



# ANNUAL REPORT



**2024 - 2025**

**Presented By:**  
**Central Coast Living Options PTY LTD**  
**Provider Number - 4050001407**



Thirty years ago on the Central Coast, Loyd and Denise Barrett recognised a lack of genuine support, inclusion, and opportunity for people with disabilities, and instead of waiting for change, they created it. From a simple vision to give people a place to belong, grow, and live meaningful lives, Central Coast Living Options (CCLO) was born. Along the way, they crossed paths with Dorothy, whose unexpected connection through her Cashmere Goat Farm blossomed into a shared mission built on compassion and commitment. She later became CCLO's Patron, helping shape the heart and values that still guide the organisation today.

CCLO was born in 1996 and Three decades later, CCLO has grown from a small family dream into a vibrant organisation that empowers people through Supported Independent Living, Community Participation, Coordination of Supports, and a strong sense of belonging. As we celebrate 30 years, we honour the vision of Paul and Denise, the support of Dorothy, and the dedication of every staff member, participant, and family who has been part of the journey. From humble beginnings, goats and great intentions to a community where abilities relate to life's opportunities, we look forward to the next 30 years of inclusion, care, and living life to the fullest.





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# Agenda

**CENTRAL COAST LIVING OPTIONS PTY LTD, CCLO LIVING**

**30<sup>TH</sup> ANNUAL GENERAL MEETING, WEDNESDAY 26TH  
NOVEMBER AT 6:00PM**

**TO BE HELD AT 3/2A BOUNTY CLOSE, TUGGERAH, NSW 2261**

Welcome:

Apologies:

1. Confirm the Minutes of the 29th Annual General Meeting of Central Coast Living Options Ltd. held on 27th November 2024.
2. To receive and consider the Chairperson's Report for period 1st July 2024 to 30th June 2025.
3. To receive and consider the Chief Executive Officer's Report for the same period.
4. To receive and consider the Treasurer's Report for the same period.
5. To receive and consider the Financial Statements for period 1st July 2024 to 30th June 2025 and the reports of the Auditors.
6. Accept proxy voting forms.
7. To elect the Board and/or declare the result of the election of the Board for the coming year being 26th November 2025 to 25th November 2026
8. Resolution to appoint the Auditor for 2025 – 2026 financial year.
9. Nomination of persons (Directors, CEO) to be authorised to sign under the Common Seal of Central Coast Living Options Ltd. from 26th November 2025 to 25th November 2026.
10. Review and Approval of Ongoing Payments for Chair and Directors
11. To deal with any other business of which due notice has been given.
12. The Annual Report 30 June 2025 will be published and available on the CCLO website from 28 November 2025



# **Our Mission**

***To provide the highest quality of care.***

# **Our Vision**

***Empowering communities through Care, Connection and Innovation.***

# **Our Values**

***Inclusion and Belonging.***



**CONNECTING ABILITIES WITH  
LIFE'S OPPORTUNITIES**



## Message from the Chair

Dear Members and Friends of CCLO Living,

2025 has been a difficult year and the surplus of \$166,768 compared to the surplus last year of \$393,323 reflects that. The closure of our Boyce Avenue SIL homes, together with one-off operational costs and the continuing escalation of Workers Compensation have impacted. Hopefully, 2026 should see a more settled environment for CCLO Living. Our cash position remains robust and occupancy of our SIL homes sits at 88% which compares favourably with occupancy across the disability sector.

As is the case this year, and will probably continue in future years, NDIS poses many concerns for the sector. Uncertainty around forecast changes to NDIS, together with reduced margins, has seen the closure of large service providers around the country and the entry of small providers. Registration of service providers is forecast, NDIS pricing is under scrutiny and concern exists because pricing doesn't reflect the true cost of delivering services. The transition to Portable Long Service Leave is another issue with unknown impact. So it continues to be a challenging environment for CCLO. It underlines the necessity for diversification and this will be a major challenge for the Board and Management this coming year.

As forecast in our last Strategic Planning session, the development of CCLO owned property in Toukley is front and centre of our thinking. A draft development plan is in place and more work will be done over the coming year to take us another step closer to completion.

Recruitment of staff continues to be difficult. Our Human Resources team do an amazing job in selection and recruitment of staff who will meet the professional standards required. Our staffing levels have remained much the same as last year, however there is always turnover, and the challenge is to ensure we have staff that can deliver professional and quality service to our participants.

Director Rajat Dhall will not be standing for election this year and will stand down from his role on the Board of Management. I would like to thank Rajat for his two years on the Board and for his contribution during that time. To the rest of the Board, my sincere thanks for your dedication and service to CCLO Living. I look forward to another year working with you all.

