

*Beyond Disability Inc.*  
*Annual Report 2024*



*Connecting People with Technology*

***Beyond Disability Inc.***  
*Connecting people with technology*



*BDI Volunteer Klaus Jungling delivering donated equipment to Pheba Daniel of Olivia's Place Drouin.*

***Technology + Innovation = Beyond Disability***

*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 appreciated.  
Incorporated Association Registration No. A 0037035K

BDI Web Page: [www.bdi.org.au](http://www.bdi.org.au) Mail: PO Box 1451 Pearcedale VIC. 3912

Donations requiring a tax-deductible receipt please contact:

Richard Stubbs OAM at [helpful@bdi.org.au](mailto:helpful@bdi.org.au) mob: 0417 786 087

Contacts: BDI Secretary: [secretary@bdi.org.au](mailto:secretary@bdi.org.au)

BDI Team Leader: Tricia McGill [tmcgill@bdi.org.au](mailto:tmcgill@bdi.org.au) mob: 0419 114 313

BDI Technical (Donations & Inquiries): mob: 0457 030 084 or 0481 678 104

**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:**

**The SIRVA Group (Dandenong)**

~~~~~



*Klaus Jungling BDI Volunteer delivering donated equipment to Mornington Men's Shed*

***Beyond Disability Inc.***  
***Connecting people with technology***

**CEO report for the year ending 30 June 2024**

Following the impact of Covid we amended our business plan. Not being able to visit in-home our clients which had been our strength for over 20 years caused a material downturn in activity – loss of volunteers and clients. However, our tech team of Klaus and Ian managed to keep getting donated computers, upgrading them and putting them back where they would help the community. Many computers went to schools, community centres, women’s support groups and local first people in Mornington.

Our team numbers declined during covid as our volunteers could not do home visits or travel outside the designated areas. This also resulted in a loss of people being supported.

Our constitution allows us help many with technology – including carers, VETS with PTST, seniors and those needing assistance adaptive / voice activated technology. Again, it only takes well-meaning volunteers to provide this unique service. We have been helping the same people in their homes for well over 20 years with updated technology and help.

My 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 stress once again, I speak of Tricia McGill, Ian George, Peggy Stocks, Klaus Jungling and Amanda Lewis. 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 being to help those who struggling with technology, including voice activated laptops, ipads and mobile phones.

Today Beyond Disability provides heavily subsidised interactive communication including modern fully maintained computers and software to our members and their carers. We also try to assist Vets with PTSD. 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. Please have a look at [bdi.org.au](http://bdi.org.au).

We continue to have long term support from 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 term deposit with our 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. We still have to fund the program’s other costs.

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



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



**Beyond Disability Inc.**

**Treasurer's report 30<sup>th</sup> of June 2024**

Closing bank balance at the end of the 2024 financial year was \$42,388 (62,060).

We note again that BDI raised only \$16,369 (14,275) against expenditure of \$39,544 (\$37,325). Thankfully due to a past generous benefactor, a significant portion of funds is currently held on term deposits with Bendigo Bank to provide modern broadband capable equipment and to fund wireless broadband for our clients. With nearly all our clients onto a bank debit system, and fewer donations, client fundraising was \$4,565 (\$4,198), donations and grants totalled \$7,232 (\$10,077) and reflects the long term support of our **local Bendigo Bank**.

Beyond Disability particularly values the support of **Bendigo Bank Community Fund and our local council support**. Management of our funds through the cash management account achieved interest of \$2,572 (\$925) and this helped offset our \$23,175 (\$22,124) deficit covered with funds already pledged to meet these increased technology/broadband costs.

Funds have been placed in bank term deposits for the ongoing broadband and technology costs.

We continue to benefit from the support of local businesses like Sirva who donate usable equipment to us for refurbishment and on-use.

Expenses for the year were \$39,544 (\$37,325). Again our largest expenses were in the areas of technology and totalled \$20,291 (\$27,487). Business expenses for the financial year again totalled \$1,404 (\$1,812).

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 continuing support of Maximum Data Solutions.



**Mrs. Amanda J. Lewis**

**Treasurer**

**Beyond Disability Inc.**  
Connecting people with technology

Beyond Disability Inc  
PO Box 1451  
Pearcedale Vic 3912  
0417786087

**Profit and loss report**

Cash mode  
01 Jul 2023 - 30 Jun 2024

|                                                                 | Total            |                  |                 |              |
|-----------------------------------------------------------------|------------------|------------------|-----------------|--------------|
|                                                                 | Actual           | Last Year        | Variance \$     | Variance %   |
| <b>4-0000 Income</b>                                            |                  |                  |                 |              |
| 4-1300 Client Fundraising                                       | 4,564.78         | 0.00             | 4,564.78        | -            |
| 4-1450 Service Income                                           | 1,631.76         | 0.00             | 1,631.76        | -            |
| 4-4030 Donations Income                                         | 599.73           | 5,077.03         | (4,477.30)      | -88          |
| 4-4110 Grants                                                   | 7,000.00         | 5,000.00         | 2,000.00        | 40           |
| 4-4170 Client Fundraising:Program Fee                           | 0.00             | 4,198.04         | (4,198.04)      | -100         |
