BEYOND DISABILITY INC.

ANNUAL REPORT 2019





Connecting People with Technology



BDI CEO Richards Stubbs OAM accepting a cheque (18/7/19) from Daryl Sutcliffe, manager of the Bendigo Bank Pearcedale, a long-time supporter of Beyond Disability.

<u>Technology + Innovation = Beyond Disability</u>

The success of BDI is demonstrated by awards for interactive innovation and best family service to disabled.

- * Dept. Human Services best program Victoria for including disabled.
- * Rotary international award-disabled people helping disabled.

* Tattersall's - Enterprise/Achievement award—commitment to others to achieve extraordinary things.

- * Flinders Award.
- * Casey "Most Innovative", best volunteer and best family community services award.
- * 3MP Best Community Program 2006
- * Casey Family & Community Support Volunteer Award 2008
- * Fachsia "Inclusion" award 2007
- * MPs National Volunteer Award 2013

Legal Entity: Beyond Disability Inc (formerly known as RPDS) ABN 82 846 344 613

A registered tax exempt Charity in Australia.

Donations to the Beyond Disability Gift Fund are tax deductible. Bequests needed. Incorporated Association Registration No. A 0037035K

BDI Web Page: www.bdi.org.au Mail: PO Box 1451 Pearcedale VIC. 3912

Donations requiring a tax-deductible receipt please contact: Richard Stubbs OAM at <u>helpful@bdi.org.au</u> mob: 0417 786 087

Contacts: BDI Secretary: <u>secretary@bdi.org.au</u> BDI Team Leader: Tricia McGill <u>tmcgill@bdi.org.au</u> mob: 0419 114 313 BDI Technical (Donations & Inquiries): mob: 0457 030 084 or 0481 678 104

Beyond Disability Inc.

Connecting people with technology

A Big thank you to our partners:

Without the support of the following longstanding partners, we would not be able to continue this important and innovative programme.

Dame Elisabeth Murdoch AC DBE (Deceased) (We miss this very special lady who was always there for us)

Bendigo Bank Community Enterprise Foundation

Mornington Peninsula Council

Frankston Council

Casey Council

Maximum Data Solutions

Special thanks to:

Connecting-Up (The donors of excellent technology)



Peggy Stocks, BDI Secretary, accepts a cheque from Frankston Mayor, Cr Michael O'Reilly at the council's annual picnic 8/9/19

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In Memory of Joseph Lawrence "Joe" Cauchi 1948 - 2019

Richard Stubbs OAM posted a condolence. Tuesday, July 23, 2019

A truly wonderful man who went out of his way to help others. He will be remembered by me for his role at Mornington council helping less abled and his long term support of Beyond Disability thereafter. His battle is over. We will miss you Joe, Richard Stubbs OAM, Paul Harris Fellow CEO Beyond Disability Inc. <u>www.bdi.org.au</u>

#### Beyond Disability Inc. CEO report for the year ending 30 June 2019

Our priority is our volunteers and clients. I recognise our remarkable volunteers who ensure our people continue to be helped. My own illnesses have meant extra work for the few. I must repeat my comments once again. I speak of Tricia McGill, Ian George, Peggy Stocks, Klaus Jungling and Sarah Wilson. Together with Amanda Lewis our treasurer, this small group pitched in to make continuity of the programme happen. We cannot stress how much we appreciate their dedication and contribution.

We started over 20 years ago as a low cost communication programme with outdated equipment and lots of hope and endeavour for people with limited spending capability. From day 1 to now to help those who are housebound physically disabled to be part of community using technology and computers. Today Beyond Disability provides heavily subsidised interactive communication including modern fully maintained computers and software to those in our community who cannot get to their local library because of mobility disability issues, and also for their carers. We also try to assist Vets with PTSD and their carers. Our members have access to programmes to visually speak to family and friends. They also have access to the biggest library in the world. It's an easy place to get education, to shop, to bank, sometimes to just have fun and contact family anywhere in the world for nominal cost.

We continue to have long-term support from Mornington, Casey and Frankston councils and Bendigo bank. This support is invaluable to meeting running costs and for longevity. We continue to maintain a strong bank balance which on occasion is often to our disadvantage. Potential funders seem not to acknowledge that much of our funds is for future commitments for wireless broadband and expensive communication aids. As the program grows and in order to ensure we can meet our obligations we have placed funds on one and two year term deposit with the bank. Unfortunately, grantees see this as us having plenty of money and not the fact that it is for broadband and upgrades now and in the future.

