
Business Plan 2019/20

Beyond Disability Inc.



Helping housebound, ***physically***, mobility disabled get online from home with dignity

“Today technology is redefining human potential and what it means to have a disability.” *Stephen Hawking*

“Thank you so much for a chance to move outside my four walls...” *Beyond Disability participant*

This business plan is for informational purposes to assist in determining if you wish to partner this non-profit program for Victoria's communities helping housebound physically mobility disabled.

The financial projections that are part of this plan represent estimates based on assumptions considered reasonable, but they are, of course, not guaranteed. The contents of this plan are not to be reproduced without express written consent from the Secretary, Beyond Disability Inc.

September 2019

Executive Summary

Beyond Disability brings the world into the homes of the housebound and mobility disabled on their own terms, when they want, whilst maintaining their dignity.

Beyond Disability has developed a cohesive community based network for the benefit of low income, housebound physically mobility disabled, through the provision of a low cost sustainable in-home communication and information network.

Beyond Disability provides computer equipment, software, and Internet access to the housebound and mobility disabled to allow communication with family and friends by e-mail, chat functions, and writing, using computer assistance. It provides access to the vast information available from the global Internet, enabling a better understanding about how other disabled people (worldwide) cope, with information on up-to-date treatments, appliances and rehabilitation aids, social skilling and just having fun. Importantly, it also provides individual training and support.

Since other means of access to the Internet, through such sources as the local library, is not feasible because of their mobility disability, these adults and children are therefore disadvantaged in their access to information and modern communication channels.

People in the program are aged from 8 to 90 and have paraplegia, stroke, muscular dystrophy, multiple sclerosis (from controlled to very advanced); spinal muscular atrophy; emphysema; osteo-arthritis, motor neurone disease, polio and other less well known illnesses like Erler's Danlos syndrome are able to be assisted. Beyond Disability also have people from non-English-speaking backgrounds and single disabled mothers.

Beyond Disability is a volunteer community program originally serving the Mornington Peninsula and now with mobile broadband anywhere we can assist people.

This program is believed to be the first in Australia to provide an online computer and Internet access plus training and support in the individual home of the housebound and elderly disabled member/family group. After twenty years' hard work, the Beyond Disability program is now well established and a proven success. Feedback from our community partners and participants confirm that this is a ground-breaking project which will provide a model for other projects for community based services in Victoria and beyond.

The overall goals for 2019/20 are as follows:

1. Provide and maintain cost effective accessible technology, including subsidised wireless broadband to the housebound and mobility disabled, together with individual on-going training and support.
2. Maintain a motivated, effective network of volunteers.
3. Ensure effective fundraising on a sustainable basis.
4. Deliver effective, sustainable management

Beyond Disability – Meeting a Community Need

If nothing is done, the low income, housebound, physically less-able people and carers in our community will continue to be disadvantaged in their access to modern information and communication technologies.

Medical research shows that therapeutic and preventative health is not sufficient to cure all persistent health afflictions. The Australian Bureau of Statistics shows 18 per cent of our population have a disability, that is, 2 million people. In the **Beyond Disability** historical catchment area on the Mornington Peninsula and rural surrounds, there are 12,500 disabled parking permits and over 45,000 people with a disability.

The quality of life for a housebound, low income mobility disabled person can be fundamentally improved by this program –

- if they want to use the Internet
- if they have the equipment to get online.
- if they have someone to show them what to do in their own home

Everyone is an individual and will need differing levels of support which **Beyond Disability** tries to provide with regular home visits and our own training manual.

Information access for people with disabilities is creating numerous opportunities and challenges. There is an increasing shift to publishing Internet based documents. We have moved from the typewritten, and edited published press to computer-generated paperless information.

Stephen Hawking said “today technology is redefining human potential and what it means to have a disability.”

Screen enhancements, voice synthesisers, customised keyboards, support organisations, online resources - Technology can be a wonderful equaliser – if you have access to it.

You can use technology to help fulfil your dreams. Disabled people using online technology from home are looking at the death of the tyranny of distance. On-line communication will hold the way we do many things in the future.

“We are aware of the Christopher Reeve's and Stephen Hawking's - but there are millions of disabled, many who cannot afford a computer”.