Special thanks to our CEO Praveen Gopal. Every day at CCLO seems to bring a new challenge and he is always up for it. His relentless positivity flows through the Board and to his management team, and the achievements of CCLO reflect their dedication. Our front line staff have met the challenges of change and continue to provide the best quality care to our participants.

There will always be challenges and hurdles to overcome but I believe the coming year, our 30th anniversary, will be exciting. We have a Board, Management team and staff second to none. We will rise above the challenges and continue to provide the best service to our participants to ensure they live their best lives.

Judy Andrews  
Chair, Board of Management

## Message from the CEO

Dear Members and Friends of CCLO Living,

It is my honour to present the Annual Report for the year ending 2024-2025. This year, we faced significant challenges, including the winding down of the Boyce Avenue operation, rising operational costs, and high workers' compensation premiums. Despite these pressures, we remained committed to our mission, values, and continuity of service for our participants.

Financially, total sales for 2024-25 were over \$18 million, down from \$21 million the previous year, primarily due to the Boyce Avenue closure. Our bottom-line surplus decreased from \$393,323 to \$166,768. Workers' compensation claims, including historical and disputed claims, further impacted our financial position.

I acknowledge the extraordinary efforts of our management team in handling claims, implementing return-to-work programs, and maintaining operational stability.

Looking ahead to 2025-26, our priorities include:

- Strengthening workforce capacity and retention: Maintaining ~80% staffing levels while ensuring 98% service continuity.
- Commitment to values and compliance: HR, compliance, and operations teams continue to stabilise operations and uphold regulatory standards.
- Capacity building for sustainable growth: Developing operational capabilities to prepare for future challenges.

Key achievements this year include:

- Uninterrupted service delivery despite financial and operational pressures.
- Successful management of historical claims and proactive return-to-work programs.
- Strengthened staff training and development, reinforcing quality and compliance.
- Optimised operational resources to improve efficiency and sustainability.

Looking forward, we will focus on:

- Ensuring financial sustainability while maintaining high service standards.
- Investing in workforce development, retention, and wellbeing.
- Strengthening operational capacity to meet evolving community and regulatory needs.
- Exploring strategic growth opportunities to expand CCLO's impact.

I extend sincere gratitude to our Board and dedicated staff. Your resilience and commitment have been critical as we approach CCLO's 30-year milestone.

Together, we remain focused on building a sustainable, high-quality organisation that delivers on our promise to participants and the community.

With continued dedication, I am confident CCLO Living is well-positioned to thrive in the year ahead.

Praveen Gopal  
Chief Executive Officer



# Meet the Board of Directors



**Judith Andrews**

**Chairperson**

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. She was recently elected to the Board of Everglades Country Club as Vice President.

**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 cerebral 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 Member**

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.





## Meet the Head Office Team



**Emily**



**Tina**



**Robynne**



**Julieanne**



**Jade**



**Mickyla**



**Shianne**



**Ellen**



**Toni**



**Stephen**



**Robert**



**Praveen**

# CCLO Services

## Supported Independent Living



**45 placements across the Central Coast**



**We supported 128 Participants**



**140 Staff offering 182,000 hours of support**

**11639 shifts filled by Casual  
53 shifts filled by Community Team**



## Boarding House, The Entrance



**Currently at full capacity with 13 studio apartments occupied.**





## Community Participation



**We supported 61 participants between the ages of 22 - 74 years**



**29,013 hours of community access provided**

## Coordination of Support



**48 Participants supported**



**1880 hours supported**

## CCLO Fleet



**26 Vans**



**210,308kms travelled**



# Compliance



Policies

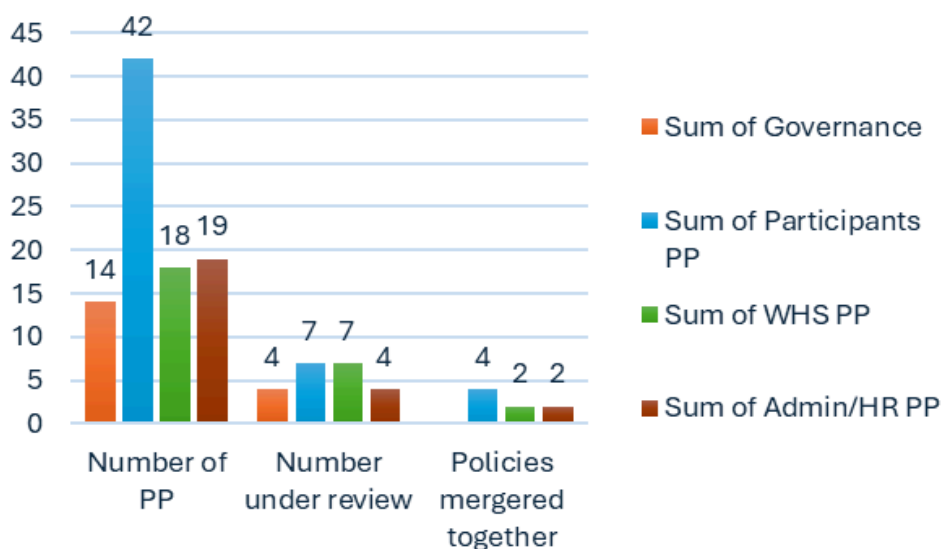
114



Updated

94

## Policies



## Audits

Our homes participated in internal CCLO Quality and Compliance audits between December 2024 and June 2025, with follow-up reviews completed within three months of each initial audit.