This was another low year for fundraising and we had rejections. We managed only \$13,888 (\$23,126) and this was only due to the longstanding support of Mornington, Casey and Frankston councils and Bendigo Bank. Against this total expenses of \$39,825 (\$39,699).

On behalf of your committee, we extend our appreciation to all our volunteers for their contribution and I personally thank the committee for covering my absences. I commend this program to you and warmly suggest that whenever you have an opportunity that you kindly acknowledge our volunteers. It is amazing how a simple thank you can bring a smile.

Richard Autors

Richard Stubbs OAM, Paul Harris Fellow CEO, Beyond Disability Inc.

#### **Beyond Disability Inc.**

#### Treasurer's report 30th of June 2019

Closing bank balance at the end of the 2019 financial year was \$140,228.21 (\$160,584.33).

We note again that BDI raised only \$13,888 (\$23,126) against expenditure of \$39,825 (\$39,699). Thankfully due to a past generous benefactor, a significant portion of funds currently held is to provide modern broadband capable equipment and to fund wireless broadband for our clients. With nearly all our clients onto a bank debit system, together with reduced entertainment guide sales and fewer donations, client fundraising was \$5,508(\$11,620), donations and grants totalled \$8,830 (\$11,506) and reflects the long term support of our three councils – Mornington Peninsula, Casey and Frankston. Beyond Disability particularly values the support of Mornington Peninsula Shire annual grant and Bendigo Bank Community Fund. Management of our funds through the cash management account achieved interest of \$5,801 (\$6,240) in a very low interest market and this helped offset our \$20,135 (\$10,333) deficit together with funds already "earmarked" to meet the increased technology/broadband costs.

Funds have been placed into one and two year bank term deposits to meet future broadband and technology costs.

We continue to benefit from our membership with Connecting Up (Donor Tech) where we can obtain heavily subsidised software. This allowed us to provide Windows 10 operating system and office on our current issue of computers.

Expenses for the year were \$39,825 (\$39,699). Again our largest expenses were in the areas of technology and totalled \$28,796 (\$29,564). Business expenses for the financial year again totalled \$2,538 (\$2,520). Volunteer reimbursements which were mainly for travel, meetings and training reimbursements totalled \$5,403 (\$5,968).

We continue to maintain AON volunteer insurance package which has been constructed for community volunteer groups and we also have a separate committee insurance cover underwritten by Lloyds.

We acknowledge the support of LBW Advisory, our auditor.

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Mrs. Amanda J. Lewis Treasurer

4:38 PM

08/07/19 Cash Basis

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## Beyond Disability Inc Profit & Loss

## July 2018 through June 2019

|                                                                                                        | Jul '18 - Jun 19                 |  |
|--------------------------------------------------------------------------------------------------------|----------------------------------|--|
| Ordinary Income/Expense<br>Income<br>Client Fundraising                                                |                                  |  |
| Program Fee                                                                                            | 5,058.94                         |  |
| Total Client Fundraising                                                                               | 5,058.94                         |  |
| Donations Income<br>Grants                                                                             |                                  |  |
| Total Income                                                                                           | 13,888.54                        |  |
| Gross Profit                                                                                           | 13,888.54                        |  |
| Expense<br>administration<br>AGM Expenses<br>Bank Service Charges<br>Office Supplies                   | 182.06<br>38.22                  |  |
| stationary<br>Office Supplies - Other                                                                  | 1,317.35<br>238.34               |  |
| Total Office Supplies                                                                                  | 1,555.69                         |  |
| Postage and Delivery<br>Subscriptions                                                                  | 411.18<br>351.36                 |  |
| Total administration                                                                                   | 2,538.51                         |  |
| Fundraising costs<br>Programme Expense                                                                 | 1,666.00                         |  |
| Total Fundraising costs                                                                                | 1,666.00                         |  |
| Insurance<br>Technology Expenses                                                                       | 1,420.00                         |  |
| broadband<br>Computer Components<br>Dataco IT Service                                                  | 15,419.20<br>2,886.07<br>250.33  |  |
| Electricity Server Workshop<br>Insurance<br>Monitored Security                                         | 815.00<br>2,220.74<br>21.82      |  |
| On line host<br>Software Expense<br>Telephone                                                          | 313.82<br>179.22<br>1,604.85     |  |
| Wheelie Kids IT<br>Technology Expenses - Other                                                         | 4,695.39<br>390.38               |  |
| Total Technology Expenses                                                                              | 28,796.82                        |  |
| Volunteer Reimbursements<br>Training Expenses<br>Volunteer function<br>Volunteer Travel Reimbursements | 1,883.80<br>1,456.60<br>2,053.56 |  |
| Total Volunteer Reimbursements                                                                         | 5,403.96                         |  |
| Total Expense                                                                                          | 39,825.29                        |  |
| Net Ordinary Income                                                                                    | -25,936.75                       |  |
| Other Income/Expense<br>Other Income<br>Interest Income                                                | 5,801.56                         |  |
| Total Other Income                                                                                     | 5,801.56                         |  |
| Net Other Income                                                                                       | 5,801.56                         |  |
| et income                                                                                              |                                  |  |
| 2                                                                                                      | -20,135.19                       |  |
|                                                                                                        |                                  |  |

