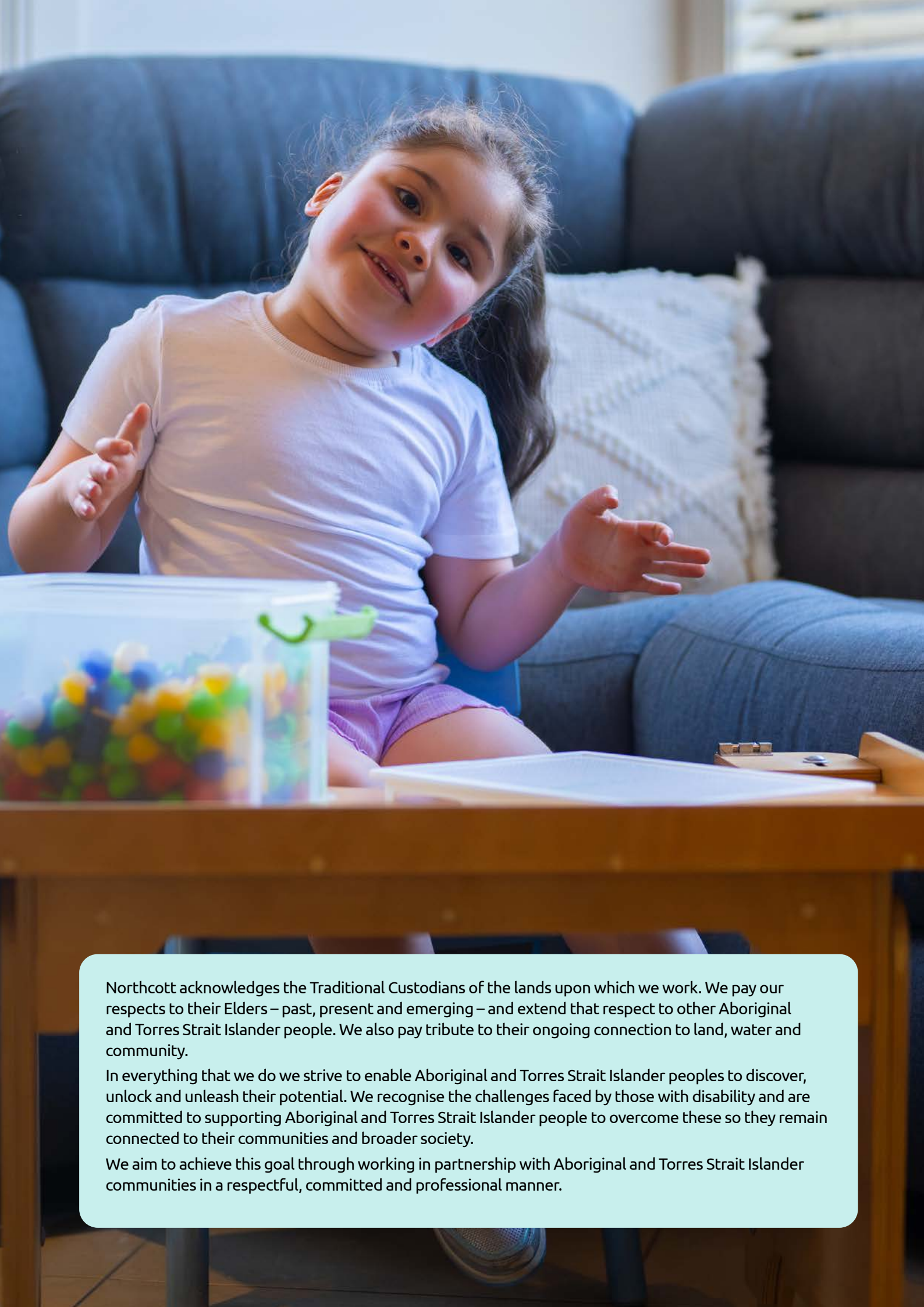


Annual Report

2023-24





Northcott acknowledges the Traditional Custodians of the lands upon which we work. We pay our respects to their Elders – past, present and emerging – and extend that respect to other Aboriginal and Torres Strait Islander people. We also pay tribute to their ongoing connection to land, water and community.

In everything that we do we strive to enable Aboriginal and Torres Strait Islander peoples to discover, unlock and unleash their potential. We recognise the challenges faced by those with disability and are committed to supporting Aboriginal and Torres Strait Islander people to overcome these so they remain connected to their communities and broader society.

We aim to achieve this goal through working in partnership with Aboriginal and Torres Strait Islander communities in a respectful, committed and professional manner.



Our purpose

Northcott is a not-for-profit disability service provider that works with customers to realise their potential.

We are striving to build an inclusive society where people can live the life they choose.

We support people with disability to reach their full potential by providing services and support to promote a genuinely inclusive society.



Our vision

We want to grow our services because customers choose us as their provider of choice.



Our values

We are a values-based organisation that fosters a workplace culture based on our core values of:

- **INNOVATIVE** – because we develop new ideas and solutions with creativity in anticipation of changing needs.
- **RESPECTFUL** – because we believe that everyone's voice is unique and that they have the right to be heard.
- **BRAVE** – because we have the courage to stand up for people with all abilities, even in the face of adversity.



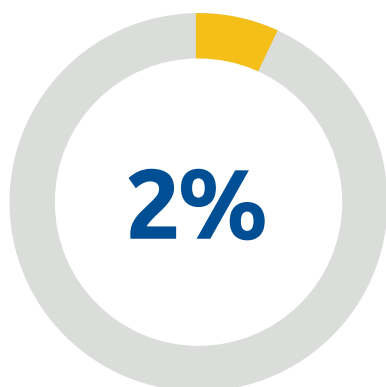
Our community in FY2023-24



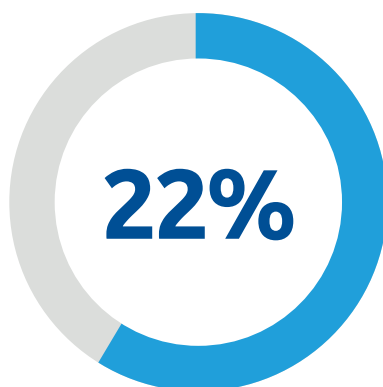
5,405

people with disability* provided with support and services by Northcott.

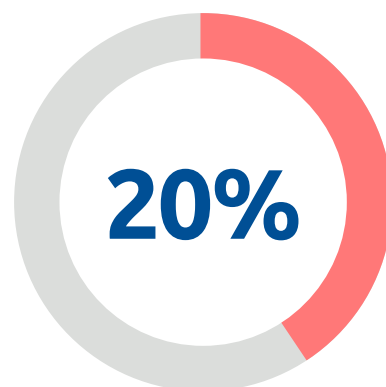
*Excluding children supported by Northcott's Early Childhood Services as a NDIS Partner in the Community