These internal audits were designed to assess practice quality, participant safeguards, and alignment with organisational and NDIS Practice Standards. They also provided an important opportunity to strengthen our systems and processes following recent management changes. The findings informed several quality-improvement initiatives, improving consistency across our homes in areas such as medication and risk management, participant documentation, care planning, and consent processes.

As a result, all homes have demonstrated significant progress and a strong commitment to maintaining high standards of compliance, ensuring our practices continue to support the safety, wellbeing, and individual needs of participants.



# Human Resources



The 2025 year has been a period of operational change, stability, and professional achievement for CCLO.

Recruitment levels remained constant, staff training outcomes exceeded expectations, and the organisation continued to demonstrate leadership in gender equity and workforce development.

With 161 active employees, CCLO maintains a stable and skilled workforce dedicated to delivering quality services across our Community and SIL departments within the NDIS sector.



## Recruitment

During 2025 20 new employees joined CCLO

New employees	20
Total Workforce	161

Key achievements include over 2,000 training completions, continued female leadership representation, and recognition of long-serving staff who have made significant contributions to the organisation's success.



**Female**  
121



**Male**  
39



## Training

### Tafe Courses

Certificate III	Certificate IV
40	8

### Training

Hours: 2,191  
Pass Rate: 99.5%

### Management Studies

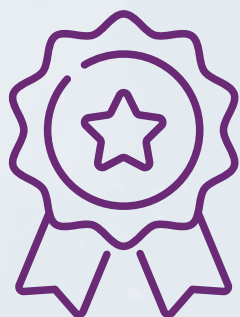
9 enrolled



# Staff Achievements

In 2025, several employees achieved significant professional milestones, by completing further training and some, moving into leadership roles within the organisation.

Their growth and commitment are commendable contributions to CCLO's continued success.



## Promotions

Ellen M  
Chancel M  
Mickyla B

Daniel H  
Daniel I  
Dingle D

Samantha B  
Hannah C  
Jess G

## Milestone Recognition



Melanie M  
Gaye W



Robynne D



Julianne M  
Kim W  
Jessie W



Diane C, Denny W, Evelyn B, Katrina B,  
Kayla D, Leah B, Lisa T, Margi P, Ryan D, Sandra  
C, Tina W



# Marketing

## Uniform and Design



On 28 August 2025, we hosted a community event, Art in the Park, at Canton Beach foreshore.

Sun – inspired by Jeannee

Boat – inspired by David

Fish – inspired by Vanessa

Waves – inspired by David

Tree – inspired by our community staff member Kat



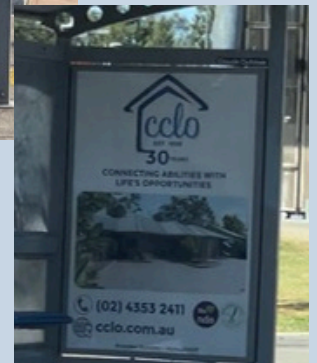
## R U OK Day



Tuggerah Station  
Northbound



Tuggerah Station  
Southbound



## Bowling & Lunch

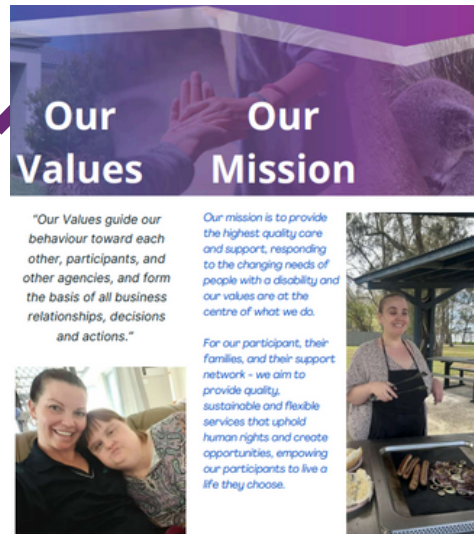


## Plant a Tree Day



# Down the memory lane

2023-2024



2022-2023



CENTRAL COAST LIVING OPTIONS LTD T/A

**CCLO**  
Living

27th Annual Report

2022

## MISSION STATEMENT

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

## MISSION

To provide the most flexible and highest quality service that reflects and responds to the ever changing needs of individuals with a disability who access the service and to ensure that the service maximises their ability to lead a life that is the right of every citizen of our society

