



together
**for our
communities**
ANNUAL REPORT
2024-2025



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ACKNOWLEDGEMENT TO COUNTRY.

Livable acknowledges Aboriginal and Torres Strait Islander Peoples as the Traditional Custodians and Ancestors of the land where we all come together. We pay our respects to the Elders past, present and emerging. We acknowledge and respect the land on which we work and deliver our services, between the freshwater rivers to the salty seas.

Artwork designed for Livable by local Gumbaynggirr/Yaegl artist, Angela Webb.

About **Livable**

Livable is a purpose-driven organisation that provides a range of NDIS, Aged Care and Family Service solutions to the Mid North Coast and Northern NSW communities.

We aim to empower the people we support, inspire them to continue living independently in their own homes and work alongside them to achieve their goals in a caring and supportive environment.

Our Vision: for the future

An inclusive community where everyone gets a fair go.

Our Mission: it's why we're here

To create opportunities for all to flourish.

Our Values: it's what we stand for



Compassion

We show kindness, empathy, and respect the dignity of others



Innovation

We seek to improve the customer experience through collaboration and creativity



Integrity

We are ethical, honest, professional and transparent



Excellence

We strive to continuously improve what we do



A Message from the Chair

As we reflect on the past year, the aged care, disability, and family support sectors continue to evolve within a rapidly changing landscape. Across Australia, growing demand driven by an ageing population, increasingly complex care needs, and ongoing reform has placed continued pressure on funding and service delivery models. While these challenges are significant, they also present exciting opportunities for Livable to strengthen as an organisation - to innovate, adapt, and reaffirm our commitment to providing person-centred, high-quality, and safe services for all those we support.

This year, we welcomed our new Chief Executive Officer, Bianca Padbury, who brings a deep commitment to community service and person-centred care. The Board looks forward to working closely with Bianca as we continue to build on Livable's strong foundations and position the organisation for a sustainable future.

The Board and leadership team remain united in shaping Livable's strategic direction for the years ahead. We recognise that our continued success relies on investing in our people, culture and quality systems to ensure Livable remains a trusted, values-driven organisation - agile in adapting to change and committed to delivering exceptional services for our participants and communities.

Throughout the year, we also celebrated many moments that reflect the strength and spirit of our community. From Livable's Charity Golf Day, which raised vital funds for Special Olympics North Coast, to joining the celebrations of the 90th Jacaranda



Stephen Avery

Stephen Avery
Chair

A Message from the CEO

I am pleased to present my first CEO message for Livable's 2024 - 25 Annual Report. This year, I have had the privilege of stepping into an organisation with a strong foundation, a dedicated team, and a genuine commitment to creating opportunities for all to flourish.

Livable continues to navigate a complex and rapidly changing environment across the aged care, disability, and family support sectors. Ongoing reform, increased regulatory expectations, and shifting community needs have required agility, resilience, and a strong commitment to quality. I am proud to acknowledge and thank the work of our teams, who have remained committed to delivering exceptional person-centred services despite significant sector-wide challenges.

Since joining Livable, I have been inspired by the professionalism, compassion, and passion of our people. Their commitment to the participants and families we support is evident in every interaction, program, and connection with our communities. It is this dedication that positions Livable strongly for the future.

This year also marked key milestones in strengthening our organisational capability. We continued to invest in workforce training, quality improvement, and cultural capability initiatives. We strengthened community partnerships and prepared for the upcoming transition to the aged care Support at Home Program and ongoing NDIS reforms. These efforts ensure Livable is well-placed to adapt to change while continuing to deliver meaningful outcomes for those we support.

Looking ahead, our focus is on connection, quality, and innovation. We will continue to listen to the voices of participants, families, and community partners while advancing

practices that ensure sustainable, high-quality services. I am committed to working alongside our Board, leadership team, and staff to build on Livable's strengths and shape a future where everyone has the opportunity to live their life, their way.

Thank you to our dedicated team, volunteers and community partners for your support throughout the year. I would like to extend my gratitude to our volunteer Board of Directors and Chair, Stephen Avery, whose guidance has been invaluable.

To our participants, family members and carers, we value your support and look forward to our continued partnership in the year ahead.



Bianca Padbury
Bianca Padbury
Chief Executive Officer

Livable Snapshot



NORTHERN NSW (CLARENCE VALLEY)

Bundjalung, Yaegl, Gumbaynggirr

Disability Support Services (NDIS)

Aged Care Services

Commonwealth Home Support Programme (CHSP)
Home Care Packages (HCP)

Family Services

Jacaranda Preschool

MID NORTH COAST (COFFS COAST)

Gumbaynggirr

Disability Support Services (NDIS)

Aged Care Services

Home Care Packages

MID NORTH COAST (PORT MACQUARIE / HASTINGS)

Dunghutti, Birpi, Nganyaywana

Disability Support Services (NDIS)

Aged Care Services

Home Care Packages

For more than 30 years, Livable has been delivering NDIS, aged care, and family support services across the Mid North Coast and Northern NSW. Our strong network of partnerships and referral pathways has played a key role in supporting our recent growth and expansion into the Mid North Coast.