| 4-7010 Interest Income                                          | 2,572.85         | 925.37           | 1,647.48        | 178          |
| <b>Total Income</b>                                             | <b>16,369.12</b> | <b>15,200.44</b> | <b>1,168.68</b> | <b>7.70%</b> |
| <b>Gross Profit</b>                                             | <b>16,369.12</b> | <b>15,200.44</b> | <b>1,168.68</b> | <b>8</b>     |
| <b>6-0000 Expenses</b>                                          |                  |                  |                 |              |
| 6-1110 Accounting & Bookkeeping                                 | 699.36           | 0.00             | 699.36          | -            |
| 6-1120 Advertising & Marketing                                  | 1,263.78         | 0.00             | 1,263.78        | -            |
| 6-1160 Bank Fees                                                | 20.66            | 0.00             | 20.66           | -            |
| 6-1240 Technology Expenses                                      | 9,606.93         | 0.00             | 9,606.93        | -            |
| 6-3020 Office Supplies                                          | 432.35           | 0.00             | 432.35          | -            |
| 6-5017 administration                                           | 200.85           | 0.00             | 200.85          | -            |
| 6-5018 administration:AGM Expenses                              | 449.18           | 67.91            | 381.27          | 561          |
| 6-5020 administration:Office Supplies:stationary                | 96.46            | 0.00             | 96.46           | -            |
| 6-5023 Insurance                                                | 5,108.68         | 4,446.66         | 662.02          | 15           |
| 6-5024 Publicity                                                | 18.10            | 0.00             | 18.10           | -            |
| 6-5025 Technology Expenses                                      | 2,973.30         | 0.00             | 2,973.30        | -            |
| 6-5026 Technology Expenses:broadband                            | 9,265.00         | 12,886.75        | (3,621.75)      | -28          |
| 6-5027 Technology Expenses:Computer Components                  | 8,003.16         | 11,412.94        | (3,409.78)      | -30          |
| 6-5028 Technology Expenses:Dataco IT Service                    | 0.00             | 296.27           | (296.27)        | -100         |
| 6-5029 Technology Expenses:Electricity Server Workshop          | 0.00             | 206.71           | (206.71)        | -100         |
| 6-5035 Technology Expenses:Vol Equipment                        | 49.41            | 665.93           | (616.52)        | -93          |
| 6-5036 Technology Expenses:Wheellie Kids IT                     | 0.00             | 2.22             | (2.22)          | -100         |
| 6-5037 Volunteer Reimbursements                                 | 10.64            | 0.00             | 10.64           | -            |
| 6-5038 Volunteer Reimbursements:Training Expenses               | 156.71           | 424.88           | (268.17)        | -63          |
| 6-5039 Volunteer Reimbursements:Volunteer function              | 639.59           | 1,411.82         | (772.23)        | -55          |
| 6-5040 Volunteer Reimbursements:Volunteer Travel Reimbursements | 24.14            | 88.43            | (64.29)         | -73          |
| 6-5043 Volunteer Expenses                                       | 321.32           | 0.00             | 321.32          | -            |
| 6-6120 administration:Bank Service Charges                      | 0.00             | 19.52            | (19.52)         | -100         |
| 6-6160 administration:Dues and Subscriptions                    | 1.35             | 0.00             | 1.35            | -            |
| 6-6250 administration:Postage and Delivery                      | 0.00             | 336.37           | (336.37)        | -100         |
| 6-6320 Technology Expenses:Computer Repairs                     | 0.00             | 1,396.55         | (1,396.55)      | -100         |

**Beyond Disability Inc.**  
Connecting people with technology

|                                             |                    | Total              |                   |              |  |
|---------------------------------------------|--------------------|--------------------|-------------------|--------------|--|
|                                             | Actual             | Last Year          | Variance \$       | Variance %   |  |
| 6-6335 Technology Expenses:Software Expense | 0.00               | 620.38             | (620.38)          | -100         |  |
| 6-6400 Utilities:Gas and Electric           | 193.64             | 0.00               | 193.64            | -            |  |
| 6-6650 Professional Fees:Accounting         | 0.00               | 1,653.27           | (1,653.27)        | -100         |  |
| 6-6670 Fundraising costs:Programme Expense  | 0.00               | 1,388.38           | (1,388.38)        | -100         |  |
| 6-6671 Client Fundraising Refund            | 10.00              | 0.00               | 10.00             | -            |  |
| <b>Total Expenses</b>                       | <b>39,544.61</b>   | <b>37,324.99</b>   | <b>2,219.62</b>   | <b>5.90%</b> |  |
| <b>Operating Profit</b>                     | <b>(23,175.49)</b> | <b>(22,124.55)</b> | <b>(1,050.94)</b> | <b>-5</b>    |  |
| <b>8-0000 Other Income</b>                  |                    |                    |                   |              |  |
| 8-1000 Interest Received                    | 3,758.18           | 0.00               | 3,758.18          | -            |  |
| 8-1060 Other Income                         | 2,439.53           | 0.00               | 2,439.53          | -            |  |
| 8-1061 Card Fee Reversal                    | 16.38              | 0.00               | 16.38             | -            |  |
| <b>Total Other Income</b>                   | <b>6,214.09</b>    | <b>0.00</b>        | <b>6,214.09</b>   | <b>-</b>     |  |
| <b>Net Profit</b>                           | <b>(16,961.40)</b> | <b>(22,124.55)</b> | <b>5,163.15</b>   | <b>23</b>    |  |

Richard Stubbs

Allen

## Beyond Disability Inc.

### Balance Sheet 30 06 2024

| Assets                              | 300623            | 300624            |
|-------------------------------------|-------------------|-------------------|