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History of *Beyond Disability*

Richard Stubbs, the program founder suffered severe spinal injuries in a car accident in 1991. After many visits to hospital, his son, Jason set Richard up with a computer and Internet access. Richard found in the early hours of the morning when his pain was severest, that he could manage with the distraction of “surfing” the Internet. He wrote a 300 page book on companion planting and organic gardening with his online research. Richard then decided to dedicate his resources to helping others who were also housebound with a physical mobility disability.

The project concept was formed following numerous discussions with disabled people, rehabilitation and community centres. This was followed by a survey through local newspapers.

Eventually with the support of VICNET which donated the Internet equipment and donations of computers from various companies and equipment, a working stock was established and volunteers soon joined. Frankston City Council and Frankston Communitynet together with ParaQuad Vic were the early consulting team.

Department of Communication and Information Technology and the Arts (DoCITA) provided a once-only three-year seed grant totalling \$16,000.

Skillsnet provided two grants. The latter enabling **Beyond Disability** to change to meet the community needs. The catchment area had been declining elderly population with some mobility who could access their local library with difficulty. With the Skillsnet grant we commenced “Elderly Disabled Online” to accommodate this group. **From 2014 all programmes now come under the banner of Beyond Disability.**

The Department of Planning and Community Development through the Community Support Fund has provided \$150,000 which has significantly assisted the program in its development and outcome achievement. New equipment has been purchased replacing older frequently faulty and older donated items.

A much needed and welcomed donation of \$300,000 from Stateless Systems has enabled BDI to transfer all its clients onto wireless broadband with new equipment, costly adaptive aids (a T-bar trackball can cost up to \$1000 each), Special keyboards are over \$400 each.

The **Beyond Disability** program has a proven track record of helping housebound mobility disabled aged from 8 years to 90 years across the catchment area. We have much feedback from participants confirming that we have enhanced the quality of life of the participant and their immediate family. We have provided a means for communication with family, support groups and many other areas.

The program is operated via volunteers with significant local community and business support. We have had to adapt technology to meet some of our participants’ needs.

The success of this program can be judged from the testimonials of participants and community group partners which are contained in Appendix 4.

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The Beyond disability programme was mentioned as the first NFP at the National digital Inclusion Summit Canberra 17/08/2011 by Hon senator Stephen Conroy MP.

http://www.minister.dbcde.gov.au/media/speeches/2011_-_minister_speeches/022

Not for profits - Increasing online engagement for the not-for-profit sector through such initiatives is also critical.

I'd like to point out there are already many organisations doing inspiring work to advance digital inclusion... and let me, by way of example, mention a few.

Beyond Disability, led by OAM recipient Richard Stubbs, is a team of local volunteers who assist people who are physically disabled and housebound to connect with the world by using online technologies.

Beyond Disability has provided access to computer equipment and volunteer assistance to more than three hundred people, including to some of them for more than two decades continuously.

And by the Government of South Australia in their paper –

Strong Voices, a blue print for life 2012-2020 www.socialinclusion.sa.gov.au

Quote “The Social Inclusion Board acknowledges the work of Beyond Disability Inc. led by Mr Richard Stubbs OAM, a not-for-profit organisation where a team of local volunteers in Mornington Peninsula, Victoria assist housebound people with a physical disability to connect to the world by using online technologies. Digital technology presents exciting opportunities for generating inclusion, connection and access. This is the kind of initiative that would be well supported by the proposed Local Disability Innovation Fund” End Quote.

Published by Government of South Australia Oct 2011.

Details of Beyond Disability Program

Beyond Disability Deliverables–

- **Beyond Disability** provides wireless broadband using commercial services to individual clients (disabled and carers) for \$23 per month (inc. GST) together with a fully maintained Pentium computer, Microsoft operating systems and office software from Connecting-Up, and in-home personalised training and specialised online training and manuals.
- **Beyond Disability** allows disabled people who would otherwise be disadvantaged, to develop communication skills from within their own home, in their own time and with dignity, supported by caring volunteers who understand that the clients need a lot of patience and repetitive training to be able to make good use of this online technology.
- **Beyond Disability** has twenty years' experience and has developed unique training methods customised to individual needs whether it be advanced MS, paraplegia, Parkinson's etc. We also use voice-activated computers and with adequate funds will be able to purchase required adaptive aids and software for IntelliKeys, special keyboards, touch screens, magnifiers and special trackballs.
- **Beyond Disability** also uses Technical Aid for Disabled, Victoria (TADVIC) and ComTech for technical assistance.