Through collaboration with our valued stakeholders and the expertise of our committed team, we continue to provide person-centred, sustainable support that positively impacts the lives of the people and communities we serve.

NDIS

Accommodation Services (Supported Independent Living, Medium-Term Accommodation, Short-Term Accommodation)

Support Coordination

Plan Management

Social and Community Participation

Individual Support

Aged Care

Commonwealth Home Support Programme (CHSP)

Home Care Packages (HCP)

Meal Assistance

Individual Support

Social and Community Participation

Respite Care

Transport

Family Services

Jacaranda Preschool

Targeted Early Intervention Services

Family and Relationship Services (FaRS)

Supported Playgroups

Palliative Care Home Visiting Program



Celebrating our Achievements

Driving Support for Special Olympics North Coast

Livable's Charity Golf Day, held in April, raised \$2,746.11 in support of Special Olympics North Coast. The event brought together local businesses, community members, and Livable staff for a fun and engaging day of golf.

The Special Olympics North Coast team expressed genuine appreciation for Livable's contribution and ongoing commitment, which helps provide meaningful sporting opportunities for people with intellectual disabilities. Their support plays a vital role in fostering confidence, teamwork, and personal growth among participants.

Beyond the financial contribution, the event strengthened community partnerships and showcased Livable's dedication to inclusion, participation, and positive social impact across the region. It was a wonderful demonstration of how collaboration and community spirit can create meaningful change and memorable experiences for all involved.

Strengthening Technology and Infrastructure for the Future

The past financial year has been a transformative period for Information and Communication Technology (ICT) and Infrastructure at Livable. Our focus has remained firmly on cybersecurity resilience, cloud migration, and modern workplace enablement, ensuring technology continues to empower our people and enhance service delivery across our regions.

A key milestone this year was the completion of a cybersecurity review under the National Institute of Standards and Technology (NIST) Cybersecurity Framework, aligning Livable's systems and processes with best practice standards for not-for-profit organisations. This proactive approach has strengthened our digital security and reinforced our commitment to safeguarding the information entrusted to us.

Looking ahead, Livable will continue to progress on its strategic ICT priorities to improve cost efficiency, strengthen system security, and enhance accessibility, supporting sustainable growth and operational effectiveness.

Highlights



1,000
PEOPLE
EXPERIENCED
OUR SERVICES



313
PARTICIPANTS
SUPPORTED
THROUGH
NDIS SERVICES



545
FAMILIES
SUPPORTED



266
SENIORS
SUPPORTED WITH
HOME CARE AND
SOCIAL ACTIVITIES



171
TEAM MEMBERS
INCLUDING
VOLUNTEERS



Image: Charity Golf Day 2025

Enhancing our Connection to Country

Livable remains committed to fostering meaningful relationships with Aboriginal and Torres Strait Islander communities and promoting respect, understanding, and inclusion across all service areas.

Over the past year, we have made significant progress in implementing our Innovate Reconciliation Action Plan (RAP), focusing on key actions that strengthen our organisational culture and community partnerships.

Our initiatives have included cultural awareness training for staff, embedding reconciliation principles into workplace practices, and supporting events and programs that celebrate Aboriginal and Torres Strait Islander culture.

Through these ongoing efforts, Livable continues to demonstrate our commitment to reconciliation by creating opportunities for meaningful connection, cultural understanding, and positive social impact across the region.

Yaegl on Country Experience

This year, members of the Families Team, alongside several members of our leadership team, were honoured to participate in a Yaegl On Country cultural experience. The day offered a meaningful opportunity to connect with Country, deepen our understanding of Yaegl culture, and learn more about the history and traditions of the land on which we live and work.

Livable staff were privileged to hear Uncle Dale and other members of the Yaegl community share their stories, knowledge, and perspectives on culture, history, and connection to Country. These insights provided a unique and enriching learning experience for all involved and reinforced how we deliver inclusive, culturally informed support across all areas of our organisation.



National Reconciliation Week

During National Reconciliation Week, Livable hosted a community event in Grafton, embracing the theme 'Bridging Now to Next'. This theme provided an opportunity for staff, participants, and community members to come together to reflect on our shared histories and work collectively toward a more inclusive future.

The event featured a warm and respectful Welcome to Country by Aunty Midge, followed by a cultural dance performance from the McAuley Catholic College Aboriginal Contemporary Dance Troupe. Their storytelling through dance offered a powerful representation of identity, resilience, and connection to Country.