told us they are
Aboriginal or Torres
Strait Islander

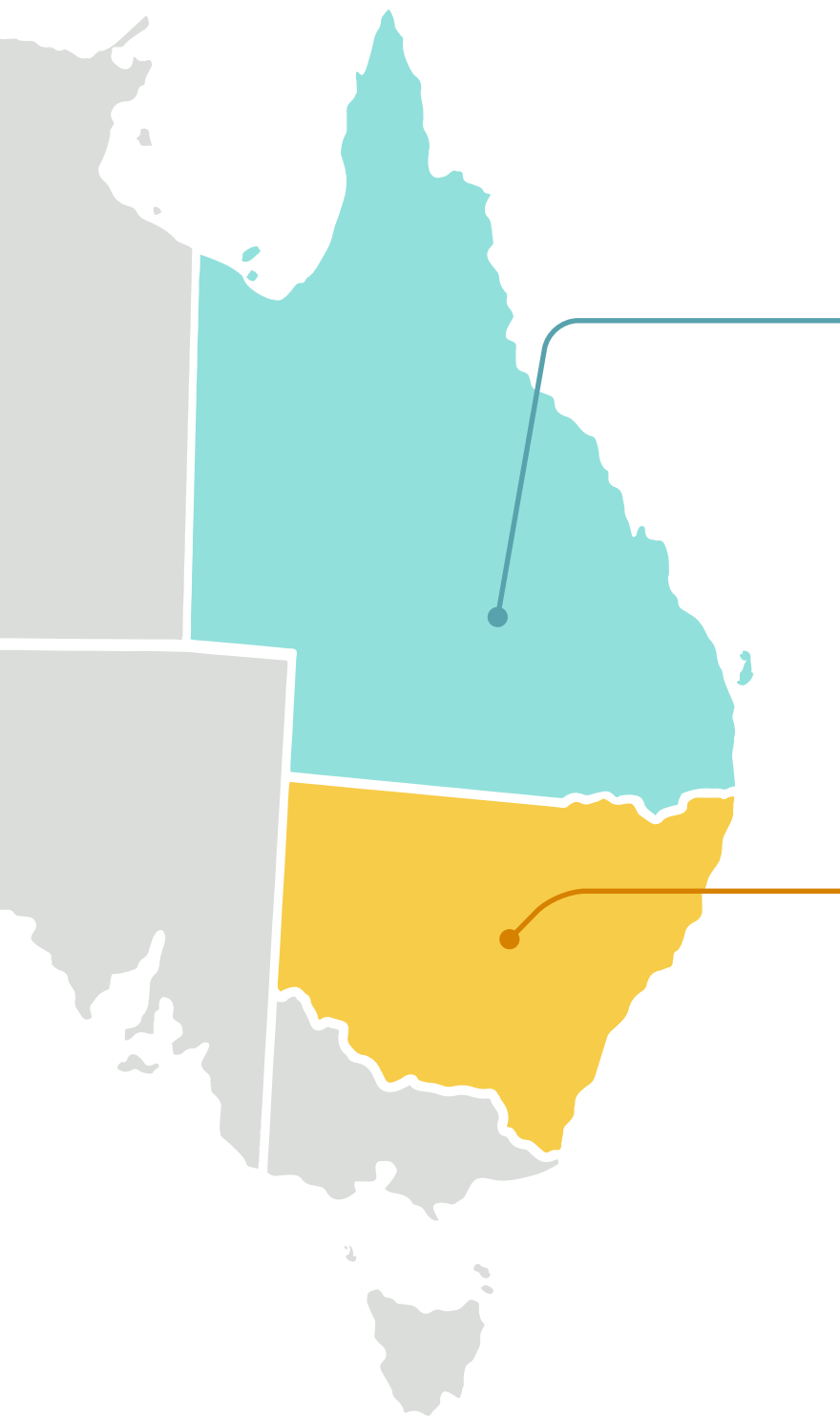


accessed more than
one Northcott service



used Northcott
for the first time





2,099

customers supported in QLD
through Northcott services

3,306

customers supported in
NSW and ACT through
Northcott services

20,458

children and families
supported by Northcott
Early Childhood Services

From the Chair and CEO

As we reflect on the 2024 financial year, Northcott's leadership team and staff have much to be proud of, despite a difficult operating environment. Amidst sector upheaval, our organisation has continued to deliver high quality services and supports to more than 5,000 children and adults with disability in New South Wales, Queensland and the Australian Capital Territory.

Our financial result for this year shows a significant operating loss, reflecting two key challenges faced by organisations delivering services under the National Disability Insurance Scheme (NDIS).

The first challenge is how we operate efficiently, and this is being addressed through considerable investment in new business systems and improved oversight of the staffing and resources we need to deliver flexible, high quality supports to our customers.

The bigger challenge stems from fundamental issues related to NDIS funding and pricing.

Significant attention has been given to the issue of the overall cost of the NDIS and rogue operators, but this has detracted from the main concerns of not-for-profit registered providers like Northcott. Whilst our costs of providing supports and meeting important regulatory and safeguarding standards have increased, the funding provided to participants for these supports has either remained static or decreased. The service areas where Northcott operates are dominated by longstanding not-for-profit registered providers who have been willing in the past to work through reviews and funding delays while continuing to ensure customers receive the essential services they need.





This goodwill has come at a significant cost for Northcott, as reflected in our financial result this year. In the interests of longer term viability, we are having to make hard decisions about our services and the nature and types of supports we provide.

We are actively working to secure more appropriate funding for NDIS services through our involvement with Ability First Australia. This includes providing the NDIS with information on the true cost of delivering services, particularly for individuals with complex needs and those who are most vulnerable. We are fortunate to have a community of supporters secured through our fundraising efforts, and an asset base built up over many years, allowing us to maintain operations in the medium term.

We are confident that the reforms outlined in the NDIS Review will go a long way to address the systemic pricing and funding issues within the sector and urge the Federal and State Governments to implement these with urgency. Once reforms are implemented, Northcott's longstanding emphasis on safeguarding, best practices and service quality means we are well-positioned to adapt quickly and continue fulfilling our purpose of building an inclusive society for all.

Supporting our customers

Delivering high quality services to support children, young people and adults with disability to realise their potential and live the life they choose is central to Northcott's purpose.

This year, we have grown our Community Services through the development of more tailored programs of support that meet the individual needs of customers. Our Work & Study service has had a positive impact for many young people aspiring to enter the workforce. By partnering with organisations such as Bunnings, David Jones, TAFE and Woolworths, we have created valuable training and work experience opportunities and enhanced awareness and understanding about inclusive employment practices.



In Queensland, our newest operational region, we are expanding our services to include community programs, like the rest of Northcott. We have needed to invest extensively in brand promotion to build awareness in what is a very competitive market.

Thanks to the generosity of community partners, we have offered customers a range of experiences and opportunities outside the scope of funded services. These include a learner driver course in Camden, art program and exhibition in Parramatta, and a modified sports and colour run activity day. We thank all our funders and supporters (listed on page 43) for making initiatives like these possible for our customers.

Early Childhood Services

As a NDIS Partner in the Community, our Early Childhood Services has continued to deliver outstanding results for the families and communities they support. This year the team has navigated operational changes while opening new offices in Chatswood, Maitland and Grafton. The rollout of a new computer platform by the NDIS led Northcott to restructure the service and introduce an Access and Planning team and Quality Assurance team to support coordinators to meet new performance standards and quality metrics set by the NDIA. We also created a First Nations Early Supports team to ensure Aboriginal and Torres Strait families get the support they need.

By aligning our Community Capacity Building projects with NDIA strategic objectives, this team made a meaningful impact in many communities where access to essential services and opportunities for inclusion were limited.

Looking ahead

We are excited to kick off FY2025 with a new vision to guide Northcott: to be an inclusive organisation, growing support and connection where everyone thrives.

Developed from valuable insights and feedback from staff, customers and families, this bold new strategic plan revolves around three core priorities: Do More, Be More and Reach More.





The plan reaffirms our commitment to Northcott's 95-year-old legacy of fostering an inclusive society for all. Further details on this new strategic direction will be released later in 2024.

Thank you

We would like to thank the Northcott Board for their contributions and strategic guidance over the past 12 months. To the Executive Leadership team, thank you for guiding your teams and driving the significant changes to our operating systems and platforms, whilst retaining a strong focus on delivering high quality customer support.

We extend our deepest gratitude to our workforce for their dedication to our customers. The past year has presented significant challenges for Northcott and the wider disability sector. The steadfast commitment of all our staff to deliver exceptional support has been instrumental in enabling customers to achieve their goals. Thank you for your continued hard work and resilience.

**Kirsten
Armstrong**
Chair, Northcott

**Liz
Forsyth**
CEO, Northcott

Our services and supports

Behaviour Support

Highly skilled NDIS Commission registered practitioners, supporting people with disability regarding behaviours of concern.



Northcott NDIS Early Childhood

Tailored support meeting the needs of children aged 0-9 with developmental delay or disability, delivered through our role as a NDIS Early Childhood Partner in the community.



Group Services

Services where customers with similar goals and interests come together in a group setting at a Northcott Centre or in the community. Includes Life Skills, Skills 4 Life, Recreation, Work & Study, Short Stays and more.



Housing and Supported Independent Living

More than 120 properties, including shared homes and individual villas, so people with disability can find a place to call home and get the support they need.



Individual Services

Services where a customer accesses one-on-one support in the community, at their home or at their workplace.



Sexuality and Relationship Education

Individual counselling and group education programs for people with disability who want to learn, explore and manage their relationships and sexuality.



Allied Health and Clinical Services

Fully accredited therapy specialists, including speech pathologists, occupational therapists, physiotherapists, social workers, dietitians and allied health assistants.



Orthotics and Custom Footwear

Our highly specialist orthotics team provides custom orthotic and footwear solutions to support the mobility needs of children and adults with disability.