Beyond Disability Timelines–

- Beyond Disability has been operating for twenty years. With a sustainable funding base the project has consolidated and will grow for the foreseeable future.

Beyond Disability Activities–

- Shut down its specific purpose dial-in server to offer broadband thereby providing affordable Internet access,
- Charges \$23(inc GST) per month programme fee to clients (about 30% of real costs),
- Provides high capability Pentium PCs replaced and updated at no charge to clients,
- Obtains applicable software at low, or no, cost from Connecting-Up to meet client needs,
- Trains and supports clients with individual personalised training and specialist manuals through our volunteers network,
- Works in partnership with government, community groups and individuals to deliver above.

Beyond Disability Achievement Awards–

Beyond Disability has been awarded:

- One of two Australian-based not-for-profits nominated to the inaugural FACSIA 2007 inclusion award;
- City of Casey most innovative program and also best family and community programme;

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- Beyond Disability volunteers have also received best Volunteer – City of Casey 2002 and 2008;
- CEO was awarded an Order of Australia in the Queen's honours list 2008
- CEO has also received the Rotary International Paul Harris Fellow which is the highest award globally Rotary can issue.
- Beyond Disability volunteer received MPs Award for Community Service in 2013.

Goals and Objectives – 2019/20

Beyond Disability will continue to help housebound physically mobility disabled of all ages and seek help from the philanthropic groups to ensure the program continues to grow. We will develop partnerships with our support groups - Anglicare, Brotherhood St Laurence, Catholic Education Board / Church, Rotary and others. We will maintain our program strength, being, local volunteers with local enterprise, helping local less abled.

The detailed overall goals for 2019/20 are:

1. Provide and maintain cost effective accessible technology with broadband to the housebound and mobility disabled, together with individual on-going training and support
2. Maintain a motivated, effective network of volunteers.
3. Ensure effective fundraising on a sustainable basis.
4. Deliver effective, sustainable management

Objective 1: Provide and maintain cost effective accessible technology:

The specific individual goals within this area include:

- The provision of a cohesive, sustainable community based information network for the benefit of low income, housebound physically mobility disabled;
- The provision of in-home broadband Internet capable computer facilities for the housebound mobility disabled participants with respect for their privacy and dignity.
- An increase in the number of participants.
- The maintenance of specialised training programs for participants and provision of in-home training and support through the volunteer network;
- Continuing to meet the special needs of individuals with paraplegia, multiple sclerosis, spinal muscular atrophy, stroke, emphysema, muscular dystrophy, spinal and arthritic degeneration, polio, obesity, Parkinson's, motor neurone disease and any other disabilities.
- Annually review of contingency plans and cost-effective long term alternative locations for program hardware and service facilities.
 - Of necessity, the initial workshop and server hardware facilities were established at the home property of the founder. While this has obvious cost advantages there are longer term risks. We need a secure venue with disabled access & facilities, monitored security and parking.

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- The investigation of future Internet Service Provider facilities to reflect developing technologies

Initial hardware provided was based on a severe shortage of funds. With the growth of the program services and client base it is necessary to investigate options for appropriate future facilities. In addition, demand is growing for the adoption of new adaptive technologies to enable computer use by people with particular disabilities.

Vicnet initially provided our program with a donated community Internet Service which was extremely slow. The same access from a commercial provider would have been cost prohibitive to our users. The Community Support Funds were used to update the Internet Service equipment to state-of-the-art equipment with a 10 line ISDN and ADSL in lines. This equipment had a replacement value of \$86,000.

To meet the needs of our clients we began engaging broadband services and now all clients are provided with wireless broadband or may use their own broadband service.

The benefit of the broadband is that we can now provide the program in the future to 95% of Australia.

- Maintain appropriate networking to continue access to low cost computer hardware and software, in addition to utilising funding provided for new equipment and adaptive aids

Objective 2: Maintain a motivated, effective network of volunteers:

The program cannot operate without the enthusiasm, commitment and energy of the volunteers. Maintaining their support and morale is a critical success factor for the project.

