



**2023**

# **ANNUAL REPORT**

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**CENTRAL COAST LIVING OPTIONS LTD T/A**

# **CCLO Living**



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**CENTRAL COAST LIVING OPTIONS LTD T/A, CCLO LIVING**  
**Unit 3/2A Bounty Close, Tuggerah Business Park 2259**  
**28th ANNUAL GENERAL MEETING Wednesday 29th November 2023**

**At 6.00pm**

**To be held at Unit 3/2A Bounty Close**

**Tuggerah Business Park 2259**

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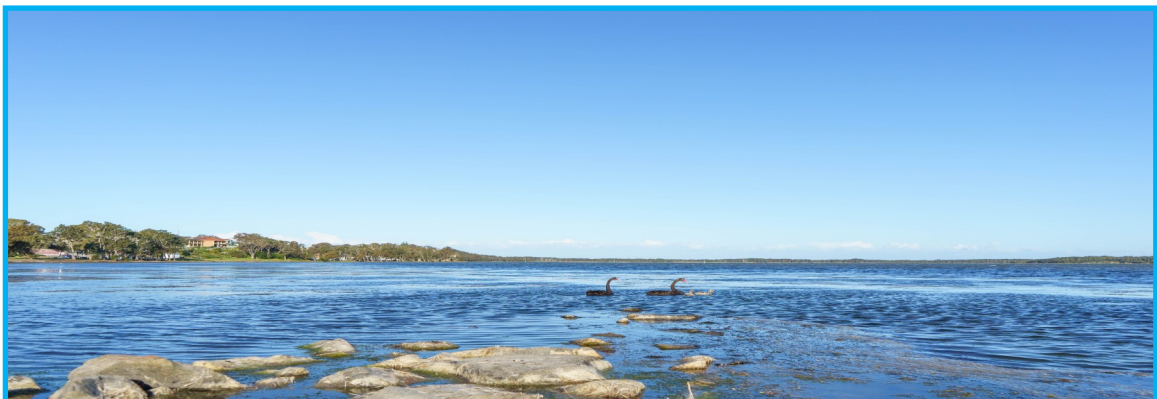
## Agenda of Meeting

Welcome:

Apologies:

- Confirm the Minutes of the 26th Annual General Meeting of Central Coast Living Options Ltd. held on 7th December 2022.
- To receive and consider the Chairperson's Report for period 1<sup>st</sup> July 2022 to 30<sup>th</sup> June 2023.
- To receive and consider the Chief Executive Officer's Report for the same period.
- To receive and consider the Treasurer's Report for the same period.
- To receive and consider the Financial Statements for period 1<sup>st</sup> July 2022 to 30<sup>th</sup> June 2023 and the reports of the Auditors.
- Accept proxy voting forms.
- To elect the Board and/or declare the result of the election of the Board for the coming year being 29th November 2023 to 28th November 2024.
- Resolution to appoint the Auditor for 2023 – 2024 financial year.
- Nomination of persons (Directors, CEO) to be authorized to sign under the Common Seal of Central Coast Living Options Ltd. from 29th November 2023 to 28th November 2024.
- To deal with any other Business of which due notice has been given.

The Annual Report 30 June 2023 will be published and available on the CCLO website from 30<sup>th</sup> November 2023.





## Company Mission

*“ To provide the highest quality care  
and support responding  
to the changing needs of  
people with a disability”.*

# Previous Minutes

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## **Present:**

Judy Andrews, Geoffrey Brazel, Catherine La Delle, Jenny Walmsley, Millie Simon, Rajat Dhall, Adrian Thompson, Kelly Holmes, Sue Wrigley, Kevin Johnston.

## **Apologies:**

Kieran Turner, Lee-Anne Hollis, Troy Hollis, Karen lee, Janelle Farrow, JulieAnne Matwijow.

Kayven Thomas did not send apologies, nomination forms, no word that he is not going to stand, so Judy will declare that position.

Chair person Judy Andrews opened the meeting and welcomed everyone to the meeting.

## **Minutes of previous AGM on 24<sup>th</sup> November 2021**

No business arising.

Confirmed minutes of the 26<sup>th</sup> Annual General Meeting of CCLO Living held on 24<sup>th</sup> November 2021.

Moved by J. Andrews

Seconded by G. Brazel

ACCEPTED

A motion was put forward that the minutes of the 26<sup>th</sup> Annual General Meeting be accepted as a true and accurate record of the meeting.