A snapshot of highlights

27 grants

were won, positively
impacting over 985
individuals with disability
and 231 parents, carers
and educators

659

donors contributed

\$300,000

through appeals, major
gifts and regular giving

Our workplace profile



2,798

staff members



5 of 12

Board directors are female



39%

part-time



5 of 7

Executive leaders
are female



30%

male



92%

of our staff work in
support or therapy roles

Inclusion Fest

We held our first-ever “Inclusion Fest”, a week-long celebration of the different aspects of staff diversity across Northcott. On day one, we hosted a live watch party to launch our video “Celebrating Diversity: The Northcott Story.” In this video, staff members share how it feels to know their diversity – be that age, gender, disability or culture – is valued and welcomed at Northcott.



Scan the QR code
to watch the video



Our Early Childhood Services

5,649

first NDIS plans approved

5,573

NDIS plans reviewed

2,757

Aboriginal and Torres Strait
Islander children supported

1,891

children from a culturally
diverse background supported

Tamworth Ball

Jock was among the 34 people with disability and partners who took part in our “This is Me” Spring Ball hosted by Northcott Tamworth. Over 240 people attended to celebrate the participants.

“

“It’s awesome! I am enjoying it thoroughly. I haven’t participated in a ball before. I am wearing a suit, I loved walking in with a cheering audience, the DJ and the music.”

Jock, Northcott customer



Future Ready Program

We provide our staff with access to a range of quality learning interventions so they can upskill and continue their professional development journey.

In April we launched the Future Ready Program for our next generation of leaders. This structured, eight-month program aims to equip staff with the skills and knowledge needed to advance their careers within Northcott. There are 32 aspiring service coordinators and future service managers in the first cohort of participants. One activity for the participants was a face-to-face gathering with cultural immersion specialist Maria Williams, a Wiradjuri Elder, to learn more about respecting the cultural values of Aboriginal and Torres Strait Islander peoples.

Ready, Set, Run!

Through a grant from Camden Council, we ran an inclusive colour run and sports day event in Camden. Customers from our services and others with disability in the local area joined in outdoor activities, games and accessible sports, including wheelchair rugby league. It was a great opportunity for customers and the wider community to come together, have fun and celebrate diversity and inclusion. It was also a chance for others to learn more about Northcott.

Our carnivals for kids with disability

In September 2023, 150 students with disability from primary and high schools across Sydney enjoyed our Athletics Carnival with adapted track and field events, a 'Therapy Zone' and other non-competitive activities including soccer, parachute game, bean bag toss and hula hooping. We thank fundraising supporters and volunteers from Baresque Group, WEM Civil, CommBank, TAFE NSW, Reach for Training, First Base Training and NSW Council for Pacific Communities for making this day possible!

In March 2024, kids with disability made a splash at our modified swimming carnival, participating in races supported by volunteers and therapists. This day of fun and inclusion was made possible thanks to a 2023 CommBank Staff Foundation Community Grant and our Giving Day Heroes, Terry Shields Toyota, Skipper-Jacobs Charitable Trust, Baresque Group, The Kraftsmen Property Group, Parramatta Leagues Club and the many other supporters who got behind Neon November.



Watch the fun at the
Athletics carnival!

Business continuity planning

Recent events, including COVID-19, bushfires, floods and cyber-attacks, have highlighted the need for Northcott to be fully prepared. We have formed a working group to ensure Northcott has measures in place if a major disruption or outage occurs. Staff from across the organisation participated in simulated emergency situations to upskill and test potential solutions. Through this we have developed a Business Continuity Plan and action plan to ensure staff can support customers and each other during a major event.

Complex support and customer risk

29 referrals closed

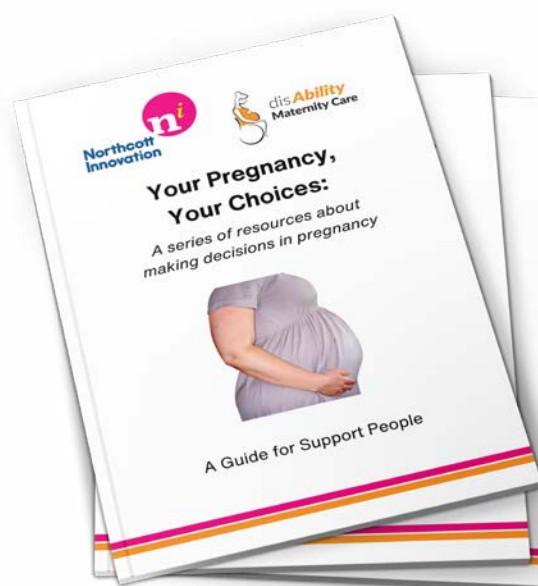
Northcott strives to support our customers' right to make their own choices, even if those choices involve risks that may go against the advice of allied health professionals.

This year, through our Quality of Life Panels, we helped 18 customers make informed decisions to pursue options different from what allied health professionals recommended. We worked with them to create plans that ensured their choices were supported as safely as possible.

Additionally, our End of Life Panel accepted 11 Advanced Care Plans or Advanced Care Directives outlining instructions to receive or not receive certain life-saving measures. In considering these choices, we worked closely with the customer, their family, guardians, allied health professionals and service coordinators.

Workforce support framework

Our Quality and Risk team participated in a project with Ability First Australia to identify key success factors in providing complex care support and managing associated risks. This project, which involves eight other service providers, aims to develop evidence-based guidelines to assist service providers in planning their support services and negotiating with the National Disability Insurance Agency (NDIA) for adequate resources and funding to build a more capable workforce. A draft report has been created, advocating for the NDIA to improve funding outcomes for the most complex NDIS participants.



Pregnancy resources from Northcott Innovation

Our subsidiary, Northcott Innovation (NI) partnered with DisAbility Maternity Care and women with intellectual disability to co-create five resources to support decision-making during pregnancy. Across three phases of workshops held in Parramatta and Port Macquarie, NI consulted with women with intellectual disability who were pregnant or who had had a baby to decide what topics and themes would be most useful to cover in the resources. Participants also provided feedback on the content of each resource and gave their final approval before publication.

The project was funded by a grant from the Council for Intellectual Disability, as part of a larger project about supported decision-making called My Rights Matter.



Scan the QR code to
access the resources

Risk management reimaged

This year we redesigned Northcott's Risk Management System, Noggin, to give our staff an accessible, user-friendly portal for reporting incidents, hazards, complaints and grievances. The "New Noggin" is a guided tool for recognising and responding to risk, and continuous improvement. It has resulted in faster and more effective change to improve customer and workforce safety.



Mardi Gras mayhem!

Northcott customer Travis joined 80 allies from Northcott, Afford and Cerebral Palsy Alliance at the 2024 Mardi Gras parade to celebrate LGBTQIA+ diversity.



“I felt so much pride, not just in myself, but in everybody that was involved, because together we got to showcase an inclusive world where people with disability, whether they are a part of the LGBTQIA+ community or not, are a part of.”

Travis,
Northcott 2024 Mardi Gras Ambassador

Dapto Disability Hub

At the time of going to print, Northcott Wollongong staff and customers were beginning to settle into our new Disability Community Hub in Dapto. This purpose-built, accessible centre brings Northcott’s Illawarra workforce and services under the one roof.



Restrictive Practice Authorisation

Northcott is committed to reducing and eliminating restrictive practice use with our customers. In FY2024, we convened 37 Restrictive Practice Authorisation (RPA) panels to review 435 restrictive practices for 138 Northcott customers.

Our team worked closely with guardians, customers, service coordinators and behaviour support practitioners to validate the use of any recommended restrictive practices. As a result, Northcott now has 120 people with a total of 314 restrictive practices in use, which means that 121 restrictive practices have been eliminated or met exemption criteria.

A Good Life

Northcott Innovation (NI), with the UTS School of Design and Parrallel Lines, created 'A Good Life', a web-based tool for visualising the lives of people with complex support needs and creating opportunities to enhance their quality of life. Designed for support staff or unpaid carers and people with disability, the tool analyses the activities that make up a person's life, showing the time spent on each activity as well as the associated enjoyment, risk, cost or complexity.

Northcott frontline workers have begun to use the tool with Housing customers to better understand the implications of support choices in terms of the richness of the customers' lives. The tool helps staff to enable support for more activities the customers enjoy and less of those they don't.