The key actions to achieve this objective are;

- The preparation of specific advanced audio-visual and other training aids to improve volunteer training;
- The development of a program of mentoring, social and other programs to build morale and support volunteers;
- The recruitment of more volunteers to support the expected increase in clients;
- Support, train and ensure expert advice is available for volunteers;
- Be a conduit for local communities, local governments and service organisations support;

Objective 3: Ensure effective fundraising on a sustainable basis:

Access to sufficient ongoing funding is the key to expanding the number of participants in the project. With tax deductibility of donations approved by the Australian Taxation Office it is now possible to pursue ongoing funding on a systematic basis.

Beyond Disability has been assisted hugely by the generous grants and donations of Government, benevolent organisations and supporters. This has included:

- Dame Elizabeth Murdoch AC, DBE (now deceased)- a most generous mentor and supporter for 14 years;
- Stateless Systems for most generous support;
- FACSIA grants for volunteer travel reimbursements;

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- Mornington Council; Frankston Council; Casey Council;
- Bendigo Bank Community Fund.
- The Department of Planning and Community Development through the Community Support Fund (CSF);
- The Newman's Own Foundation;
- Baillieu & Sarah Myer and Janet Calvert-Jones family foundations;
- Connecting-Up / Donor Tec – provision of software at nominal cost.

Key actions to achieve this objective are:

- Develop Fund raising support material e.g. The ***Beyond Disability*** Story;
- Build on volunteer Fund Raising training undertaken in last business period to implement an effective fundraising;
- Develop package based upon sponsoring specific individuals.

Objective 4: Deliver effective, sustainable management:

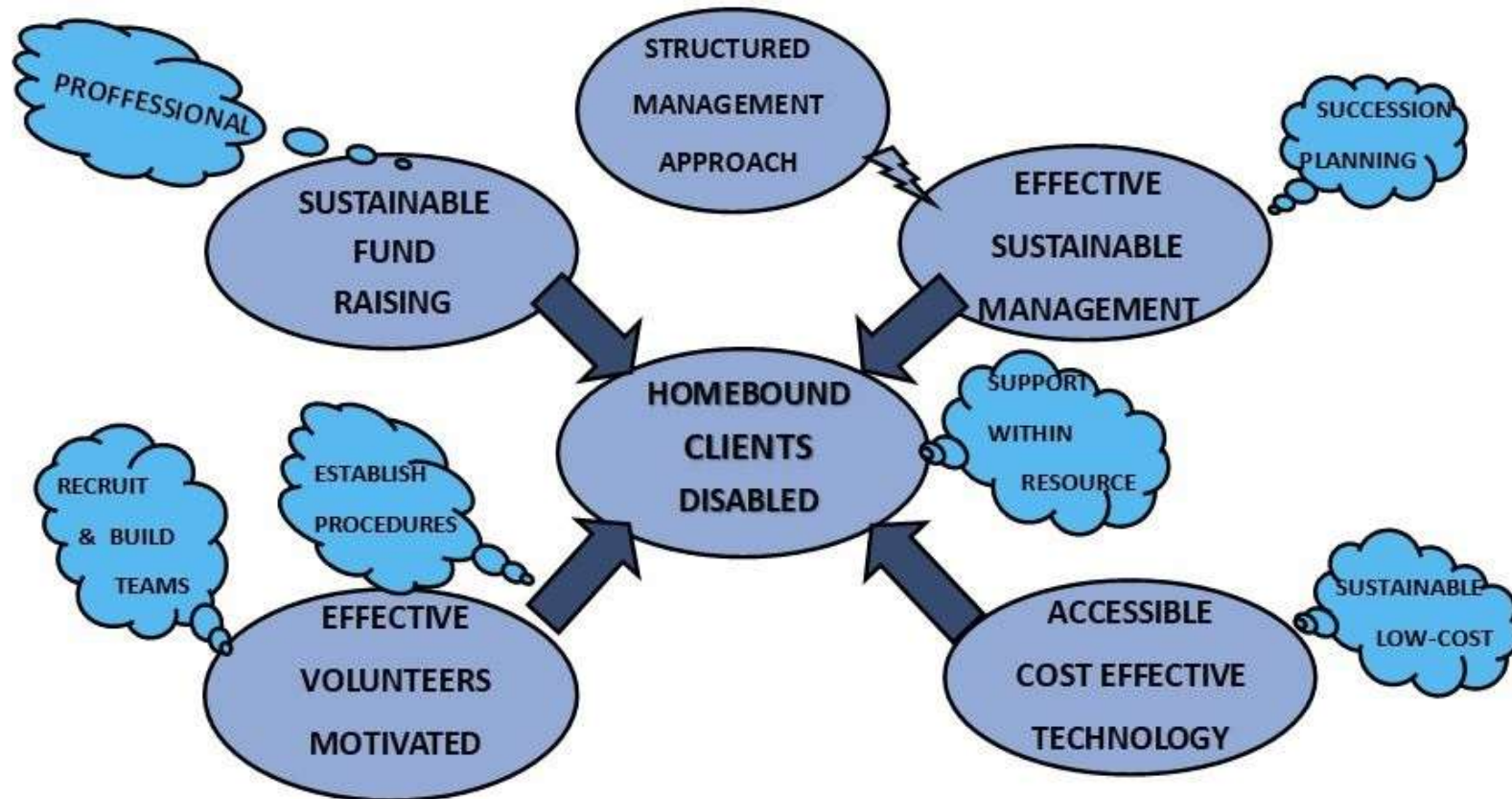
Volunteer organizations are highly dependent upon the enthusiasm and skills of the leadership group. The program has been increasing its client list each year since inception.