NAIDOC Week

Livable was proud to participate in the Maclean and Grafton Family Fun Day NAIDOC events, both of which were very well attended by the local community. It was inspiring to see our Lifestyle Support Workers accompanying their participants to join in the festivities, sharing in the cultural experiences, music, and community spirit that NAIDOC Week celebrates.

In Grafton, our Elders group took an active role in several NAIDOC events, including the flag ceremony and the Elders lunch hosted by Clarence Valley Council.

Service Highlights



Creating opportunities for everyone to flourish remains at the heart of everything we do. We are proud to work alongside over 313 inspiring individuals, supporting them to achieve their goals, strengthen their independence, and live meaningful lives within their communities.

Connecting with Our Community through Individual Support

At Livable, individual support extends far beyond meeting daily needs. It represents our genuine commitment to improving wellbeing and helping participants live and love life to the fullest.

This year, our dedicated Lifestyle Support Workers provided personalised, one-on-one support to 139 participants, helping them live life on their own terms. Our focus remained on promoting independence, fostering social inclusion, and supporting participants to pursue their personal interests and passions.

Looking ahead, Livable will continue to empower participants, nurturing their abilities and enabling them to thrive as valued members of their communities.

Building Skills, Confidence, and Connection through the Abilities Hub

Livable's Abilities Hub is a vibrant and inclusive program designed to help participants build skills, confidence, and meaningful connections. This year, 35 participants took part in the Hub, collaborating to plan and

design monthly outings and activities that reflect their individual goals and interests.

From cooking classes and fitness sessions to art, music, and social events, each experience is tailored to encourage personal growth and independence. Participants are empowered to make choices, take on new challenges, and celebrate achievements together in a supportive environment.

Beyond skill development, the Abilities Hub plays a vital role in fostering friendship, belonging, and community inclusion - helping participants strengthen their confidence and live life, their way.

Empowering Independent Living Solutions

Livable's Supported Independent Living (SIL) program focuses on creating safe, supportive environments where individuals can thrive.

This year, Livable supported 18 individuals across 9 homes throughout the Mid North Coast and Northern NSW. In the Clarence Valley, 11 participants were supported in 6 homes, while the Mid North Coast accommodated 7 participants in 3 homes.

Enhancing Respite Services through Short-Term Accommodation

Livable's Short-Term Accommodation (STA) services continue to provide vital respite for families and caregivers, while giving participants valuable opportunities to build confidence and independence in a supportive environment.

This year, Livable delivered 7 days of STA across the Clarence Valley and 3 days in Coffs Harbour. Participants enjoyed engaging experiences that encouraged skill-building, social participation, and community connection.

Empowering Participants through Support Coordination

Livable's Support Coordination service helps participants navigate their NDIS plans with confidence. Each participant is supported by a dedicated coordinator who assists with budgeting, reviews, and connecting with service providers.

This year, our Support Coordination team worked alongside 151 participants across our regions. By building strong relationships and

offering tailored support, we ensure every participant is empowered to achieve their personal goals and aspirations.

Supporting Participants through Plan Management

Effective plan management enables participants to make the most of their NDIS funding. Livable's Plan Management service provides personalised financial oversight and guidance to help participants stay in control of their plans.

This year, Livable supported 454 participants to manage their NDIS budgets, monitor expenses, and optimise their funding. Through the Careview Advantage app, participants can track their budgets in real time, empowering them to make informed decisions with confidence.



Live at home, your way Aged Care Services



- 266** Seniors supported
- 174** Commonwealth Home Support Programme participants
- 148** Home Care Package participants
- 66** Sunshine Club participants



Image: Elders group celebrating Seniors Festival 2025

Preparing for Aged Care Reform and the New Aged Care Act

This year, Livable actively prepared for the significant aged care reforms under the new Support at Home program and the introduction of the new Aged Care Act, originally scheduled for 1 July 2025 and later postponed to 1 November 2025. These reforms and legislative changes represent a fundamental shift in aged care, moving towards a more streamlined, flexible, and participant-centred model of care. The new framework is designed to improve access, choice, and transparency for older Australians, ensuring that individuals can receive care that meets their unique needs and supports their independence.

The reforms also emphasise greater accountability, safety, and quality standards for aged care providers, while promoting a more integrated and responsive system that prioritises the wellbeing and dignity of every participant. For Livable, this has meant a period of significant planning, staff training, and community engagement to ensure our participants are fully supported throughout the transition.

Educating our community for the new Support at Home Program

In preparation for the transition to the new Support at Home program, Livable hosted a series of community information sessions. These sessions provided participants and community members with updates on the upcoming aged care reforms, highlighting the key differences between the new service delivery model and the existing Home Care Packages system.

The sessions were well attended, with participants engaging in discussions. This approach reflected Livable's commitment to open communication, personalised support, and community-centred care, ensuring participants felt informed, supported, and included throughout the transition.