A Good Life has been two years in the making. NI is very excited to see it reach this stage and is seeking more funding to further develop it for broader use in the disability and aged care sectors.

Learn to drive support

In partnership with The Disability Trust and with funding from Camden Council, we supported 19 Northcott customers to learn about driving in preparation for taking the Learner Driver's theory test. Recognising that a group setting can sometimes be a more effective learning environment, participants came together for 10 weekly sessions led by a support worker.

"I had tried to study the road code by myself before joining this group by reading the study book over and over. But I struggled to remember all the content. Coming to these lessons and then filling out the worksheets that are given at the end has been so helpful for my memory," said one participant.



nest

NI's housing matching website for people with disability looking for a home is continuing to grow!

9,000+

site visits each month

8,670

properties listed

10,743

user profiles created

1,916

housing providers registered

22 per day

applications

Early Childhood First Nations Team

To better support our work with Aboriginal children, families and communities, we recruited four First Nations staff to our Early Childhood team. The team has formed strong partnerships in several remote communities in the New England region, northern NSW and Kempsey area, as well as in Western Sydney, and are supporting First Nations families to access support they previously weren't able to.



Love Rights

We are excited about our 'Love Rights' project, which is addressing the gap in resources and support to prevent sexual violence against people with disability. Funded by the NSW Department of Communities and Justice, Northcott will create peer-informed and accessible resources for people with disability and develop an evidence-based training program for disability support workers around how to prevent sexual violence and practical support. A community survey conducted early in 2024 has helped us to identify gaps in resources.



Customer Art Show

The artistic talents of our customers from Parramatta were on show in December at their very own art exhibition. Supported by a grant from Parramatta Leagues Club, staff and customers worked together to create the show. Through meetings, together they purchased art materials, booked the venue, and created each art project. These experiences allowed our customers to gain valuable life skills like planning and how to work together in a team. They also broadened their skills and grew in confidence and independence!



Peaches and Cream

Our Sexuality and Relationship Education team was thrilled to collaborate with inclusive film company Bus Stop Films in the production of Peaches and Cream. The film explores consent, sexting and safe online dating through the eyes of a couple with intellectual disability. As an educator on the film, Northcott counsellor Patrick Hukins delivered workshops, informed the script and created an educational resource to sit alongside the film. We were grateful to receive grants from the Profield Foundation and auDA Foundation to make this project possible!



Complex Health Coordination Clinic

This year we set up the Northcott Complex Health Coordination Clinic, a dedicated medical and health consultant service for Northcott customers with emerging healthcare needs. People with disability often face unique and complex health challenges. While many of these needs can be addressed by a customer's GP, specialist expertise is sometimes required. This clinic brings together a consultant physician, specialist geriatrician, the customer's regular GP and Northcott's Clinical Governance Team who work together to improve the overall health and wellbeing of a customer.

Health and Functional Decline Tool

Working with Northcott Innovation (NI) and Western Sydney University's School of Nursing, Northcott piloted a new health tool with our Supported Independent Living service. The Health and Functional Decline Tool tracks a customer's health data over time, identifying changes in weight, sleep patterns, mobility, behaviour, hospital presentations, medication usage, new diagnoses and swallowing issues. Our Healthcare and Clinical Governance teams use the tool to provide expert health navigation and support where patterns of change have been detected. Customers showing signs of health decline are linked to our Complex Health Coordination Clinic.



\$88,000+

raised in our Giving Day in November 2023

These funds went towards initiatives including our swimming carnival, new Dapto centre, Complex Health Coordination Clinic and an emergency fund supporting people with disability and their families in crisis.



Tertiary scholarships

Each year, Northcott and our subsidiary The SpineCare Foundation are delighted to support students with disability to participate in tertiary education through six generous scholarship opportunities made possible through the enduring commitment of several Trusts and Foundations. Students receive financial assistance to help cover the cost of study expenses including transport, computer equipment, library and internet charges, on-campus accommodation, personal care, scribes and tutors.

30

students with disability received funding assistance in FY2024

Building capacity and inclusion in Woodenbong

In the regional town of Woodenbong and nearby Muli Muli Aboriginal community, a cultural inclusion project led by Northcott's Early Childhood Community Capacity Building team is helping families get the support and services they desperately need.



*Dylan Wilson,
First Nations Early
Childhood Coordinator*



Woodenbong is in the far north of New South Wales near the Queensland border and 150km from the coast. Approximately half its population of 390 people identify as Aboriginal and there are around 60 children in the 0-14 years age group. Isolation, health issues and lack of transportation are some of challenging factors for people who live in the area.

Following COVID, essential services in the community ceased, with staff at Woodenbong Central School and Preschool struggling to support families in need of therapists, health services, NDIS funding and more.

Northcott's Early Childhood Community Capability Building Facilitator, Saira-Jane Booler began working with the Woodenbong community in early 2023.

"While services have been intermittent for the past 20 years, issues escalated after COVID. Prior to this, regular therapists were visiting, an Aboriginal Health Corporation was running out of Muli Muli and the preschool had funding for an occasional speech therapist. But all this disappeared after COVID," Saira explains.





After attending several Service NSW meetings in Muli Muli to try to meet families and other services, Saira realised she needed to connect directly in Woodenbong to be effective.

"I decided to approach the Woodenbong Central School and Preschool. It took three emails and an invitation for the principal and director to join both Dylan, our First Nations Early Childhood Coordinator, and I for lunch before they would engage, but it worked," she says.

Dylan and Saira travelled to Woodenbong together for a meeting, kicking off a year-long collaboration to overcome barriers and build the capacity of the school and preschool to know where to go for support in the future.

Positive outcomes

The first and most significant achievement was establishing a fortnightly online networking meeting with the school, preschool, First Peoples Disability Advocate, Social Futures, Dylan and Saira. Very quickly these meetings grew, with more stakeholders attending and valuable connections made. The catch-ups fostered open communication, problem-solving and, importantly, the re-establishment of services in the community. From these meetings, many positive outcomes have been achieved, some of which are detailed below.

Introducing Dylan to Woodenbong Central School was hugely valuable. In his role as First Nations Early Childhood Coordinator, Dylan has been able to connect with Aboriginal families in a culturally sensitive way, supporting many to begin accessing services or applying for NDIS funding.

Saira also successfully lobbied the Northern NSW Local Health District and Member for Lismore, The Hon. Janelle Saffin MP to have a mobile dental van visit Woodenbong Central School to conduct free



Saira-Jane Booter, Northcott Early Childhood Community Capability Building Facilitator

dental checks and minor work. The mobile unit, which had previously bypassed the town, spent time at Woodenbong in June/July 2024.

Another important connection was to link Woodenbong Central School and preschool with Brighter Beginnings, a NSW Health program providing health and development checks for 4-year-olds. With no preschool screening previously available, making this program available in Woodenbong is a win for local families and early educators.

The coming year

While several services have been re-established in Woodenbong, Saira's networking meeting will continue in FY2025 to further strength connections and support Woodenbong Central School and Preschool. Additionally, Dylan will continue to support First Nations families to access services and the NDIS. The project has not only revitalised services in Woodenbong, but also empowered the community and local providers to better support families and children.

Cooking up confidence

Over many years of receiving support from Northcott, Jay has grown in confidence, skills and independence. He's also gained friends and a sense of belonging.

Today, Jay is all set for Life Skills at Northcott's Gold Coast centre, where he'll be making sausage rolls. Jay knows everyone in the group and is busy checking his phone to see if they are all coming.

Today's session is about finding a sausage roll recipe and planning the shopping, cooking and clean-up. The group will go to Coles to buy their ingredients before working through the recipe to make and enjoy their creations.

Therapy support

"We started coming here when we moved from Sydney and after Jay had been diagnosed with Achondroplasia. We were referred to Northcott (known as Montrose in Queensland at the time) as Jay needed occupational therapy and speech therapy. He also did hydrotherapy with the physio," Jay's mum Evangelina explains.

"Jay really liked it and I'm a really loyal person so we just kept coming. Jay is comfortable here and the therapists are so good with him."

Northcott's Gold Coast team

supported Jay's transition into Prep, and provided support at school and in the home. While these supports have changed and developed over the years, they have continually focused on supporting Jay to get the most out of life and the opportunities he is keen to pursue.