| <b>Cash and Bank accounts</b>       |                   |                   |
| Bendigo Bank card account           | 1,676.86          | 2,827.96          |
| Bendigo Bank Gift Fund              | 5,101.49          | 5,201.22          |
| Bendigo Bank Cash Management        | 52,529.36         | 32,073.97         |
| Cheque Account BankFirstVTCU        | 2,641.13          | 2,143.64          |
| Petty Cash                          | 111.50            | 141.80            |
| <b>Total Cash and Bank</b>          | <b>62,060.34</b>  | <b>42,388.59</b>  |
| <br>                                |                   |                   |
| <b>Creditor due from ATO</b>        | <b>981.06</b>     | <b>1,060.00</b>   |
| <br>                                |                   |                   |
| <b>Sub Total Current assets</b>     | <b>63,041.40</b>  | <b>43,448.59</b>  |
| <b>Non-Current Assets note 1.</b>   | <b>202,650.92</b> | <b>202,650.92</b> |
| <br>                                |                   |                   |
| <b>Fixed Assets</b>                 |                   |                   |
| Equipment note 2.                   | 5,000.00          | 5,000.00          |
| <b>Total assets</b>                 | <b>270,692.32</b> | <b>251,099.18</b> |
| <br>                                |                   |                   |
| <b>Total Liabilities</b>            | <b>Nil</b>        | <b>Nil</b>        |
| <b>Equity</b>                       | <b>270,692.32</b> | <b>251,099.18</b> |
| <b>Total Liabilities and Equity</b> | <b>270,692.32</b> | <b>251,099.18</b> |

Note 1. Non-current assets represent bank term deposits specifically donated 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.



**Richard Stubbs OAM**  
Public Officer/CEO



**Amanda Lewis**  
Treasurer





## CERTIFICATE OF INSURANCE

**CLASS OF BUSINESS:** Association Liability

**POLICY NUMBER:** AU00028600-002

**POLICYHOLDER:** Beyond Disability Inc.

**BUSINESS:** Social Services Association

**INSURANCE PERIOD:** From 4:00 pm on 10/06/2024 to 4:00pm 10/06/2025

**INDEMNITY LIMIT:** \$1,000,000 any one **claim** and  
\$1,000,000 in the aggregate during the **insurance period**

**DEDUCTIBLE:** As specified, inclusive of **defence costs** by the **insured** for each **claim**

**RETROACTIVE DATE:** Unlimited excluding any known claims or circumstance

**INSURER:** DUAL Australia Pty Ltd on behalf of certain Underwriters at Lloyd's of London and  
Allianz Australia Insurance Limited

**UNIQUE MARKET REFERENCE:** B1969DS2400001

**SIGNATURE:**

A handwritten signature in black ink, appearing to be "DC", written over a horizontal line.

Damien Coates – Chief Executive Officer, DUAL Asia Pacific  
DUAL Australia Pty Ltd is an agent underwriting for and on behalf of certain underwriters at Lloyd's.  
For detail in relation to Lloyd's Ratings, please visit [www.lloyds.com](http://www.lloyds.com) for more information.

DUAL Australia Pty Limited  
[dualenquiries@dualaustralia.com.au](mailto:dualenquiries@dualaustralia.com.au)  
[www.dualaustralia.com.au](http://www.dualaustralia.com.au)  
Part of the DUAL International Group



## Certificate of Currency

Richards Stubbs  
Beyond Disability Inc.  
PO Box 1451  
PEARCEDALE VIC 3912

**Date of Issue:** 21 August 2024  
**Aon Reference:** PRM 1FXXN  
**Version:** 9582118/030  
**Contact:** Akter Jahan Sheuly  
**t:** +61 2 8623 4083  
**e:** akter.jahan.sheuly@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

|                             |                                                                                                                                                  |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Class of Insurance</b>   | Public & Products Liability                                                                                                                      |
| <b>Insured</b>              | Beyond Disability Inc.                                                                                                                           |
| <b>Business Description</b> | Principally volunteer, community, charitable, NDIS and not-for profit organisations and all other associated and related activities as declared. |
| <b>Insurer</b>              | Insurance Australia Limited T/As CGU Insurance                                                                                                   |
| <b>Policy Number</b>        | 10M1792939                                                                                                                                       |
| <b>Period of Insurance</b>  | From: 4.00 pm 01/09/2024 Local Standard Time<br>To: 4.00 pm 01/09/2025 Local Standard Time                                                       |
| <b>Limit of Liability</b>   | \$10,000,000 any one occurrence for Public Liability<br>\$10,000,000 any one period of insurance for Products                                    |
| <b>Geographical Limit</b>   | Anywhere in the Commonwealth of Australia                                                                                                        |

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### Further Information

Should you have any queries, please contact us on the details set out at the top of the page.

### Important notes

- 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.
- Subject to full payment of premium
- This certificate does not:
  - represent an insurance contract or confer rights to the recipient;
  - amend, extend or alter the Policy; or
  - contain the full policy terms and conditions

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141  
Commercial Risk Solutions

**BDI Committee and Volunteers 2024/25**



**Richard Stubbs OAM**  
**Chief Executive Officer**



**Amanda Lewis**  
**Treasurer/Secretary**



**Ian George**  
**Technical**



**Tricia McGill**  
**Membership**



**Klaus Jungling**  
**Technical**



**Malcolm Fowler**  
**Broadband  
Consultant**



**Rob Davidson**  
**IT Technician**



**Cindy Reed**  
**General Committee**



**Gary Bogaart**



**Chris Fox**

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

What can I say but thanks to the caring Volunteers of BDI. They spend so much time on keeping us happy, away from their own families. So, thank you all from the bottom of mine heart. Cobi.