## **CHAIRPERSON'S REPORT**

To receive and consider the Chairpersons's report for the persons 1<sup>st</sup> July 2021 to 30<sup>th</sup> June 2022.

Judy Andrews expended on her written report by mentioning the auditors had given an unqualified report on the financials of CCLO Living and commented on this saying this is a testament to the CEO and the staff for their due diligence.

Revenue was down from last year CCLO still managed a surplus in difficult circumstances such as staff shortages and vacancies occurred for most of the year. Judy commented that it was teamwork that got CCLO through those times.

Judy completed her commentary by acknowledging the great work done by all the team, directors, board members and front-line staff at CCLO.

Moved by J. Andrews

Seconded by C. La Delle

ACCEPTED



## CHIEF EXECUTIVE OFFICER'S REPORT

To receive and consider the Chief Executive Officer's Report for the same period.

Kevin started by saying that the team work is evident in the conditions that CCLO overcome and the results we do achieve. CCLO has a lot of moving parts and its to the credit of the staff that we are able to have contingencies that fill in the gaps and without that CCLO wouldn't be what it is. Relative to Kevin's report, CCLO has a process of advocating for our clients, this helps us achieve positive outcomes for our clients.

It was a difficult year our expense situation was higher and income was down because of problems we experienced relative to vacancies and many staff being off with Covid. Coming through that with a bottom line of a surplus is a testament to the fact CCLO navigated the difficult times.

Referring to his report, in his previous years report he mentioned the changes to the NDIS, he had expected that it would not be as many or as rapid as the year that is under review. There were 27 changes from the NDIS that were relative to how we respond to them. Had a number of cases where we had to support our clients with the administrative appeals tribunal, our score is 8 CCLO - 2 NDIS at this stage.

Media is currently shouting about the increased cost of the NDIS. We are seemingly experiencing a better result from the NDIS relevant to our clients' packages and funding that we are given although there are still some results we can't understand happen.

At the Annual Strategic Planning meeting, it was refreshing to know our position within the NDIS is still to provide housing for our clients and we see that as being very stable part of CCLO. We have other offerings but our main thrust is housing and this helps without balance sheet.

The land and housing we have in Victoria Street are very valuable and are worth around \$5M.

The lack of staff impeded on some our growth. CCLO still grew its staff from 178 to 230 perminate part timers. CCLO is still growing.

Moved by J. Andrews

Second J. Walmsley

ACCEPTED

## TREASURER'S REPORT

To receive and consider the Treasurer's Report for the same period.

Judy spoke on behalf of K. Turner. Judy added to the report by saying Covid 19 continued to present issues for CCLO's financial performance. Considerable strain on staff over the 2021-2022 Christmas period this led to higher then usually staffing costs and PPE expenditure. Despite the challenges CCLO manages a surplus to its bottom line. Management team closely monitored expenses. Total assets grew and cash reduced again. A key driver was further investments such as the CCLO new Head Office. CCLO has been able to remain financially resilient facing challenges, and although CCLO did not hit budget, the budget was written in March before the June lock downs occurred. The board will remain vigilant.

Moved by \*inaudible\*

Seconded by C. La Delle

ACCEPTED

## FINANCIAL STATEMENTS

No business arising from the Financial Statements.

Moved by J. Andrews

Seconded by J. Walmsley

ACCEPTED

## BOARD ELECTION

Judy advised that written nominations were received in accordance with our constitution from the following people and they are all elected unopposed for the following positions on the 2022-2023 Board of Management:

Judy mentioned that on this day they received a resignation from Jenny Walmsley as she is retiring. Judy thanked Jenny for all her hard work as a director.

These positions are as follows:

Judith Andrews	-	Chairperson
Geoffrey Brazel	-	Vice Chairperson
Catherine La Delle	-	Secretary
Kieran Turner	-	Treasurer
Millie Simone	-	Ordinary Member
Rajat Dhall	-	Ordinary Member

## APPOINTMENT OF AN AUDITOR

Resolution to appoint the Auditor for 2022 - 2023 financial year.

Our Chairperson Judy Andrews stated that Fortunity have accepted by email our nomination to continue as auditor for the 2022- 2023 financial year.

Moved by C. La Delle

Seconded by G. Brazel

ACCEPTED

## AUTHORISED SIGNATORIES

Nomination of persons {Directors, CEO} to be authorized to sign under for the Company "Central Coast Living Options Ltd." From 7<sup>th</sup> December 2022 to 6<sup>th</sup> December 2023.