Supporting Seniors to Live Independently at Home

Empowering older Australians to live independently in their own homes is at the heart of Livable's mission. This year, we were proud to support 174 seniors through the Commonwealth Home Support Programme (CHSP) in the Clarence Valley and 148 Home

I would like to thank my Aged Care Coordinator for her kindness and thoughtfulness in my dealings with her in relation to my mum. She has always been prompt to reply to me and has done her best to ensure mum's needs are met.

Aged Care Participant Family Member, JT

Care Package (HCP) recipients across the Mid North Coast and Northern NSW.

Through the Home Care Package program, older Australians receive personalised, in-home support that enables them to maintain independence and continue living comfortably in familiar surroundings. Our dedicated care team works closely with each individual to develop tailored care plans that reflect their unique needs, goals, and preferences. From assistance with daily activities to promoting overall health and wellbeing, Livable's approach is centred on dignity, choice, and quality of life.

The Commonwealth Home Support Programme complements this by providing entry-level assistance for seniors who are largely independent but may need some help with everyday tasks. In addition to individual support, CHSP participants benefit from opportunities to connect with others through social activities that strengthen community ties and enhance wellbeing.

Moving forward, the HCP program will transition to the new Support at Home Program, marking an important step in aged care reform and reinforcing Livable's commitment to delivering high-quality, person-centred support for older Australians. CHSP is scheduled to transition in 2027.

Staying Active Through Social Connection

As people age, maintaining social connections becomes increasingly important - not only for emotional wellbeing but also for supporting cognitive health, fostering purpose, and promoting overall vitality.

Across Glenreagh, Brooms Head, and Grafton, Livable's Sunshine Clubs offer participants opportunities to stay active, engaged, and connected within their communities. On average, 66 participants regularly attend the Sunshine Clubs, taking part in a variety of social and recreational experiences such as gallery visits, shopping trips, art sessions, and bus tours to local attractions.

Additionally, Livable proudly facilitates social support groups for Aboriginal and Torres Strait Islander communities in Grafton and Maclean. These gatherings provide a welcoming and culturally safe space for participants to connect, share stories, and take part in a range of social activities and outings.

Supporting families to flourish Family Services



FAMILY SERVICES Highlights

- 57** Individuals were **supported and participated in education**
- 289** People attended our **community events**
- 122** family members attended **supported playgroups across 3 sites**
- 68** **parenting workshops** were delivered and **221 participants attended**
- 73** Children attended **Jacaranda Preschool**
- 72** Families supported through **individual support**

We are pleased to walk alongside families in the Clarence Valley as they discover and build on their strengths, nurture caring and respectful relationships, and deepen their connections within the community.

Supporting Education and Building Connections in Rural Communities

This year, Livable strengthened its commitment to rural communities by fostering a meaningful partnership with the Baryulgil community.

Through a series of tailored educational workshops, the Family Services team provided practical support and learning opportunities designed to meet the unique needs of this remote community.

These sessions not only shared valuable knowledge and resources but also nurtured lasting relationships, empowering community members and enhancing local capacity. Livable remains dedicated to ensuring that all communities, regardless of location, have access to the support, education, and guidance they need to thrive.



Image: Anglicare North Coast donates Christmas hampers to support families in need, 2024

Strengthening Relationships Through Education and Partnerships

Livable's Family and Relationship Services (FaRS) are dedicated to supporting and strengthening family connections through tailored education and skill-building programs. Our group facilitators participate in ongoing professional development to ensure the delivery of high-quality, evidence-informed programs, equipping parents and carers with practical tools to navigate complex family dynamics and foster positive relationships.

A number of new courses have been developed which include; Bullying, Next Gen Parenting, Keeping Kids Safe On-Line, and Parenting Through a Neurodivergent Lens.

This year, FaRS expanded its reach by introducing parenting programs to the Coffs Harbour community utilising a mixed delivery mode to include groups, individuals and more recently, on-line which now provide more flexible options for participants.

With the support of the Department of Social Services, we delivered 68 workshops, engaging 221 participants over the course of the year. These programs provided valuable guidance, built confidence in parenting skills, and created opportunities for families to connect with others facing similar challenges.

"Livable's parenting programs are fantastic! The facilitators are knowledgeable, supportive and create a really welcoming space to learn. I walked away feeling more confident and better equipped to support my child." (Participant)

Empowering Families Through Tailored Support

At Livable, our Family Services team is dedicated to recognising and nurturing the strengths and capabilities of every family. By creating a safe, supportive, and empowering environment, we strive to foster positive outcomes and long-term wellbeing. Using a strength-based, person-centred approach, our team remains flexible and responsive to the unique needs of each participant, tailoring support to suit individual circumstances.

Through collaboration with other services, we provide families with personalised support, guidance, and education, ensuring they have access to the resources and knowledge needed to thrive. This year, 72 families received one-on-one support.