"Coming to Northcott has helped in many, many ways. We've been coming so long that they really know us, and how hard it can be for us. It's only me and Jay but we're doing really well," says Evangelina.

Growing independence

Jay's recent goals have been to build his independence and develop skills to do things by himself. He recently turned 18 and having some autonomy and choice are important to him. To assist him to be more self-sufficient, he's completed travel training with his occupational therapist. This involved some practice runs on the train, discussing what to do if something unexpected happens and how to ask for help if he needs it.



"Coming to Northcott has helped in many, many ways. We've been coming so long that they really know us."

Evangelina
Jay's mother





Now Evangelina can confidently drop him at the train station, and Jay can make his way to places like the cinema or appointments. "I do still worry a bit and I like to chat to him on the phone as he is travelling but it's great to be able to drive him to the train station and see him make his own way to places," says Evangelina. "Yeah, I like that," says Jay when we discuss the added independence that catching the train allows.



Communicating confidently

A key goal for Jay has been building his ability to interact with others using social and communication skills. Speech and occupational therapy sessions have focused on improving his language skills and boosting his confidence in talking to others.

Jay attended the first pilot of the Skills 4 Life program in Queensland. This was his first social program, and it significantly enhanced his ability to interact with others. He made valuable friendships, learned new skills and gained the confidence to access community facilities. This experience complemented the goals set by his therapy team, allowing him to apply them in real-life situations.

Jay is a huge NRL fan and loves chatting about the current ladder and the performance of his beloved Panthers. He's also using his communication skills to express his opinions. In the Life Skills group tonight, that includes insisting his sausage roll will have some bacon too!



Jay with his mum, Evangelina

From ambition to employment

Nicole came to Northcott as a shy, nervous 19-year-old. She wasn't sure where to start or how to find a job, but she knew she needed guidance. With Northcott's support, Nicole achieved her goal of employment, gaining confidence and so much more along the way.

In 2020, Nicole joined Northcott's Work & Study service in Casula. She wanted to learn how to apply for jobs, be successful at interviews and develop skills that would make her stand out to employers.

Through Northcott's group sessions, Nicole learned valuable skills, especially in applying for jobs and customer service, gaining confidence to apply for work.

Unfortunately, however, securing a job was tough. Despite feeling discouraged Nicole stayed motivated, thanks to the support she received from her Northcott

support workers. Every success, from completing her Certificate III in Beauty Services at TAFE to completing work experience at Bunnings, added to Nicole's growing confidence.

For Nicole, one of the biggest hurdles to overcome was the thought of applying for jobs and handing in her resume in person. Although she had applied for many roles online, she didn't have the courage to deliver her resume face-to-face. With the encouragement of her support



“

“Northcott is the best place you can go to get help. They'll support you in finding a job and gaining the experience you need.”

Nicole

worker, Alexis Greenwood, Nicole gained the confidence to do just that at ABCOE, a grocery store in the same shopping precinct as the Northcott centre. When she got the call for an interview with ABCOE, Nicole couldn't believe her luck. All the practice sessions with Alexis had paid off, giving her the confidence she needed to succeed in the interview.

Tailored support

After Nicole started working at ABCOE she soon realised handling money was a source of anxiety. She just couldn't seem to get the hang of counting money and working out change. To ensure she could properly fulfil her work duties, Nicole

asked Northcott for one-to-one support to improve her money handling skills. Through tailored support, practical exercises and patience, Nicole started to master it. She practiced with a mock cash register and used money-handling programs that helped build her confidence.

The right support and encouragement

Now, at 22, Nicole is a different person. She is happily employed at ABCOE, confidently serving customers at the register, stocking shelves, handling inventory, and even balancing the till at the end of the day. Nicole reflects on how far she's come, remembering the shy girl who first came to Northcott. She's proud of her achievements, especially her ability to handle money - a skill that once felt out of reach.

"I could do that with my eyes closed now," she says.

Nicole's support worker Alexis is delighted with Nicole's success and new-found confidence. "You can see that she's incredibly sure of herself, she knows what she's doing," they say.

Nicole's success shows what can happen when someone is given the right support and encouragement. "Northcott is the best place you can go to get help. They'll support you in finding a job and gaining the experience you need. They'll help you become the person you want to be."



Watch a video
about Nicole!



Supporting a life-changing goal



Check out
Blake at home in
this video!

Like most young people, Blake was nervous about leaving his family home, but he wanted to be more independent. Moving into a Northcott supported disability home has given him more independence than he ever imagined.

Blake started accessing Northcott services around eight years ago, looking for support to gain skills to find a job and build his confidence. He also accessed Northcott's Recreation Service and was supported to do more in his local community. Later, Blake became more involved in Northcott's activities, volunteering in the Wollongong office and representing other people with disability on our Customer Advisory Group for the new Dapto Disability Community Hub. This year Blake also started producing his own podcast about living with cerebral palsy.

A huge life change

When Blake moved into Northcott's Supported Independent Living (SIL) house in Kembla Grange, near Wollongong in 2022, he was eager to become more independent. After 26 years of his parents looking after him, taking him to appointments and helping him make decisions, he felt ready to be responsible for himself.

"Living here has completely changed my life," he says. "My independence has grown a lot. I now have choice and control and when I want things done, I don't have to rely on my parents or make sure they're available to take me places. This is a fantastic feeling."

Blake now makes all his own appointments and asks his support staff if the house van is available to take him wherever he needs to go.

"I can now decide when I want things done," he explains. "I have great housemates and it feels like I have a community here who I can trust. I think I have achieved my goal of being more independent."

“

"It's a fun and supportive environment and I enjoy the camaraderie between me and my support workers."

Blake

Support at home

Blake's house is purpose-built for wheelchairs, with an open plan layout and large rooms. There are also features like accessible cupboards and large bathrooms which enable Blake to do more around the house by himself.

"I've got a bathroom bigger than most people's bedrooms," Blake jokes. "And the kitchen is very accessible. I can open every drawer, which increases my independence further."

To ensure Blake and his housemates are safe, Northcott provides 24/7 care in the house. A team of support staff are always around.

"Three people come on of a morning, three people of an afternoon, and then it's two staff to three customers on night shift, in case I need anything while I'm sleeping," Blake explains.

"The staff support me with personal care, meal preparation and taking me to appointments or wherever I need to go. It's a fun and supportive environment and I enjoy the camaraderie between me and my support workers."

A fun and friendly atmosphere

For Blake, one of the most enjoyable aspects of his new living arrangement is the fun atmosphere. Blake and his housemates enjoy spending time together and the house has regular parties and celebrations.

"A personal favourite for me and my staff are our monthly Friday night dinners. I organise this with our families and my housemates at our local club. It's a great way to get everybody together and we always have plenty of fun," Blake says.

When asked what advice he would give other young people with disability who may be considering moving into a SIL house, Blake doesn't hesitate with his response.

"I was uncertain at first. There will be ups and downs, but... just go for it. You could end up in the same situation as me, living independently and having heaps of fun parties!

"Living here is fantastic. It's always a great vibe. Everybody gets along well and there's never a dull moment."



A whole new world for Ben



Learn more about Ben's story!

Our Housing customer Ben is discovering a new world beyond his bedroom, thanks to the right funding, supports and a dedicated Northcott team around him.

Ben lives in a Northcott disability home in south-west Sydney. He uses a mix of vocalisations, gestures, Key Word Sign and single words to communicate. Until recently, Ben was very withdrawn. He didn't participate in many activities and rarely left his bedroom. He displayed complex, sometimes aggressive behaviours which made interacting with others challenging. When Northcott Service Coordinator, Donna Murphy, started managing Ben's house in 2022, she saw an opportunity to improve the situation for Ben and his four housemates.

"Initially Ben was segregated from his housemates because of his behaviours of concern. He didn't have suitable funding, which meant it was difficult to provide adequate staffing to support him to go into the community safely. Overall, there wasn't a lot of quality to his life," Donna says.

The right support

Northcott worked hard to get Ben the funding he needed for more behaviour support and therapy services as well as one-to-one support to allow him to enjoy an improved quality of life.

"It took us quite a while to get the correct funding for Ben, but now he has what he needs. This means he can access more behaviour support, speech therapy and occupational therapy. Ben also now has two-to-one support four days a week and one-to-one support three days a week."

Donna and Ben's support staff have been working with Northcott Behaviour Support Practitioners, Kerry Kubecka and Suzie Purcell, to build trust with Ben and introduce strategies to give him the confidence to be around others.