~~~~~

I am now very fortunate and grateful to have a lovely man named Chris Fox. He is very helpful and exceptionally patient, which I find a necessary attribute for any volunteer. I cannot speak highly enough of Chris and I see him for a couple of hours a fortnight. We have had a couple of sessions so far and I always thank him and tell him how much I appreciate his time. Also make an assortment of yummy afternoon tea for him & a cuppa. I'm hoping to have a long association with Chris because we get along so well. Kind regards, Carol. (Kidger)

~~~~~

You've been very kindly helping me out with a laptop over the years. This is a thank you to all of you so much for all the assistance over the years email. It took me a while but I've learnt how to use the laptop in a very efficient way these days which in turn has literally changed my life on many levels, from all my family photos that I'd never organized over the decades to very regular video conference etc. stuff with my children etc. the laptop has become an intricate part of my everyday life. I'm beginning to have some mobility problems so it helps me out with time management stuff also, from watching a documentary or reading an article it helps me find something to do. I'm so grateful for all the assistance and I just wanted to let you know how I felt, you folk have made a huge difference to my life over the years! Regards Dion Harper

~~~~~

Hello Tricia and greetings.

Many thanks to everyone for their assistance in keeping us all up and running... what would we do without our PC's. Kind regards, Leonie Medlyn-White.

~~~~~

The older I get the more I rely on the computer for various reasons such as purchasing items – paying bills and searching for information. Many thanks to all the BDI team that keeps it all working. Much appreciated. Cheers – Martin Fisher.

~~~~~

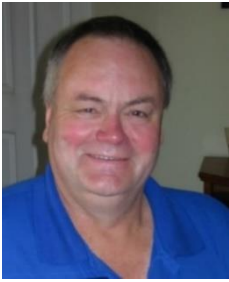
Please thank Ian my volunteer for all his wonderful help. He has been absolutely amazing. Kindest Regards Lyn Hook.