Our work through the Targeted Earlier Intervention program is proudly funded by the Department of Communities and Justice, enabling us to make a meaningful difference in the lives of families across the community.

"I can't thank you enough. You have given us such great support and our once fractured family is now happy and functioning at a level I never thought possible." (Parent - AS)

A Welcoming Space for Play and Support

Livable's Supported Playgroups offer a nurturing environment where children under five can explore, learn, and develop through engaging play-based activities, while parents and carers have the opportunity to connect, share experiences, and access guidance in their parenting journey.

This year, our playgroups operated in Grafton, South Grafton, and Yamba, led by qualified early childhood facilitators and proudly funded by the Department of Communities and Justice. Over the year, 122 participants joined our playgroups, benefiting from a safe, supportive, and interactive space designed to foster both child development and family connection.

"The boys have the best time at playgroup and I'm so glad we come every week. Thanks again for all your good work, encouragement and support." (Parent - RB)

Strengthening Support Through Interagency Partnerships

The Family Services team at Livable plays a pivotal role in fostering strong interagency partnerships across the community. By collaborating closely with local organisations, the justice system, and other key stakeholders, the team works to provide coordinated support for families who may be experiencing risk or vulnerability. These partnerships enable the sharing of knowledge, resources, and expertise, ensuring families receive holistic care and practical assistance tailored to their unique circumstances. Through this collaborative approach, Livable is able to enhance the safety, wellbeing, and resilience of families, reinforcing our commitment to building stronger, more connected communities.

Honouring Our Dedicated Palliative Care Volunteers

Livable's Palliative Care volunteers were recognised for their outstanding service to the Clarence Valley, receiving Parliamentary Certificates from State Member for Clarence, Richie Williamson. Since the program began in June 2004, a team of trained volunteers has provided compassionate support to individuals, families, and carers facing life-limiting illnesses, offering comfort and care in patients' homes.

The current team of seven local volunteers includes Shirley Burke, Christine Fuller, and Stephanye Holden, who have each contributed 18 years of service; Colin Clark, Kerry Hughes, and Kathryn Lentfer, with 8 years each; and Neroli Noonan, who has dedicated 3 years. This recognition reflects their genuine commitment and the difference they make in the community.



Image: Reading time with students from Gillwinga Public School

A safe place to learn and explore

Jacaranda Preschool

Building Community Relationships

Throughout the year, Jacaranda Preschool has continued to strengthen its connections with Westlawn and Gummyaney preschools, fostering meaningful relationships that support children's learning, confidence, and sense of belonging. Through the exchange of letters, drawings, and ideas, children engaged in shared learning experiences that encourage communication, creativity, and cultural understanding.

The preschool also welcomed students from Gillwinga Public School, who spent time reading with the children. These interactions helped build familiarity with local schools and contributed to a supportive pathway as children prepare for their transition to primary education.

Supporting Health and Development Checks

Jacaranda Preschool was awarded the NSW Health and Development Participation Grant, providing valuable support to deliver essential health and vision checks onsite for children preparing to start school. This initiative ensures families have convenient access to early screening, helping identify any developmental or vision concerns before children transition into formal schooling.

Strengthening Practice Through Professional Development

This year, Jacaranda Preschool invested in targeted professional development to enhance educator capability and support high-quality practice. Training focused on child protection, the safe use of digital technology with children, and play schemas, to deepen the understanding of children's intrinsic play behaviours. These initiatives strengthened our team's ability to provide safe, informed, and child-centred learning experiences.

Engaging with our Community

Jacaranda Preschool continued to play an active role in the community throughout the year, strengthening connections and creating memorable experiences for children and families.

The preschool raised over \$1,000 through its annual Easter raffle, with all funds directed toward resources that enhance learning and play. Adding to the celebration, Jacaranda Preschool also won \$300 in vouchers through the Grafton Shoppingworld Wooden Easter Bunny Competition with their handmade Peter Rabbit, showcasing the children's and educators' creativity and teamwork.



Image: Sponsors of the Jacaranda Retrofest, 2024.

Connecting with our Community

Celebrating Aboriginal and Torres Strait Islander Children's Day

Livable was proud to partner with Gummyaney Aboriginal Preschool and Baryulgil Public School to celebrate Aboriginal and Torres Strait Islander Children's Day on 4 August. The event brought together more than 57 attendees, including children, staff, and parents, fostering connection and community while strengthening relationships between our organisation and the local community.

Togetherness Day in Baryulgil

On 9 August, Livable's Family Services Team proudly took part in Baryulgil Public School's Togetherness Day. Students from surrounding schools joined the event to immerse themselves in Aboriginal culture and history through storytelling, dance, and art.

Supporting Dementia Australia

In October, Livable hosted Cuppa Time events to support Dementia Australia in raising awareness about dementia and promoting understanding within our communities. Dementia Australia's Support Specialist spoke at our Grafton and Coffs Harbour events, and in Port Macquarie, Livable partnered with the Dementia Friendly Community group.