To maintain this growth rate while ensuring continuing high quality service delivery it is essential to ensure the continuity of this leadership.

Key actions to achieve this objective are:

- Develop a leadership group contingency and succession plan.
- Undertake a comprehensive review of risks and implement an appropriate risk management program.

These activities are represented diagrammatically on the following page.



Risk Management

The key strength of Beyond Disability is that it has operated for some twenty-two years and has developed a good understanding of the challenges and risks of the program.

The key risks that have been identified are:

- Maintaining network of support and training volunteers;
- Maintaining pool of volunteers to build cost-effective computers;
- Development of partnerships to source usable donated computers and laptops. This recycling of computer equipment is also greenhouse friendly;
- Continuity of funding;
- Loss of key management personnel;
- Continued access to current Workshop location;
- Insurance and Risk Management.

Appropriate risk mitigation strategies and plans are being developed and are included in the objectives of this plan.

The performance of the program will be determined on an ongoing basis through the active monitoring of key performance measures. These will include client numbers, volunteer numbers, client and volunteer turnover, attitude surveys and unit service costs.

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Financial Information

Financial Information: Financial Years Ending 2007-2019 and Budget 2020

Financial Information Beyond Disability Budget 2019/20

Income:	Year End June 19	Estimate 2020	Expenditure:	Year End June 19	Estimate 2020
Operating Income			Operating Expenses		
User charges	5,059	6,000	Technology Services	26,576	22,000
			Volunteer Services	3,519	4,000
Interest	5,801	5,000	Training	1,884	3,000
Sub-total	10,860	11,000		31,979	29,000
Sponsors			Administration		
Bendigo Bank	3,000	2,500	Office expenses	2,539	2,000
Donations	997	1,000	Fundraising	1,666	1,000
			Insurance	3,641	3,400
Sub-total	3,997	3,500		7,846	6,400
			Total Expenses		
Local Government Grants.			Technology expenses above comprises..		
Frankston, Casey Mornington Peninsula	4,832	5,000	Adaptive technology Wheelie Kids	4,695	5,000
Federal Government			Technology purchases	18,874	22,000
			Other costs	5,228	1,000
			Contingency		
Sub-total	4,832	5,000	Sub total	28,797	28,000
Total Income:	19,689	19,500	Total Expenses:	39,825	\$35,400

Note (i) Assets at 30/06/19 are represented by Cash at Bank of 140,228.21 (\$160,584), Bank Term deposits \$202,650 thanks to Stateless systems and equipment conservatively valued at \$7,000 owned by the programme.

Approximately \$300,000 of these funds are fully committed for clients upgrade to broadband, new equipment including expensive adaptive aids and also for our VETS wellness partnership which requires new laptops and heavily subsidized wireless broadband access.