The people who are authorised to sign are:

Judith Andrews  
Geoffrey Brazel  
Catherine La Delle  
Kieran Turner  
Kevin Johnston

Moved by J. Andrews

Seconded by J. Walmsley

ACCEPTED

## OTHER BUSINESS

No general business.

Meeting closed at 6:35pm.

Judith Andrews

Chairperson

# Board of Management Profiles

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## Judy Andrews – Chairperson / Treasurer

Judith holds numerous management and leadership certifications through the Australian Institute of Management and the Club Directors Institute NSW. She is also a Member of the Australian Institute of Company Directors.

She has more than 15 years board experience, having held positions of Chairman/President, Senior Vice President and Director with NFP organisations and in addition to CCLO, is President, Women's' Golf, of a Central Coast Country Club.

## Geoff Brazel – Deputy Chairperson

Geoff was admitted as a Solicitor of the Supreme Court of New South Wales in 1979. He later commenced his own legal firm with Peter Moore at Gosford in 1981.

Geoff and his wife have 3 adult children, the eldest of whom was born with cerebal palsy, which has given Geoff an interest in the disability services sector over the last 25 years.

Geoff is also currently a Director on the Board of Coast-wide Child & Family Services.

## Catherine La Delle – Secretary

Member of Urban Development Institute of Australia, and Wyong Shire Council's Affordable Housing Forum. Holds A Master of Business Administration, and licensed Real Estate Professional. Holds Project Management qualifications, was a finalist in Master Builder's Association "Women in Building" award in 2011, and management, important contacts in Wyong Shire Council, and a desire to deliver better opportunities to the broader community, and ready to make a difference in helping CCLO expand their disabilities services to a wider market.

## Kayvan Thomas – Ordinary

Kayvan is currently Director of a leading Central Coast IT service and support company helping businesses and organisations with their IT requirements on the Coast. Providing professional IT services, web development, managed print, the latest technology products, cloud, and communication services.

Kayvan formally worked for News International Newspapers in Wapping, London, with over 5000 staff, Kayvan assisted with the distribution of IT services and managed the IT services for the Directors and Editors at NI.

## Rajat Dhall – Ordinary Member

Rajat is a highly experienced commercially savvy finance executive with expertise in setting up and execution of financial and business strategies and commercial growth. He has worked in large PE and publicly listed organisations and has been directly responsible for setting up and scaling up of robust financial systems, processes and controls to enhance corporate governance.

## Amarilla (Millie) Simon – Ordinary Member

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# CHAIRPERSON'S ANNUAL REPORT 2022/2023

## Financial Snapshot

Deficit of \$544,970 compared to a surplus last year of \$216,482.

Non-current assets of \$1,016,044

Total assets of \$12,248,314

Total liabilities of \$6,297,242

## The past year

This has been a challenging year for CCLO Living. Financially it was a disappointing year, with escalating costs being the main driver in the deficit.

In recent years, CCLO has undergone significant growth, sometimes, it could be said, at the expense of our backroom, which did not grow at the same rate.

As the pandemic turned our world upside down, and in some ways continues to do so, staff and management have been there for our participants and ensured that the exceptional level of service delivery we are known for, continued throughout and continues to this day.

Our purpose for the coming year is to ensure we have the foundations right for continued growth. It will be a year of consolidation for CCLO.

Our vision statement sums up why we exist. The key questions for us must always be “Are we delivering quality service to the participants who rely on us, and are we inspiring people with a disability to live their best lives”.

We live in a time of enormous challenge:

- Economic challenges and high inflation
- Delays in NDIS plan approvals
- Getting our message out to prospective participants
- Delays in NDIS making SDA decisions
- Remaining viable under the onslaught of increasing costs like employee costs (wages, insurance etc.) and energy costs (electricity, gas, fuel)

In spite of these negativities and external pressures we remain positive and committed to our participants and to our core business. We are confident of a bright future in the coming year, and we are already underway to achieving that.

The past year saw some changes to our Board. Peter McIntyre, Jenny Walmsley and Kieran Turner all retired from the Board of Management. Two new Directors joined us – Rajat Dahl and Millie Simon, both of whom are graduates of the AICD Directors' Course.

Our CEO Kevin Johnston also retired after 9 years at the helm. Kevin was replaced as CEO by Praveen Gopal at the end of June. Praveen brings extensive experience in disability care and aged care. We

welcome Praveen and congratulate him on the progress he has already made in getting good systems in place to support our future growth.

I acknowledge and thank my fellow Board members for their commitment and contribution over the last 12 months. I express, on behalf of the Board, our gratitude and thanks to our incredible staff for their service and commitment.