"Since February 2024, Ben has been coming out of his room. He now has more choice and control including different choices of activities. He likes colouring in and painting, and being taken out on a three-wheeler motorbike," Donna says.

"Ben is a lot happier and appears more approachable and calmer around others. More than anything, I feel his quality of life has improved."



Kerry and Donna

“

“Ben is a lot happier and appears more approachable and calmer around others.”

Donna Murphy
Northcott Service Coordinator,

Working together

Behaviour Support Practitioner Kerry is proud of how all the staff in Ben's house have worked together.

"All the customers now have sufficient funding to allow Suzie and I to continue to support them. Behaviour Support Plans and strategies are in place for all customers.

"We've worked with Donna and her team to build skills and knowledge in understanding the function behind Ben's behaviours of concern. Strategies have been developed to help Ben be able to make choices about what he wants to do," Kerry explains.

"Staff now understand Ben's personality and can see the person behind the behaviours. With the use of visuals, Ben now has a communication platform where he can request items and activities, and he is able to understand his predictable routine. This is reducing his levels of anxiety, distress and frustration – and ultimately, his behaviours of concern."

Kerry describes Ben as one the most complex yet rewarding customers she and Suzie have worked with.

"It's been incredibly rewarding to see Ben find a way to communicate other than through his behaviours. Our work with Ben is evolving but it's a very good example of how a customer benefits from having a multidisciplinary team working together towards shared goals.

"There have been many tricky days but we're definitely on the way to giving Ben a voice, choices and improved quality of life. Ben's therapeutic supports are focused on stabilising him and building staff knowledge to support him, so he can continue to experience meaningful engagement."

"There have been many tricky days but we're definitely on the way to giving Ben a voice, choices and improved quality of life."

Kerry Kubecka, Behaviour Support Practitioner



A new outlook on life

Individual support from Northcott is helping Samantha regain her confidence and get out in her new community after a life-changing accident.

Four years ago, Samantha was working as an Executive Assistant and living a busy, independent life in Sydney. Then she had a devastating accident, impacting her mobility, balance and capacity to look after herself and live the independent lifestyle she enjoyed so much. Around the same time, Samantha was also diagnosed with bi-polar disorder.

Unable to cope on her own, Samantha moved to Coffs Harbour on the NSW mid north coast to live with her elderly parents. Shortly after, she was approved for NDIS funding so she could access services to help her regain her independence and increase her social and community participation.

Finding the right service

Samantha started accessing Northcott's Life Skills service in Coffs Harbour around three years ago, joining the group a couple of days of week. While she appreciated the support from the team, the service wasn't the right fit for her.

"It wasn't stimulating enough for me. I decided it wasn't working so I moved to Individual Supports," she explains.



“

“Having a support worker is a good way to get out of your shell and share your life.”

Samantha

Samantha was matched with our support worker, Kerrie Simpson, who supports her twice a week with whatever she needs.

"I live with my mum and dad and none of us are really up to walking around the supermarket independently so Kerrie supports with that. Then she assists me with dinner preparation and later we go to exercise physiology," Samantha says.

"On Thursday, we have brunch, run errands, such as going to the bank and the post office, and then we do aqua aerobics."

One of Samantha's main goals has been to get out more and increase her social circle.

She says Kerrie's positive nature has been encouraging for her, helping to give her confidence to reach out to new people she meets and organise social activities.

"Kerrie is just so positive. Nothing is too much trouble and she's always supportive. When I said I wanted to organise a birthday get together, Kerrie was really supportive. That made me go ahead and do it," Samantha says.

Tailored support after a life-altering event

When Samantha started at Northcott she was adjusting to some huge life changes. The team at Northcott Coffs Harbour remembers Samantha keeping to herself and being quite reserved. She had lost some of her confidence and wasn't as independent as she once was.

One-on-one support from Northcott has helped Samantha to grow in self-confidence and build a new life in Coffs Harbour. Through the physical activities she's doing with Kerrie, Samantha's mobility is improving and she's now more stable on her feet.

Participating in volunteering work, and then securing part-time employment around 18 months ago has also boosted her confidence.

"Samantha is a lot more confident now and she is walking a lot more. We go to the jetty and the physio. She's totally changed her attitude on life," says Kerrie, Samantha's support worker.

If funding is available, Samantha recommends people consider accessing individual support.

"When you are with your support worker, you don't need to worry about stuff for the day. And they are good company. That's so important because when you have a disability you can be isolated," Samantha says.

"Having a support worker is a good way to get out of your shell and share your life."



One-on-one support from Northcott has helped Samantha to grow in self-confidence and build a new life in Coffs Harbour.



Samantha with Kerrie, Northcott Support Worker

Supporting relationships and intimacy for all

A decade after Northcott's first Feel the Vibe expo, the popular sexuality and disability event made its way to the Illawarra in 2023.

Northcott believes that people with disability have the right to achieve their goals, whatever they may be. We are committed to supporting them do this, including goals focused on achieving sexual fulfilment.

A brief history

Access to education and resources about sex and relationships is a significant barrier for many people with disability, often limiting their opportunity to enjoy fulfilling and healthy intimacy.

"Up to 50% of people with a physical disability don't take part in mainstream sex education in school," explains Amanda Damian, Northcott's Clinical Lead Counsellor, from our Sexuality and Relationship Education service.

"This lack of access is just the beginning of the inequities faced by people with disability when it comes to learning about sexuality and healthy relationships."

To address these gaps, Northcott created Feel the Vibe to provide crucial information and a safe space for open discussions on issues around sexuality and relationships.

The first Feel the Vibe expo was held in 2014 to give our customers and other people with disability greater choices and opportunities to learn about and explore their sexuality and relationships. The expo lifted the taboo on disability and sexuality, fostering open dialogue on a wide range of topics. It also focused holistically on the needs of people with disability.

In that year, Feel the Vibe won two awards in the Disability Innovation Awards, and was named a finalist in the National Disability Awards.

With Northcott customers continuing to call for more support in this area, Northcott has continued to deliver Feel the Vibe regularly, adapting to challenges such as COVID-19 restrictions.

Feel the Vibe returns

In November 2023, Feel the Vibe returned as an in-person event, bigger than ever. Held in Kembla Grange, the expo attracted over 200 attendees, including people with disability, support workers and health professionals. The event featured adult product stalls, speakers, interactive displays and entertainment.

For Northcott customer Ben, who travelled from Coffs Harbour with his support worker, the event was the chance to learn some new skills to support him to achieve his relationship goals.



"Up to 50% of people with a physical disability don't take part in mainstream sex education in school."

Amanda Damian
Northcott's Clinical Lead Counsellor



**In November 2023,
Feel the Vibe
returned to as an
in-person event,
bigger than ever.**

"I've come to Feel the Vibe because I really want a boyfriend and to learn how to be in a relationship. At one of the stalls, someone showed me how to put a condom on a banana. I've never had anyone show me how to use a condom before," Ben shared during the expo. In addition to providing useful information for people with disability, Feel the Vibe is also valuable for professionals working in the disability sector. Service coordinators and support workers from some of Northcott's houses went along to gain a better understanding of how they can support their customers in this space, including how to connect them with vetted disability-friendly sex workers.

"We have customers who have been asking some spicy questions that we haven't known how to answer appropriately. We've come to get answers for them and to find out more about training so that we can learn how to offer better support in this area," said Amanda Dunshea, Northcott Housing Service Coordinator.

A support worker from Northcott's Merrylands accommodation said, "Mark* has a real interest in this kind of stuff, so we connect him and other residents who are interested with sex workers monthly. It's just a part of Mark's routine." In 2024, Feel the Vibe will be held in Coffs Harbour, and for the first time ever, attendees are invited to an official after-party!

*Northcott customer – name changed to protect confidentiality.



Supporting Helen to learn new communication skills

With support from her speech pathologist, behaviour support practitioner and staff in her Northcott home in Wagga Wagga, Helen has found a new way to express herself and have greater choice and control in her life.

Helen, who is non-verbal with limited communication, moved into Northcott's home in Lake Albert (Wagga Wagga) several years ago. Since relocating, her multidisciplinary team has been doing everything to make sure Helen is happy and comfortable, with opportunities to make her own choices.