There are no other liabilities

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Financial Information - Historical

Financial Year	2018/19			
Income	<i>To be Audited</i>	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>
Government Grants				
Council grants (LGA)	4,832			
Participants	5,059			
Federal Government				
Philanthropy	997			
Bendigo Bank Community	3,000			
Interest	5,801			
Total Income	19,689			
Expenses				
Program	31,979			
Operations	7,846			
Fundraising				
Other				
Total Expenses	39,825			

Financial Year	2014/15	2015/16	2016/17	2017/18
Income	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>
Government Grants				
Council grants (LGA)	6,669	14,056	7,200	5,200
Participants	9,306	8,758	8,848	11,620
Federal Government				
Philanthropy				
Other	485	2,273	4,500	6,306
Interest	6,828	10,855	8,993	6,240
Total Income	22,472	35,942	29,541	29,366
Expenses				
Program	37,245	37,109	30,651	34,091
Operations	6,129	2,049	4,456	5,608
Fundraising		2,090		
Other				
Total Expenses	\$43,374	41,248	35,107	39,699

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Financial Information - Historical

Financial Year	2010/11	2011/12	2012/13	2013/14
	Actual	Actual	Actual	Actual
Income	Audited	Audited	Audited	Audited
Government Grants	nil	nil	nil	nil
Council grants (LGA)	11,810	6,431	9,238	6,669
Participants	4,370	9,826	13,846	10,495
Federal Government	nil	Nil	nil	3,000
Philanthropy	52,000	56,172	48,466	10,500
Other				
Interest	17,214	17,144	9,942	7,961
Total Income	85,394	89,573	81,492	38,625
Expenses				
Program	82,791	59,997	58,853	50,632
Operations	3,066	2,561	2,886	3,774
Fundraising	1,671	485	1,458	400
Other				
Total Expenses	87,528	63,043	63,197	54,806

Financial Year	2006/07	2007/08	2008/09	2009/10
	Actual	Actual	Actual	Actual
Income	Audited	Audited	Audited	Audited
Govt Grants/CSF	30,000	30,000	30,000	nil
Council grants	5,200	7,700	15,500	18,000
Participants	8,355	8,546	8,018	7,364
Fed Government		12,200		
Stateless Systems				300,000
Philanthropy	35,631	12,495	66,829	48,700
Other		7,428	3,195	12,255
Newmans Own	31,000			
Total Income	110,186	78,369	123,542	386,319
Expenses				
Program	75,149	88,184	90,595	79,432
Operations	2,907	2,660	3,015	3,588
Fundraising	1,782	1,506	1,458	1,365
Other				
Total Expenses	79,838	92,350	95,068	84,385

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Appendix 2

Legal Structure

Beyond Disability Inc (**BDI**) formerly Rural & Peninsula Disability Support Incorporated (**RPDS**) is an incorporated association in Victoria. Incorporated association number A0037035K , ABN 82 846 344 613 . The program started in 1997

BDI is a registered charity in Australia and has Gift Deductibility Status & 4.1.1 Public Benevolent Institution Status from the Australian Taxation Office.

BDI Contacts;

Richard Stubbs, CEO	0417 786 087	helpful@bdi.org.au
Tricia McGill, Team Leader	0419 114 313	tmcgill@bdi.org.au
Peggy Stocks, Secretary		secretary@bdi.org.au

BDI is under the control of a management committee of community representatives. Details of the management committee are as follows.

Management Committee 2019 - 2020

CEO:	Richard Stubbs OAM retired disabled Bank Executive
Secretary:	Margaret (Peggy) Stocks
Treasurer:	Amanda Lewis
Technical:	Ian George and Klaus Jungling
Team Leader/Funding	Tricia McGill
Consultant	Malcolm Fowler
Media	Sarah Wilson
General Committee	Cindy Reed

Appendix 3

Celebrating *Beyond Disability* Success

Community Partner Testimonials

“Although MND sufferers are trapped in their bodies, their minds are still very sharp. This affliction is also extremely hard on their loved ones who are ever so grateful for the computer communication received. We need ***Beyond Disability*** to continue their valuable service for the disabled who get so much pleasure from something we take for granted.”

The Motor Neurone Disease Southern President

“The outstanding success and achievements of the ***Beyond Disability*** program getting disabled online has added a new dimension to their lives. Clearly, it has provided a wonderful opportunity for people to express their desire to communicate with others and their poetry and stories indicate that whilst they have physical limitations – their ability to express themselves is not limited.”

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ParaQuad President
Foreword to BEYOND DISABILITY book "Thoughts and Feelings"

The ***Beyond Disability*** Program is an outstanding success and ParaQuad is proud to have been able to assist in some small way since its inception." Peter Prendergast CEO

Participant Testimonials

Congratulations to all the volunteers at Beyond Disability, on reaching 20 years doing such fabulous work! What an amazing achievement for you all. We want you to know how much your support has meant to Jaz, and all our family, over the last ten or so years.