Across all locations, these events offered participants the opportunity to learn, connect, and share experiences, while highlighting practical steps for fostering understanding, empathy, and inclusion for people living with dementia.

Celebrating the Jacaranda Festival

Celebrating 90 years of Bloom, Livable and Jacaranda Preschool proudly took part in the Jacaranda Festival, one of our community's most recognised events.

Livable was pleased to sponsor Retrofest for the second year, host a stall at the Thursday Markets, and participate in the float procession alongside Jacaranda Preschool. The procession was a highlight, with many participants grateful for the opportunity to be involved—and some even describing it as the "best experience of their life."

Celebrating Our People



SNAPSHOT

- 150** Team members
- 15** Volunteers
- 5** Work experience students
- 1** Trainee

The dedication and passion of our skilled team are Livable's greatest strengths in achieving our vision and mission.



“

I really look forward to seeing my support worker each week and enjoy working with her to get my jobs done, and we have fun as well. She helps me with my cooking skills, doing a weekly meal plan and shopping list, and doing some life skills. She listens to my ideas and choices and helps me learn new skills or try something different with meals. I don't feel rushed with her, but we get all the jobs finished and still have time to plan new recipes and activities.

NDIS Participant, JD

Investing in Training and Compliance

Livable remains committed to ensuring our team is equipped with the knowledge, skills, and resources needed to deliver safe, high-quality, and compliant services. Throughout the year, we continued to strengthen our focus on workforce capability by providing ongoing training and professional development opportunities across all areas of the organisation.

Training programs covered a range of essential topics, including compliance with regulatory and legislative requirements, workplace health and safety, mindful team culture and person-centred best practice. These initiatives not only ensure we meet our obligations under the Family Services, NDIS and Aged Care Quality Standards but also support continuous

improvement and service excellence.

By investing in our people, Livable fosters a culture of accountability, professionalism, and learning - ensuring our workforce remains confident, capable, and aligned with the organisation's commitment to quality and compliance.

Celebrating the outstanding contributions of our team

Every day, our team goes above and beyond to support the individuals and communities we serve. Livable's peer-nominated recognition program celebrates team members who exemplify our core values of Compassion, Innovation, Integrity, and Excellence, acknowledging those who make an outstanding contribution to both our participants and the organisation.



Our 2024 Grand Champions were:

Compassion
Taya Pracy

Integrity
Zoe Warwick

Innovation
Larisa Johnson

Excellence
Carina Baker

Image: Livable team delivering winter warmers to our participants thanks to the generosity of the Clarence Valley Knitting Group.

Senior Management



Bianca Padbury **Chief Executive Officer**

Bianca is an accomplished executive with over 25 years of experience delivering community-focused services across complex and highly regulated sectors. She is passionate about driving meaningful change through inclusive, community-led initiatives, and is known for her ability to lead high-performing teams, build strategic partnerships, and foster continuous improvement.

Prior to joining Livable, Bianca held a senior leadership role at Snowy Monaro Regional Council, where she managed a diverse portfolio including NDIS, Aged Care Services, Youth Programs, and a suite of Community Facilities. Her strong expertise in governance, compliance, and operational efficiency has resulted in innovative solutions that enhance community outcomes.

Bianca holds a Master of Business Administration (Leadership) and a Bachelor of Applied Science (Disability Psychology). As CEO of Livable, she is committed to strengthening service delivery, fostering a culture of excellence, and empowering individuals and families to thrive.



Michelle Allen **General Manager Corporate Services** **A/General Manager Service Delivery (Family Services)**

With over a decade of experience in the non-government sector, Michelle has consistently demonstrated exceptional leadership, driving significant advancements in operational efficiency. Throughout this time, Michelle has played a key role in the development and implementation of innovative corporate services strategies, ensuring that teams are well-equipped to meet evolving sector needs and deliver sustainable outcomes.

Michelle's expertise is underscored by a commitment to fostering a culture of continuous improvement, where social impact and operational excellence go hand in hand. Bringing a unique blend of business acumen and a profound understanding of social welfare, Michelle has successfully streamlined processes and optimised resources to maximise the organisation's reach and impact.

Equipped with a Master of Business Administration (Managing and Leading People) and a Bachelor of Social Science in Social Welfare, Michelle is well-positioned to bridge the gap between business strategy and social outcomes.



Nicole De-Armen **General Manager Quality, Safety and Risk** **A/General Manager Service Delivery (Aged Care and NDIS)**

Nicole values the strengths and potential of every individual and is dedicated to helping people realise their goals through collaboration and genuine connection.

Nicole's professional journey with Livable commenced in 2014, initially as a Lifestyle Support Worker. Over the years, she has progressed through different roles, serving as a Daily Lives Coordinator, Home Care Packages Coordinator, and Support Coordinator Manager.