Unfortunately, I am unable to attend the AGM. However, please accept my heartfelt gratitude to BDI for giving me the tools to survive in this ever-changing digital age and although, luckily, I have not had recent cause to contact Klaus for technical assistance, knowing he is only a phone call away is so much appreciated. He is a marvel. Warmest regards Karen Basford

**VOLUNTEER REPORTS**

**BDI 2023 AGM Technical Report 12th Sep '24**

Last AGM Sat 14th Oct '23



With the global pandemic restrictions well behind us, we have been able to resume our regular workshops face to face.

I would also like to acknowledge the continuing work Klaus has done with refugee and welfare organisations in re-purposing older equipment before it becomes redundant.

It has continued to be a year of looking after our existing clients. With the news that Microsoft is withdrawing support for Windows 10 and the ongoing releases of Windows 11 with version 24H2 due later in 2024 and the cost of new devices coming down, we have been taking the opportunity of upgrading laptops and PCs for any clients' machines that needed attention.

As we know technology keeps changing with the move to devices such as Android phones, tablets, Chromebooks and even Apple products is becoming more popular and this is a focus that BDI is coming to terms with.

The initial NBN rollout was completed as at the end of 2020 and with more and more fibre technology being installed in 2024/5, this will mean more of our area will now have access to the new fibre network and the pricing for NBN powered plans are becoming more viable.

This can mean more people now have the option to access online streaming services such as Netflix and ABC iView if they choose to connect to their own Internet service via an Internet Service Provider.

Many thanks again to Peggy for offering her home on a weekly basis to host the Workshops. It with great sadness that we lost Peggy's husband John in late '23 and the news that Peggy has decided to return to the UK.

I have again enjoyed the year with the association of our committee at the Workshops and look forward to another prosperous year in 2025. Ian George. BDI Volunteer.

~~~~~



This year 2024 has again been busy. We have prepared and delivered computer and laptop donations for the Afghan community, Olivia's place in Drouin and Ukrainian refugees via the RSL.

I have enjoyed helping resolve computer problems for clients and look forward to again being of service next year. Klaus Jungling.

~~~~~

I thought Australia would be my forever home but unfortunately my circumstances have changed and it is necessary that I live near my family. I have enjoyed my years with BDI, and will miss you all. Thank you for your help and friendship. Peggy Stocks.

~~~~~





***Beyond Disability Inc.***  
*Connecting people with technology*

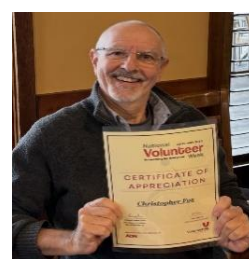
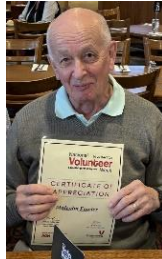


This year seems to have raced past at a faster pace than ever before. As always, I do whatever is required to do my best for BDI. It is with a great deal of sadness that we will be saying goodbye soon to Peggy our stoic secretary. I wish her great happiness in this the next phase in her life as she travels to the other side of the world. You are a braver person than I, dear Peggy. You will be missed very much by us all. Tricia McGill

~~~~~  
**Committee and members at BDI AGM 2023**



**BDI Volunteers celebrating Volunteer week May 2023**



**Beyond Disability Inc.**  
*Connecting people with technology*

**BDI Volunteers enjoying lunch:**



**Some of Beyond Disability's past & present long-term clients.**



**Cobi**



**Martin**



**Kerrie**



**Ron**



**Lynette**



**Carol**



**Leonie**



**Lynn**



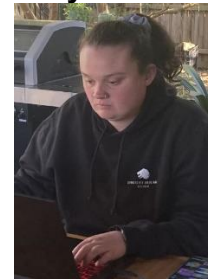
**Moira**



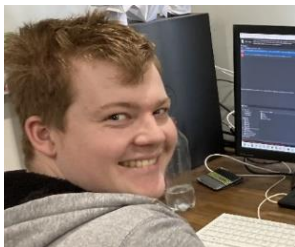
**David**



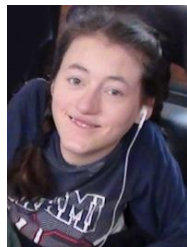
**Fiona**



**Emilee**



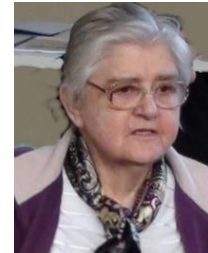
**Josh**



**Jasmine**



**Louise**



**Marie**



***“Community Building in Practice”***