and procedures, risk management tools and resources, internal and external compliance functions and mandatory training.

The Risk Management Framework guides our decision making and focuses on ensuring we have:

- effective systems and employee capability to identify, manage and monitor risks;
- independent assurance through internal and external monitoring mechanisms; and
- a robust organisational culture of governance and risk management.

Afford has zero tolerance for unmanaged risks. We are willing to take managed risks for us to deliver on our purpose and support our client's dignity of risk - to live the life they choose. We accept risks that are appropriate for the human services environment in which we conduct business and work collaboratively with clients and their representatives and support networks to effectively manage and monitor these risks.

We are committed to continuously enhancing our risk management practices to ensure our services remain safe, inclusive, collaborative, and enriching for our clients and communities.