Fred McKew **General Manager ICT and Infrastructure**

Fred is passionate about IT and new developments. He thrives on improving systems that can be used by people effectively. Fred joined Livable in 2004. His career began as a programmer where he maintained a suite of software for businesses between Byron Bay and Taree. Fred has written various software programs for the entertainment and medical industries, trained people in IT related subjects and worked as a sole trader providing businesses with IT support. His qualifications include a Bachelor of Business degree, Certificate IV in Advanced Computer Programming and a Certificate III in Computer Software Support.



Kylie Murgatroyd **General Manager Marketing and Communications**

Kylie is driven by a passion for inclusion, culture, and community, with a strong commitment to making a positive difference in people's lives. She joined the Livable team in 2022, bringing over 25 years of experience in marketing and communications, including a decade dedicated to the not-for-profit sector.

Throughout her career, Kylie has held executive and managerial roles across a diverse range of industries, including health, tourism, local government, employment, and training. Before joining Livable, she spent four years in the United States working with a rural healthcare organisation in Colorado. Her professional journey also includes various leadership positions at Qantas Airways.

Kylie holds a Bachelor of Business degree and brings extensive experience in building strong relationships, delivering impactful initiatives, and supporting positive change for individuals and communities.

Board of Directors

Effective Governance and Leadership

Livable's Board of Directors volunteer their time to provide a wide range of skills, knowledge and expertise to our governance.

Our Board are responsible for our strategic direction, financial management and overall performance.

Through an effective governance structure that includes sub-committees, the Board ensures we continue to deliver quality services and positive customer outcomes to the diverse communities we serve.



Stephen Avery
Chair

Stephen was elected to Livable's Board as a Director in July 2020 and Chair in 2023. He was drawn to Livable's vision of being an inclusive community for all.

Stephen's professional journey is in public practice, making significant contributions in the business and accounting fields. His previous roles include serving as an Auditor specialising in the not-for-profit and club industries, and as the General Manager for Grafton Meals on Wheels. He is a certified Accountant and has attained a Bachelor of Business degree.

Stephen is deeply passionate about contributing to the local community. He actively participates on the New School of Arts Neighbourhood House Board and volunteers as a field officer with the Trenyar Rural Fire Brigade.



Mike Ryan
Vice Chair

Mike was elected to Livable's Board in February 2021. Wanting to give back to the local community, he was drawn to Livable's vision and growth potential.

Mike is passionate about organisational strategy and culture. He brings over 30 years of management consulting to high profile organisations across various industries in Australia and overseas. Specialising in organisational and people strategy, Mike has held various positions in these fields, including ten years as Head of Organisational Development for Rio Tinto. He studied Commerce and business at the University of NSW and AGSM and is a member of the Australian Institute of Company Directors (AICD).

Mike enjoys helping organisations create a clear strategic direction for sustainable growth. He also likes being involved in the community and is the volunteer Captain for the Repton Rural Fire Service.



Lynne Caldwell
Director

Lynne was elected to Livable's Board as a Director in 2020 and is passionate about the community services industry. With over 40 years of clinical experience in disability and aged care, Lynne brings extensive industry knowledge and a practical skill set to the Governance team.

Lynne's extensive experience in the community services industry within Australia and Canada includes managing respite care for people with a disability, home support services for people over 65 and integrating people with a disability into schools. More recently, Lynne teaches vocational educational courses at TAFE NSW in community services. Her qualifications include a Bachelor of Arts in Community Management, Certificate IV in Training and Assessment, Certificate IV in Disability, Certificate III in Individual Support Aged, Community and Certificate III in Individual Support Disability Skill Set.

Lynne enjoys being active and a part of the community. She is a volunteer individual support advocate who liaises with local disability services to identify and assess appropriate resources and supports. In addition, Lynne is a volunteer coordinator of the Ramornie Cenotaph RSL Club in South Grafton.

Board of Directors

Effective Governance and Leadership

Livable's Board of Directors volunteer their time to provide a wide range of skills, knowledge and expertise to our governance.



Joanna Sutherland Director

Jo was elected to the board of Livable in June 2023. She is an anaesthetist with over 30 years' clinical experience, who has previously served on the boards of the Local Health District and the North Coast Primary Health Network, and is a Fellow of the Australian Institute of Company Directors.

Jo has been involved in policy development and implementation locally, and at state and national levels. She has a longstanding interest in the relationship between health and social care and the social determinants of health, and an ongoing commitment to innovation and reform, and workforce development and support.

Jo's skills relate to governance, clinical and organisational risk, and workplace culture. Her qualifications include MB BS (Hons), Fellowship of the Australian and New Zealand College of Anaesthetists, Masters of Health Policy (special interest: health technology assessment) and Masters of Clinical Science by research. She is a conjoint academic (Associate Professor) with the UNSW Rural Clinical School.