Richard Stubbs adeus

## **Beyond Disability Inc.**

| Balance Sheet 30 06 2018     | Audited    | Audited    |
|------------------------------|------------|------------|
| Assets                       | 300618     | 300619     |
| Cash and Bank accounts       |            |            |
| Bendigo Bank card account    | 8,196.21   | 7,990.41   |
| Bendigo Bank Gift Fund       | 12,3685.88 | 13,436.53  |
| Bendigo Bank Cash Management | 128,902.97 | 107,007.21 |
| Cheque Account VTCU          | 10,965.27  | 11,689.06  |
| Petty Cash                   | 154.00     | 165.00     |
| Total Cash and Bank          | 160,584.33 | 140,288.21 |
| Creditor due from ATO        | 588.68     | 749.61     |
| Sub Total Current assets     | 161,173.01 | 141,037.82 |
| Non-Current Assets note 1.   | 202,650.92 | 202,650.92 |
| Fixed Assets                 |            |            |
| Equipment note 2.            | 9,000.00   | 7,000.00   |
| Total assets                 | 365,723.93 | 350,688.74 |
| Total Liabilities            | Nil        | Nil        |
| Equity                       | 365,723.93 | 350,688.74 |
| Total Liabilities and Equity | 365,723.93 | 350,688.74 |

Note 1. Non-current assets represents bank term deposits with maturity beyond 12 months specifically to fund cost of wireless broadband and new equipment.

Note 2. Equipment is valued on a best endeavours basis by Public Officer and Technical Officer. New equipment is at purchase price.

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Richard Stubbs OAM Public Officer/CEO

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Amanda Lewis Treasurer

#### Beyond Disability Inc. ABN 82 846 344 613 Independent Auditor's Report to the Members

#### Report on the Audit of the Financial Report

#### Opinion

We have audited the financial report of Beyond Disability Inc. (the association), which comprises the Statement by Members of the Committee, Income and Expenditure Statement, Balance Sheet as at 30 June 2019, a summary of significant accounting policies and the certification by members of the committee on the annual statements giving a true and fair view of the financial position and performance of the association.

In our opinion, the accompanying financial report presents fairly, in all material respects, the financial position of the association as at 30 June 2019 and [of] its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements and the requirements of the Associations Incorporation Act 1991.

#### **Basis for Opinion**

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the association in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our ethical responsibilities in accordance with the Code.

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

#### Emphasis of Matter – Basis of Accounting

We draw attention to Note 1 to the financial report, which describes the basis of accounting. The financial report has been prepared to assist the association to meet the requirements of Associations Incorporation Act 1991. As a result, the financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

#### **Responsibilities of the Committee for the Financial Report**

The committee is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the Associations Incorporation Act 1991 and for such internal control as the committee determines is necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the committee is responsible for assessing the association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the committee either intends to liquidate the association or to cease operations, or has no realistic alternative but to do so.

#### Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

### Beyond Disability Inc. ABN 82 846 344 613

#### Independent Auditor's Report to the Members

Identify and assess the risks of material misstatement of the financial report, whether due to fraud
or error, design and perform audit procedures responsive to those risks, and obtain audit evidence
that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a
material misstatement resulting from fraud is higher than for one resulting from error, as fraud may
involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal
control.

 Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the association's internal control.

 Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the committee.

- Conclude on the appropriateness of the committee's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the association to cease to continue as a going concern.

 Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Signed on 17 September, 2019:

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Luke Wade, Director LBW Advisory Pty Ltd Shop 3/4 Eramosa Road East, Somerville, VIC 3912



#### CERTIFICATE OF CURRENCY

This is to certify that the details outlined below are current as at 24 June 2019.

| THE INSURED:             | Beyond Disability Incorporated, Wheelie Kinds, Elderly Citizens Online, Vets Wellness  |  |  |
|--------------------------|----------------------------------------------------------------------------------------|--|--|
| PROFESSIONAL BUSINESS:   | Non Profit Association – Disabled support services                                     |  |  |
| POLICY NUMBER:           | 500000/27/2019/0018                                                                    |  |  |
| TYPE OF INSURANCE:       | Association Liability                                                                  |  |  |
| POLICY WORDING:          | ARCH Associations Civil Liability (March 2016)                                         |  |  |
| PERIOD OF INSURANCE:     | 10th June 2019 to 10th June 2020 4:00p.m local standard time                           |  |  |
| LIMIT OF LIABILITY:      | \$1,000,000 each and every claim and in the aggregate any one Period of Insurance      |  |  |
| COVERAGE / EXTENSIONS:   | As Per Policy Wording and/or Endorsements attaching to and forming part of the Policy. |  |  |
| RETROACTIVE DATE:        | Unlimited excluding known claims and circumstances                                     |  |  |
| PROPORTION:              | 100%                                                                                   |  |  |
| SECURITY:                | 100% Underwriters at Lloyd's                                                           |  |  |
| UNIQUE MARKET REFERENCE: | B606050000012018                                                                       |  |  |

All Certificates of Currency are issued by Arch Underwriting at Lloyd's (Australia) Pty Ltd on the basis that any Policy referred to in a Certificate of Insurance can be legally cancelled at any time for non payment of premium.

Any inquiries on this issue must be directed to the Insured or the Broker.

Arch Underwriting at Lloyd's (Australia) Pty Ltd For and On behalf of Syndicate 2012 at Lloyd's 24 June 2019

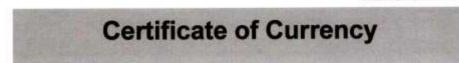
Arch Underwriting at Lloyd's (Australia) Pty Ltd ABN 27 139 250 605 AFSL 426746 Sydney: Suites 4.01 & 4.02, Level 4, 68 York Street, Sydney NSW 2000 P: +61 2 8284 8400 F: +61 2 8088 1024 Melbourne: Level 11, Suite 11.02, 360 Collins Street, , Melbourne VIC 3000 P: +61 3 9629 5444 F: +61 3 9629 1854 W: archinsurance.com.au





11 September 2019

Beyond Disability Inc. PO Box 1451 PEARCEDALE VIC 3912 PO Box 1331 Parramatta NSW 2124 Level 1, 130 George Street, Parramatta NSW 2150 DX 8248 Parramatta phone +61 2 8623 4228 fax +61 2 9253 7299 email <u>david leijen@aon.com</u>



In our capacity as Insurance Brokers to **Beyond Disability Inc.**, we hereby certify that the undermentioned Insurance Contract is current.

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy detailed below.

| Class of Insurance  | Public & Products Liability                                       |                        |  |
|---------------------|-------------------------------------------------------------------|------------------------|--|
| Insurer             | Insurance Australia Limited T/AS CGU                              |                        |  |
| Policy Number       | AONPRM1FXXN                                                       |                        |  |
| Period of Insurance | From:<br>To:                                                      | 01-Sep-19<br>01-Sep-20 |  |
| Limit of Liability  | \$10,000,000 any one occurrence and in the aggregate for Products |                        |  |
| Situation/Location  | Anywhere in Australia                                             |                        |  |

Yours faithfully.

Leijen

David Leijen Signed for and on behalf of Aon Risk Services Australia Limited Important notes



- This certificate is a summary of cover only. Please refer to the Policy Wording and Schedule for its full terms and conditions.
- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the
  period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in
  accordance with the terms of the Policy and the *Insurance contracts Act* 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- This Certificate does not:
  - Represent an insurance contract or confer rights to the recipient : or
    - Amend, extend or alter the Policy.

Aon Risk Services Australia Limited Any 17 000 64 721 www.non.com.au

Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access if from our website at www.eon.com.au.