"Helen may be non-verbal but she has always been able to communicate her wants and needs. From her gestures we know Helen loves coffee, Elvis, socialising with others and spending time in the community, in particular shopping for new outfits," says Jack Barwick, Northcott Service Coordinator in Helen's house.

Helen's progress

Taking a collaborative approach to improving her communication, Helen's support staff, behaviour support practitioner and speech therapist decided to work together to support Helen to learn a new skill she may not have used for a long time, if ever – Key Word Sign.

As part of a house-wide communication strategy, the team created a communication wall featuring Key Word Signs. Helen was the housemate who adapted to the Key Word Signs the most, responding positively to signs and Objects of Reference.



“

“It's been great to see Helen use a combination of Key Word Sign and Objects of Reference to communicate her needs and wants.”

Claudia Westcott
Northcott Speech Pathologist



"Helen will get quite frustrated when she wants to go out. Previously we didn't have a way to explain to Helen 'yes' or 'no' or 'later'. Now we can, and we see Helen is a lot less frustrated when waiting to go out.

"We've also noticed that showing Helen the coffee cup object always elicits a positive response, usually tears of joy and a dance!" Jack says.

Helen's Northcott Speech Pathologist, Claudia Westcott played a huge part in Helen's progress and has been delighted with the results.

"It's been great to see Helen use a combination of Key Word Sign and Objects of Reference to communicate her needs and wants," she says.

"I first started working with Helen in April 2021. The therapy has predominately included staff training on what is communication, general communication strategies and Key Word Signs and Objects of Reference," Claudia says.



Next steps

With some simple signs now part of Helen's communication, Helen's team are now supporting her to increase her Key Word Sign vocabulary.

"I've been continuing to work on implementing Key Word Sign with Helen, specifically for when she is at home and also at her day program," says Claudia.

Jack and his team are also keen to see Helen's skills develop further.

"The sign for 'coffee' is a big one we want Helen to learn as she is an avid fan of coffee," he says.

Helen's team

Jack says the dedicated team at Helen's home are a big reason her communication skills are developing.

"I want to give a shout out to my team. They are a real example of how easy it is to provide people centred support. They have persevered through some challenging times and still provide a high level of support and care. I'm really proud of them.

"Helen's achievement is also a testament to the good work we are all capable of with the support of Northcott and our community. It's not just empowering for the customer but also for the staff."

A social worker's impact on disability support

As a Northcott Social Worker, Karin Weston supports customers in overcoming various challenges, ranging from practical help like accessing support services and housing to offering emotional support and advocating on their behalf.



A career in caring

Karin has worked with Northcott as a social worker in Queensland for three years. With 25 years in Human Services, particularly focused in grassroots organisations, she is acutely aware of the barriers faced by vulnerable members of the community. An early experience in aged care where she was frustrated by the lack of time to offer choices or have conversations with aged care residents had a significant impact on her.

"Back then, working in aged care, I was just 18. The number of people that we had to get up and get showered and dressed was huge. There was just no time to offer a choice of what you would like to wear, or to have a conversation," she says.

Experiences like this in her early working life resonated deeply with Karin, steering her towards social work. Her career has included working with a range of aged care and disability non-profit organisations.

Northcott social workers have a dynamic and unique role. At its heart, their work involves supporting individuals with disability and their families cope with challenges they may experience. They advocate for the rights and needs of people with disability, coordinate various services such as healthcare, housing, and education, and provide emotional support and counselling. Additionally, they assess individual needs, develop personalised care plans, and promote social inclusion and community participation.

“

“At Northcott, we encourage our therapists to flag if they are working with someone who needs support.”

Karin Weston
Northcott Social Worker

Navigating guardianship for Kiana

Reflecting on her role at Northcott, Karin discusses her recent involvement with Kiana, who is 19 years old with cerebral palsy and an intellectual disability. Kiana is non-verbal and has significant difficulty communicating her needs. After turning 18, her mother, Kristina, encountered numerous legal challenges in managing Kiana's affairs.

"At Northcott, we encourage our therapists to flag if they are working with someone who needs support. Jack, our physio here, said Kiana's mum had been talking about having difficulties with medical appointments. We also found out that Kiana wasn't receiving the disability support pension," Karin explains.

"And because Kiana was 18, her mum Kristina couldn't open a bank account on her behalf because Kiana didn't have capacity to consent for mum to be able to do that. So that's where I got involved."

Karin explains the next steps:

"I got involved to assist Kristina in navigating the complexities of the system. The first step was to pursue guardianship, as Kristina had no legal guardianship over Kiana despite being her mother. This was crucial because, without guardianship, Kristina couldn't make legal or financial decisions for Kiana.

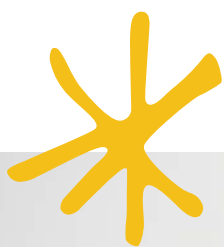
"Guardianship is not granted lightly, as it involves taking away a person's decision-making rights. It is considered a last resort, especially when the individual cannot demonstrate any understanding or consent.

"In Kiana's case, she was unable to gesture or verbally give consent, making guardianship necessary. The process involved obtaining significant medical reports and completing extensive documentation to present to the Queensland Civil and Administrative Tribunal (QCAT), the body responsible for awarding guardianship," Karin says.

A positive outcome

The successful acquisition of guardianship and the disability support pension has had a profound impact on Kristina and Kiana's lives. It has ensured that Kiana now receives the necessary financial support she needs while allowing Kristina to make important medical and life decisions on her behalf.

"My role does involve a lot of hard work, but you have some wins along the way, and you get to see some good outcomes like for Kristina and her family, so that keeps me going."



A new home for greater independence

The chance to move into a new accessible home supported by Northcott was just what our customer Sue needed to work towards her goal of becoming more independent.



Meet Sue

Sue has lived in a Northcott disability home for several years. While she was happy where she was, she knew there was room for her to grow her skills and independence. Both Sue and her Northcott support team were on the lookout for the right property to help support her goal of living more independently.

When Northcott and Specialist Disability Accommodation (SDA) provider Good Housing announced plans to build disability housing in Bradbury in south-western Sydney, Sue was hopeful the modern property would be a place to grow her independence.

Settling in

Sue moved into her new home in late 2023, settling into a self-contained two-bedroom villa with her housemate, Leanne. The pair have their own bedrooms and share an accessible bathroom and kitchen. They also have access to a communal kitchen and living space which is shared with other residents living in two self-contained one-bedroom villas within the property.

"I moved into the house to become more independent. While I have support staff with me 24/7, the modifications in the house, like lower shelves for wheelchair accessibility, mean that I can cook on my own and wash my clothes," Sue explains.





Northcott customers, Sue and Tracy

"My independence has gotten better. I can do so many more things by myself now. I do my own washing, sweep and mop the floors, wipe down benches, bring in the mail and answer the house phone. Now that the benches are adjustable, I can also cook my own food."

Sue also has opportunities for gardening and planning the landscaping design, thanks to the level access backyard.



Northcott Service Coordinator Jess Mackie says, "Since Sue moved into the new Bradbury home, I have seen her independence, productiveness and self-confidence greatly increase."

"Sue now makes herself a cup of coffee completely on her own. This is something that she couldn't do in the last place she lived. I am so proud of her and it's fantastic to see her grow in this way."

Sue says she is feeling more confident, and proud of what she is now able to do.

"I'm really happy and I have learned to do so much. My staff support and encourage me to be independent. They let me try to do things by myself and only help if I ask. Northcott makes my life so fun!"

Disability homes

Northcott currently manages more than 120 disability homes with several currently under construction. Our Bradbury disability home offers a unique living situation for people with disability. Comprised of four self-contained villas connected to a shared communal living area and kitchen, the property is fully accessible with assistive technology throughout. Residents are supported to live independently within their own villas, but also socialise together in the shared spaces. Support staff assist with anything the residents need, including taking them out in the community.