Judy Andrews, Chair, CCLO Board of Management

# CEO INAUGURAL ANNUAL REPORT TO THE BOARD - FOCUS ON STRENGTHENING AND CONSOLIDATING CCLO

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## CEO Inaugural Annual Report to the Board - Focus on Strengthening and Consolidating CCLO

Dear esteemed members and friends of Central Coast Living Options Ltd (CCLO Living),

I am honoured to present my inaugural annual report as the Chief Executive Officer of Central Coast Living Options Ltd (CCLO). I would like to express my gratitude to the Board for the trust placed in me, and I am excited about the journey ahead as we navigate the challenges and opportunities that lie before us.

Reflecting on the past year, it has been both challenging and transformative for our organisation. As we navigate economic uncertainties, external pressures, and the ever-evolving landscape of disability care, I am encouraged by the resilience and dedication of our team.

**Financial Overview:** I have carefully reviewed the Chairperson's Report and the Treasurer's Report for the fiscal year 2022/2023. It is evident that we faced financial challenges, reflected in a deficit of \$544,970 compared to a surplus the previous year. The escalating costs, particularly the increases in workers' compensation premiums, have been a major concern for CCLO. My commitment is to work closely with the management team to address these financial challenges both methodically and effectively.

Despite these financial challenges, the Total Revenue increased to \$18,583,671, reflecting a successful campaign to fill our Supported Independent Living (SIL) accommodation vacancies. The deficit from ordinary activities underscores the impact of workers' compensation premiums and associated claims. It is imperative that we address these issues proactively to ensure the long-term sustainability of CCLO Living.

**Foundation for Consolidation:** Considering the recent years' significant growth, we recognise the need to consolidate and strengthen our organisation's foundation. The Treasurer's Report indicates the importance of managing occupancy, leave accruals, expenses, and efficient rostering. These elements will be at the forefront of our focus as we aim to improve the bottom line and ensure a solid base for future growth.

The past year has been marked by significant growth for CCLO, albeit with challenges in scaling our backroom operations at a commensurate pace. As we face economic challenges, delays in NDIS plan approvals, and increased costs, our commitment to delivering quality services to our participants remains unwavering.

**Focus for 2023/2024:** My primary focus for the upcoming fiscal year will be on strengthening and consolidating CCLO. This involves:

**Staff Retention and Training:** Acknowledging external pressures and ongoing concerns in the sector, we will prioritise the recruitment, training, and retention of our valuable staff members.

**Safety Measures:** Ensuring the safety of our participants and staff will remain a top priority. We will implement robust safety measures and practices to create a secure environment.

**Capacity Building:** To sustain our growth, we will concentrate on building our organizational capacity, optimizing processes, and enhancing our capabilities to meet the evolving needs of our community.

**Strategic Planning:** Preparing ourselves for future challenges and opportunities, we will engage in strategic planning exercises to position CCLO for continued success.

# CEO INAUGURAL ANNUAL REPORT TO THE BOARD - FOCUS ON STRENGTHENING AND CONSOLIDATING CCLO CONT

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**Acknowledgments:** I would like to express my gratitude to the outgoing CEO, Kevin Johnston, for his nine years of service. Welcome to the new Directors, Rajat Dahl and Millie Simon, who bring fresh perspectives to our Board. Special thanks to the Board members for their commitment, and heartfelt appreciation to our incredible staff for their unwavering dedication.

In conclusion, despite economic challenges and external pressures, I am optimistic about CCLO's future. With a strong foundation, dedicated staff, and the support of the Board, we are well-positioned for success. Let us work collaboratively to consolidate our knowledge and experiences for the benefit of future strategic growth.

I look forward to leading CCLO into a year of consolidation and growth.

Best regards,

Praveen Gopal

Chief Executive Officer

Central Coast Living Options Ltd (CCLO)



# TREASURER'S REPORT

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The 2022/2023 was a challenging year financially for Central Coast Living Options Ltd (CCLO Living). A substantial increase in Workers Compensation premiums saw the year finishing with a deficit of \$544,970.

FY23 saw Total Revenue increase to \$18,583,671 (2022: \$15,831,110); a great result from a campaign to fill our SIL accommodation vacancies. Deficit from ordinary activities of the company for the financial year was \$544,970 (2022: \$216,482 surplus). The main cost attributing to the deficit is the Worker Compensation premiums and the associated cost of claims. CCLO Living have had some workers compensation claims, over prior years, which have now impacted greatly on the premiums, and will continue to impact in the coming years. This, along with substantial increases in premium calculation rates, will see CCLO Living move into a period of consolidation.