## **BDI Committee and Volunteers 2019**



**Richard Stubbs OAM Chief Executive Officer** 



Peggy Stocks Secretary



Amanda Lewis Treasurer



Tricia McGill Membership/Funding



lan George Technical



Klaus Jungling Technical





Malcolm Fowler Cindy Reed Broadband Consultant General Committee



Sarah Wilson Media





**Gary Bogaart** 



John Macafee







**Brian Nugent** 

## Letters of Support and thanks from some of our clients

This is a heartfelt THANK YOU To Richard and his team For giving me an outlet And letting of some steam Talking to mine siblings To know where they are at Pictures of their spring Always nice to see If I didn't have mine computer I wouldn't know them And they wouldn't know me!

Thank you for keeping me connected to the people that I love. Cobi

Every year when it gets to this report time. I am so grateful that there is always someone who can see the mistake I have made and fix it! Please know I am very appreciative of the help you give me! Regards, Lynn Roberts

BDI and my volunteer Brian keep me in touch with friends, family and the outside world in general. I'll be forever grateful to this wonderful organization and their team of volunteers. Very special people. Thank you, Carol (Kidger).

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Many thanks to all the BDI team. Your ongoing support and assistance is greatly appreciated. Cheers to all. Martin Fisher.

Messages from our volunteers.



Thanks again for the chance to offer a few of my thoughts for the year. There has not been much success in finding new clients even with the best efforts of the committee. It seems the climate of computing is changing with people using cheaper mobile phones/tablets and mobile plans and the roll out of the NBN. So as mentioned last year, it has been a year of looking after our existing clients.

Working with Klaus and Richard we have consolidated our stock of computer equipment which is now securely stored at Klaus and my place and we disposed of all our obsolete equipment.

We still have a healthy stock of machines with Windows 10 ready to go and easy to connect to the next generation of Telstra Mobile Broadband WiFi modems. We have received from Telstra recently the new WiFi modems to replace all our ageing Bigpond modems which we plan to change over shortly.

There is still 'work in progress' in designing our new Website which has however presented some challenges that we need to work through.

The NBN rollout is continuing in our area and with NBNCO's target to complete the rollout by 2020 this will mean more and more of our area will have access to the new network. Plans still around the \$30 to \$40/month for a basic data plan.

To check out the NBN in your area, go to: "> and enter your address to see when it is planned for your area or if already available, see the next step to get the NBN connected. NBN required if you have a home phone you want to keep and other things such as back to base alarm systems or emergency assistance such as MePACS. NBNCO

states that once it is available in your area, the old copper network will be disconnected, therefore no phone or home Internet.

Many thanks again to Peggy and John for offering their home on a weekly basis to host the workshops.

I have enjoyed the year and the association with our committee at the Workshops and looking forward to the coming changes to our constitution, which may allow more people to access our services. Kind Regards. Ian George. BDI Technical Volunteer

"So far this year has been a little quieter but there have been a number of learning experiences. Technology is changing ever faster (sometimes it seems not for the better). We are in the process of upgrading our internet dongles to allow for faster speeds and more capacity.

We have been able to assist several clients to improve the performance of their equipment through installation of high speed hard drives called SSD's and we hope to see these installed in more devices in the coming year.



We have been experimenting with iPads and tablets and plan to have a few ready for roll out once demand is there.

We are also looking forward to increasing our client base once the vote to amend our constitution (to include additional categories of disadvantaged folks), is passed." Klaus Jungling BDI Technical Volunteer.



Not a lot to report this year. I am forever grateful to be working with a great bunch of volunteers and especially appreciative to Peggy and John who allow us to hold our weekly meetings at their house.

One of the downsides to the volunteer work we do is losing long-term clients. This year saw the passing of Mavis who had been with us a long time, and others who, due to illness or infirmity had no need of our services any more.

Technology is changing at a fast rate and Ian and Klaus do an amazing job of keeping us up to date with the trends.

I look forward to a new year and whatever it holds for us all, hopefully all good. Tricia McGill

I have had another satisfying year volunteering with BDI. The Workshop meetings each week enable us to discuss the new Technology which can



be available to keep you all up to date, which I am sure you all appreciate. I look forward to meeting as many of you that can make the journey to the A.G.M. Peggy Stocks

"I have been busy learning how to create a new website for BDI which has been very interesting" Sarah Wilson





BDI Volunteer and IT technician, Klaus Jungling, accepting another generous donation of laptops from Corey Buchanan, IT Support Officer at SIRVA IT.

BDI Volunteers celebrate National Volunteer week 2019



<u>AGM 2018</u>



Some of Beyond Disability's long-term clients.



Cobi





Kerrie







Lynette



Carol





Leonie

Jasmine



Lynn



Graeme





<u>With Thanks</u>



"Community Building in Practice"