It has especially benefitted Jaz's schooling. She is now in Year 11 and doing very well. We are very appreciative to all at Beyond Disability.

Many Thanks from Rod, Linda, Jasmine and Jacob Rigby-Smith (2017)

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This is a letter to explain what BDI has allowed me to do over the past years, I was lucky to be talking to one of my carers about buying a second-hand computer and she told me about BDI who she had read about in the local paper so I made some enquiries and found out more. I really do feel so lucky that I was told about them, they have supplied me with a computer that is voice activated which allows me to be able to use the computer as my hands no longer can use the keyboard, they also send around a volunteer helper which is really helpful because I had never used a computer before and luckily she has patience of a saint. I can send e-mails to my Aunt and Uncle overseas and I receive quite a few jokes which do amuse me. It has opened a new world to me the learning has not been as easy as I thought but at least it has challenged my mind and also taught me more. I must also say that Richard Stubbs, the man in charge of BDI--I should probably say the founder, can't seem to do enough for me this is why I feel so very lucky that I was able to find them.

I'm so lucky to have Tricia McGill keeping her eyes open for anything that might help me, she found out about this company Comtec who was able to bring out a Penny and Giles joystick roller! Having this type of control makes it so much easier for me to control the mouse (less time correcting). ***Regards Lynn Roberts***

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The company BDI provides a service that is invaluable to the disabled people. It supplies a service that is unquestionable unique in helping disabled people to operate computers and systems, that would be impossible for disabled people to operate.

In many instances many disabled people would not be able to operate such intricate equipment without the economic assistance in procuring such equipment.

I appreciate the equipment and assistance the BDI supplies.

Many thanks Tricia. Cheers **Graeme Johnson**

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I don't know what I would do without the Internet access. Although I mainly use it for the e-mail, it has been a wonderful way to stay in touch with friends and family. I have a son in London whom I couldn't afford to ring as often as I am able to e-mail. Also a brother in Canada, my parents who live locally are elderly and not in good health and I send a regular e-mail to Canada to let them know how we are going Down under. We also have friends in Florida who I would never dream of ringing as we wouldn't get off the phone and I can't write very well. Before I became ill, I was a really fast typist, although I have slowed down a lot it is so easy to type compared to writing which is almost impossible. We also have friends in Chicago who became friends when I first became ill.

In the beginning I became ill one day, went to casualty at Frankston Hospital, walked in and that was the last time I ever walked. Within 24 hours I was paralysed up to my neck. I had a virus that nearly killed me. Was in intensive care at the Alfred for two weeks and spent 13 months in re-hab at Caulfield. A very close friend got on to the Internet to see if the world had heard of this virus and a young couple in Chicago answered as the husband had contracted the virus at about the same time. We have been communicating ever since through my friend. Now it is possible for me to e-mail directly to them and it is so encouraging to hear that he is now walking and back at work

I also have a friend who is going to Laos for two years so that will be another contact for me. As well as several friends on the other side of Melbourne who write me. Being literally housebound, except for medical appointments, this is a wonderful way to keep in touch. I have an interest in Astrology as well and can keep up with all the latest info from around the world.

*Thank you so much for a chance to move outside my four walls...*

*Regards, Carol (wheelchair disabled)*

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I would like to let you know how much I appreciate BDI for giving me so much support since I have been in the programme. I knew absolutely nothing about computers when I first was put in touch with you. I have a wonderful volunteer with Tricia McGill. She has been so helpful, and I feel I am mastering a lot of things that I never thought possible. I can't believe what a difference it has made to my life. I can catch up with friends and family in the U K, as the art of letter writing is no more. It is so much easier to get on the computer to get in touch, and, you get an answer.

I have been put on Skype, which I find very useful, and that gives one a chance to see who you are talking to. I find that to be very nice, and it saves on your phone calls. I still have a lot to learn, especially on the internet, I am still trying to master that, but I can't believe how much I have learnt in such a short time.

So I would like to say a big thank you to you and all the wonderful volunteers that keep the programme going for people like me, it is very much appreciated, and I wish everyone all the very best. *Kind regards, Violet Meddicks.*