External pressures remain a constant with recruitment and retention of staff an on-going concern in the sector, and is, in part, reflective of the increase in wages for the year. The continued use of a casual staff force to fill gaps remains a concern.

The Balance Sheet also had movements from the previous financial period, with Total Assets growing to \$12,248,314 (2022: \$11,687,764), Cash reduced slightly to \$1,617,508 (2022: \$1,622,288). Total Liabilities increased to \$6,297,242 (2022: \$5,191,722) Total Member Funds reduced to \$5,951,072 (2022: \$6,496,042).

Fortunity Assurance, CCLO's auditor has signed an unqualified audit, along with providing the Board with a clean bill of health for CCLO Living. We thank them for their continued support of the organisation.

The board and management will remain vigilant. There is cause for optimism for a bright future, as CCLO Living move into consolidation phase under the leadership of a new CEO - Praveen Gopal.

Sue Wrigley

Accounting Manager



# CCLO's Year

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We relocated our participants from Canton over to Boyce 1.

Both participants are thriving in their new home.

Chris enjoys going for a walk up and down the driveway looking at the birds and talking to as many participants and staff as possible.



We opened our first house on the Peninsula, with 2 participants currently living in the property. We have had multiple enquiries with another participant very eager to move in



Staff have completed the following training :

- ◇ 3,728 hours of internal training
- ◇ 1,275 hours of external training
- ◇ 600 hours of team meetings

# What we do

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## SUPPORTED INDEPENDENT LIVING



Our Supported Accommodation Homes provide a safe and supported residence for Individuals living with a disability. Providing more than a place to call home, CCLO Living are also proud to offer 24/7 staff support

## COMMUNITY PARTICIPATION

Our team is committed to offering innovative experiences through **Community Participation supports** so you can participate in activities in your local community and beyond (including supported holidays, trips to attend family functions, and more).



## SUPPORT CO-ORDINATION



Support Coordination is a capacity-building support that is designed to help you make the most of your NDIS Plan by connecting you with NDIS providers and services to help you achieve your goals. It also assists you to build your confidence and skills to use

# SUPPORTED INDEPENDENT LIVING

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At CCLO we are all about supporting our participants to live independently.

We have five and four-bedroom houses with overnight supports.

All our properties (bar one) are single story with a shared kitchen, lounge/dining room, laundry. With these areas being shared living it gives our participants a chance to get to know one another and build great relationships.



# COMMUNITY PARTICIPATION

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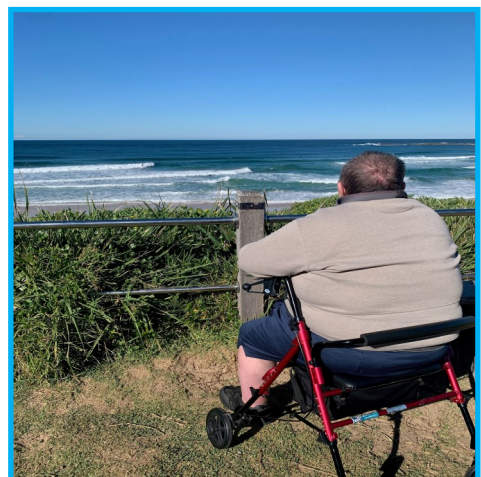


Community Participation -  
Commonly known as Community Access Support for those living with a disability  
This involves a recreational or educational activity of their choice to increase social connection and get them involved within their community.

The opportunities and activities are endless!

At CCLO Living, we offer:

- Drop-in services, where our friendly support workers come to you*
- Assist with attending medical & legal Appointments*
- Support you to attend social & sporting activities/events*
- Shopping and/or Meal Prepping*
- Assistance with helping you with Budgeting*
- Light domestic assistance/personal care*
- Supported family & social interactions*
- Advocating for people with disabilities*





# SUPPORT CO-ORDINATION

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CCLO offers a great range of services including Support Coordination.

**We provide the following:**

*Level 2 Support Coordination*

*Level 3 (specialized) Support Coordination and  
Recovery Coach Services*



## ***DID YOU KNOW?***

**CCLO has delivered**

- ⇒ **8,736 hours of Supported Independent Living care**
- ⇒ **43,691 hours of Community Participation care**
- ⇒ **7,800 hours of Supported Co-Ordination assistance**
- ⇒ **11,206 hours spent of shared care of Community Participation and Supported Co-Ordination**



## THANK YOU

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CCLO Contact details:

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