Megan Lawrence Director

Megan was elected to the Livable board in June 2023 and is a keen advocate for marginalised and vulnerable people.

Megan has over 15 years of executive leadership experience in the social and health sectors and thrives on leading and supporting positive change in the community. From her community board experience and her role as a CEO, Megan has a deep understanding of the importance of effective governance in sustainable, flourishing organisations.

Megan holds a PhD in Organisational Sociology and a Bachelor of Medical Science.



Jayden Whaites Director

Jayden joined Livable's board as a Director in 2023, bringing a unique blend of legal, technology and public policy expertise to the role. He has a passion for housing and ensuring that everybody in the community has a suitable place to call home.

With a diverse background spanning government, industry associations, and corporate environments, Jayden has expertise in policy, stakeholder engagement, and development management. He has served as an Advisor across multiple areas of the NSW Government, and is currently working in the Property Development Industry, providing him with a nuanced understanding of policy, planning and project delivery.

Jayden is passionate about the Clarence Valley and is eager to actively contribute to the community's growth and wellbeing. He brings his skills and experience to support Livable's vision and with a focus on making a tangible difference in the lives of its residents.



Gary Walker Director

Gary assumed his role on the Livable Board in April 2024, motivated by a desire to contribute meaningfully to the regional community. He was attracted to Livable's ethos of compassion and innovation, recognising it as a platform for impactful change.

Bringing extensive experience as a health and safety professional, Gary is committed to offering strategic guidance and oversight to advance Livable's health and safety objectives. He advocates for a proactive approach to risk management, emphasising the prevention of both physical and psychological harm, while upholding principles of integrity and inclusivity.

Demonstrating a pursuit of excellence in all endeavours, Gary has pledged his dedication to the Board's mission, viewing it as an opportunity for both professional and personal growth within the organisation. With a career spanning over two decades and spanning various global contexts, he brings a diverse skill set coupled with contemporary and ethical leadership and management expertise.

Gary's commitment to continuous learning aligns seamlessly with Livable's values, as he remains dedicated to evolving alongside the organisation and supporting robust corporate governance and risk management practices.

Financial Snapshot

Despite a challenging economic and competitive landscape, Livable remained committed to delivering high-quality, person-centred services across all programs and locations.

In the 2024–25 financial year, Livable recorded an overall deficit of (\$106,135), with total revenue down 6.6 per cent compared to the previous year. While revenue declined, the organisation continued to prioritise service quality and the wellbeing of the participants and families we support.

Wages and superannuation remained our largest expense, reflecting the critical role our staff play in providing skilled, compassionate, and reliable services. Workers' compensation insurance was the second largest expense, driven by increased insurance rates and higher overall salary and wage costs.

\$16,942,601

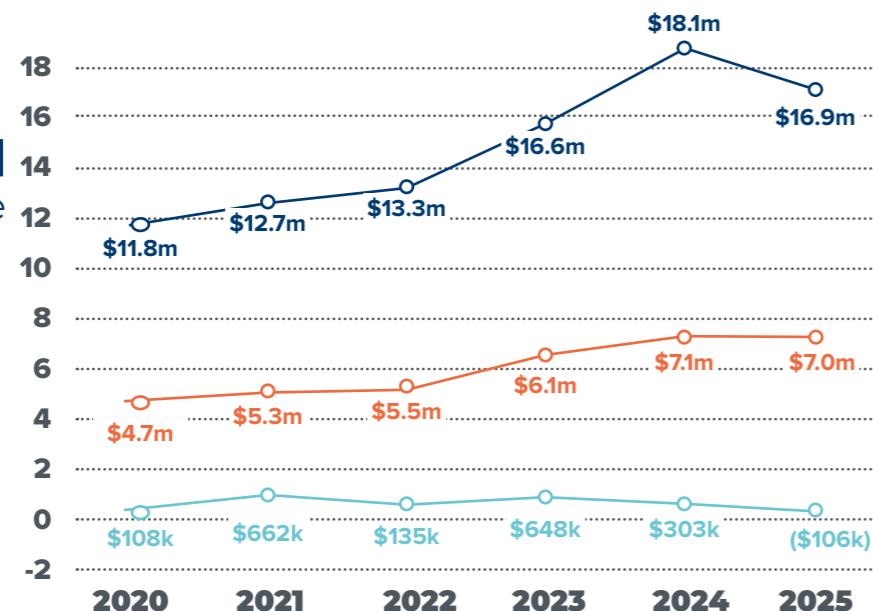
Total Revenue

\$7,058,865

Equity

(\$106,135)

Deficit



To view the full financial statements, visit acnc.gov.au

Image: Richie Williamson MP honours Palliative Care volunteers with Parliamentary Certificates





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