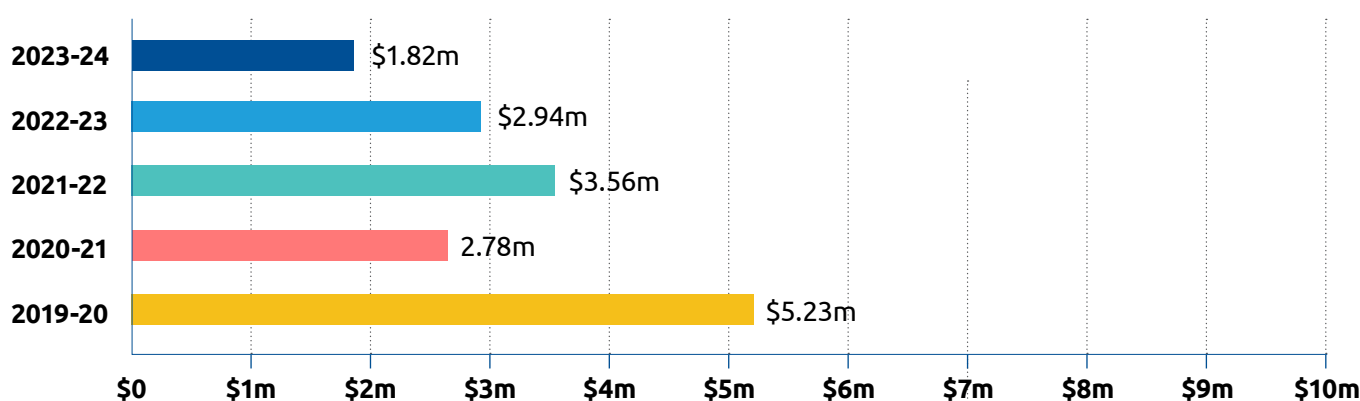
Financial summary

Five Year Financial Summary

	2023-24 (\$'000)	2022-23 (\$'000)	2021-22 (\$'000)	2020-21 (\$'000)	2019-20 (\$'000)
Income & Expenditure					
Operating Revenue**	228,087	217,402	216,942	216,864	206,335
Operating Expenditure	(249,128)	(236,864)	(223,642)	(212,370)	(201,193)
Operating Surplus/(Deficit)	(21,041)	(19,462)	(6,700)	4,494	5,142
Financial Income/(Loss)	4,130	3,779	(5,045)	9,130	389
Capital Grants Income	-	-	-	-	-
Estates and Bequests	325	656	354	322	2,847
Other Non operating Income/(Loss)	43	2,788	393	627	184
Net Surplus/(Deficit)	(16,543)	(12,239)	(10,998)	14,573	8,562
Assets & Liabilities					
Total Assets	100,998	112,167	123,662	133,930	150,021
Total Liabilities	58,285	52,911	52,167	51,436	82,101
Total Equity	42,713	59,256	71,495	82,494	67,920
Cash Flows					
Net Cash(used in)/ from Operating Activities	(9,149)	(11,471)	(6,729)	(15,012)	27,002
Net Cash (used in)/ from Investing Activities	(11,981)	39,465	5,283	14,610	(27,430)
Net Cash (used in)/ from Financing Activities	(4,469)	(4,698)	-	-	-
Cash and Cash equivalents at 30 June	10,419	36,018	8,024	9,470	9,872
Ratios					
Current Assets/Current Liabilities	1.15:1	1.57:1	1.93:1	2.25:1	1.56:1
Total Cost of Services/Total Expenditure	87%	87%	88%	88%	91%

**Operating revenue excludes Revenue from Capital Grant income

Total Fundraising Revenue (including bequests) (\$)



Total fundraising revenue shows all funds (cash) received within the year.

97%

of our total
income comes
from Government
funding (includes
capital grants)

93%

of our total
income is spent on
delivering services

See www.northcott.com.au for the full Financial Report 2023-24.

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Northcott acknowledges the support of members who passed away in 2023-24.

**Board Member*

Acknowledgements

Northcott is grateful to receive donations, financial assistance, sponsorships, in-kind and pro bono gifts, support and advocacy from our members, other organisations, individuals and communities. This support enables Northcott to provide the services and supports children and adults with disability need to achieve their goals. While we cannot acknowledge all contributions here, we greatly appreciate all the support we receive.

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Magpies Waitara

Mounties Group

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Riverstone Schofields
Memorial Club

St Marys Rugby League Club

The Galston Club

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Cater Charitable Trust

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Estate of the Late Arthur
Ormonde Butler

Estate of the Late Claudette Taylor

Estate of the Late Denis Stanley Klein

Estate of the Late Doris Waraker

Estate of the Late Edith Roche

Estate of the Late Faye Groom

Estate of the Late Francis Noel O'Brien

Estate of the Late Frank
Edward Mortola

Estate of the Late Helen Campbell

Estate of The Late Ida Molly Daly

Estate of the Late Jonathan
William De Burgh Persse

Estate of the Late Lionel
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Estate of the Late Margaret Gourlay

Estate of the Late Marian
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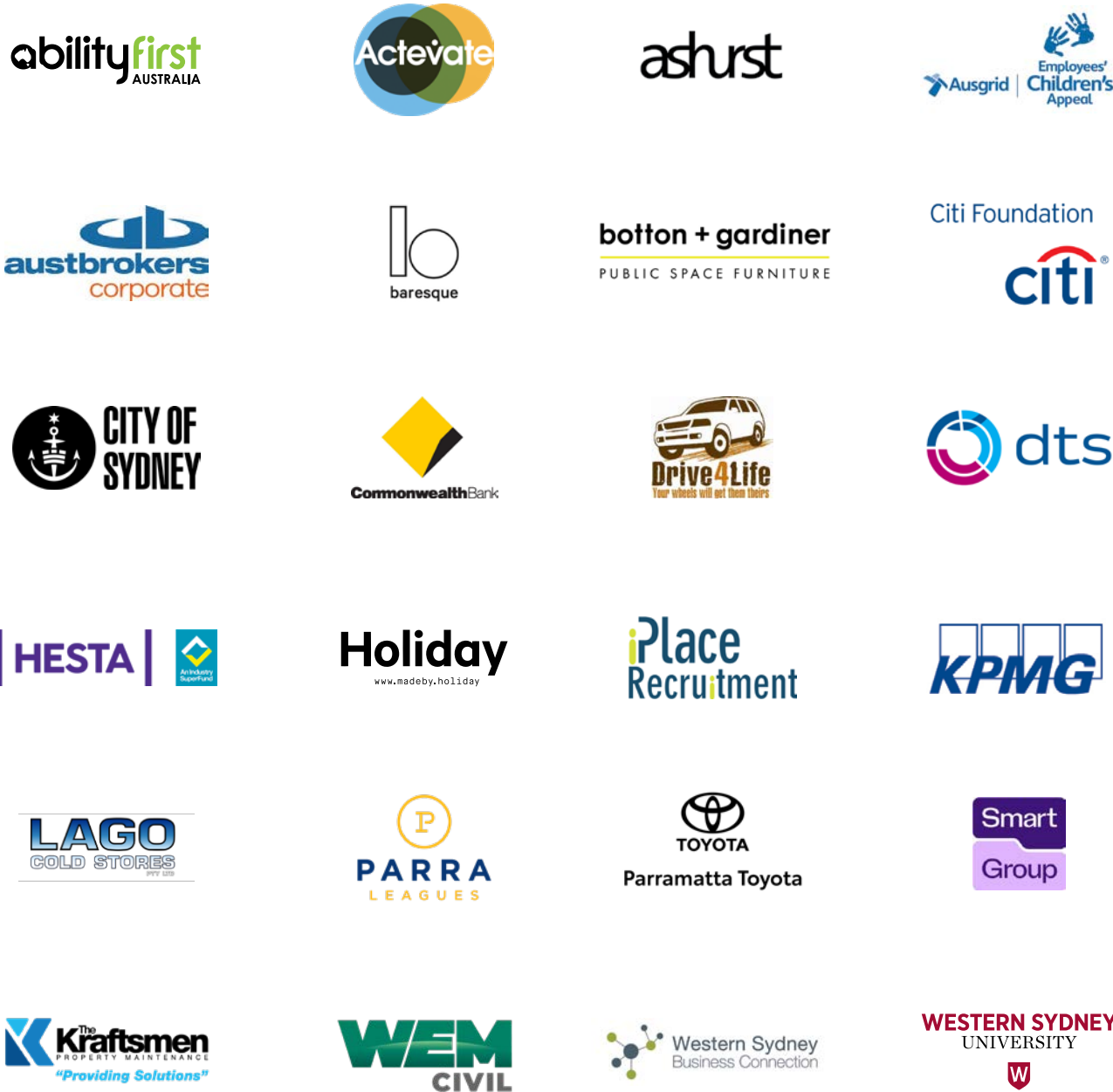
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