2009-2010

Central  
Coast  
Living  
Options

15th Annual Report  
2010



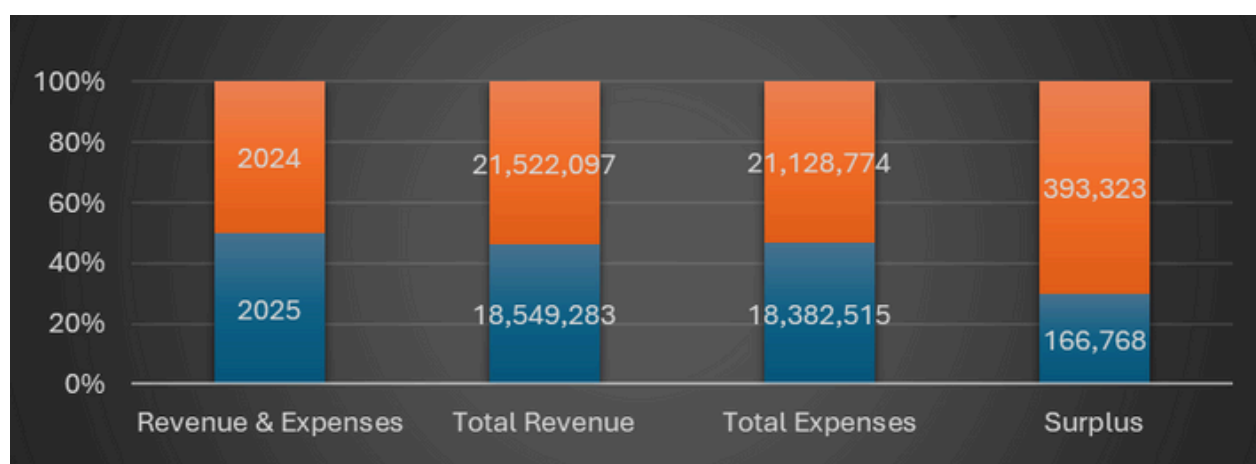






## Statement of Financial Performance 2024–2025

Revenue & Expenses	2025	2024
<b>Total Revenue</b>	\$18,549,283	\$21,522,097
<b>Total Expenses</b>	\$18,382,515	\$21,128,774
<b>Surplus</b>	<b>\$166,768</b>	<b>\$393,323</b>



### Financial Narrative

The 2024–2025 financial year reflects the organisation’s commitment to sound financial management, continued service delivery, and long-term sustainability.

Despite a reduction in overall revenue, from \$21.52 million in 2024 to \$18.55 million in 2025 CCLO maintained strong cost control. Total expenses were contained at \$18.38 million, enabling a positive operating surplus of \$166,768. This demonstrates disciplined budgeting and an ability to respond proactively to changing revenue environments.

Our balance sheet remains robust. Total assets closed at \$12.04 million, supported by strong non-current assets. Liabilities decreased by nearly \$1 million, strengthening our financial resilience. Net assets increased to \$6.51 million, reinforcing our capacity to invest in programs, innovation, and future initiatives.

## Financial Position

Assets	2025	2024
Current Assets	\$2,519,095	\$2,956,134
Non-Current Assets	\$9,519,637	\$9,857,078
<b>Total Assets</b>	<b>\$12,038,732</b>	<b>\$12,813,212</b>
Current Liabilities	\$2,072,521	\$2,857,744
Non-Current Liabilities	\$3,455,048	\$3,611,073
<b>Total Liabilities</b>	<b>\$5,527,569</b>	<b>\$6,468,817</b>
<b>Net Assets</b>	<b>\$6,511,163</b>	<b>\$6,344,395</b>



### Independent Audit Report to The Members of Central Coast Living Options Ltd

#### Auditor's Responsibility for the Audit of the Financial Report (continued)

- Conclude on the appropriateness of the Company'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 or conditions may cause the entity 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.
- Obtain sufficient audit evidence regarding the financial information of the entities or business activities within the Association to express an opinion on the financial report. We are responsible for the direction, supervision and performance of the Association audit. We remain solely responsible for our audit opinion.

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

#### FORTUNITY ASSURANCE

Adrian Thompson  
Partner

167B The Entrance Road



# *Thank You*

CCLO team would like to thank all our participants, families, staff, and partners for your unwavering support and collaboration. We are deeply grateful for your continued trust throughout 2025.

Your passion, resilience, and commitment inspire us every day and remind us of the strength and power of community. Together, we have achieved so much, and we look forward to continuing this journey with you as we work to make a positive difference in the lives of those we support.



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