



Easing the impact

# PBF Australia Ltd

Annual Report

2022-23



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Easing the impact

# PBF Australia

*Reducing the incidence and impact of spinal cord injury in Australia*

PBF is a not-for-profit organisation providing much-needed financial support for Australians who sustain a spinal cord injury (SCI). We recognise and pay tribute to the drive and passion of the late Sir George Bedbrook who started to make his vision for PBF a reality in 1984, leading to its formal establishment in August 1987.

At PBF we want to see fewer Australians becoming permanently paralysed each year through accidents at home, work or play. For those already living with spinal cord injury, we aim to reduce the impact of the injury on all aspects of their lives.

Life can and does go on after a spinal cord injury.

No one expects a spinal cord injury. Yet every day, someone, somewhere in Australia sustains this life changing injury. We are the only membership-based charity providing our members with a benefit payment should they sustain a permanent traumatic spinal cord injury. This benefit payment is made as soon after diagnosis as possible providing much needed financial assistance in the days after injury.

Working across Western Australia, Queensland, New South Wales and supporting people in Victoria, we are proud of our legacy, we are humbled to support over 53,000 members, and we are grateful for the people living with a spinal cord injury who in turn support others through our injury prevention program.



[www.pbf.asn.au](http://www.pbf.asn.au)

PBF (Australia) Pty Ltd ABN 39 521 178 651 | AFSL 301359

# Message from our joint Patrons

*His Excellency, The Honourable Chris Dawson APM, Governor of Western Australia and Mrs Darrilyn Dawson are our patrons.*



Every day in Australia someone sustains a permanent spinal cord injury. The consequences are life changing, impacting not only those injured, but their family, friends, colleagues, and the broader community.

Receiving emotional, practical, and financial support following a spinal cord injury is pivotal to moving forward, helping the permanently injured adapt to their new challenges and to go on to live rich and fulfilling lives.

Having personally witnessed the devastating impact of road trauma I acknowledge the importance of PBF Australia's injury prevention programs and the employment opportunities and peer support they provide for those living with spinal cord injury. I am aware that PBF members who have sustained permanent spinal cord injury have greatly benefited from the financial support provided so soon after injury, helping to reduce financial stress at a time of great distress.



As patron, I commend the Board, staff, and volunteers of PBF in their ongoing efforts to reduce the incidence and impact of spinal cord injuries in Australia and support their endeavours in promoting safe practices on the road, in the water and the workplace.

## Board Report

*Simon Bedbrook - Secretary*

It is my pleasure to present the 2022-23 Annual Report for the Paraplegic Benefit Fund Australia, on behalf of the Board. The best way to describe 2023 is a year of small improvements, with much work still to do.

## Injury prevention



## Injury prevention

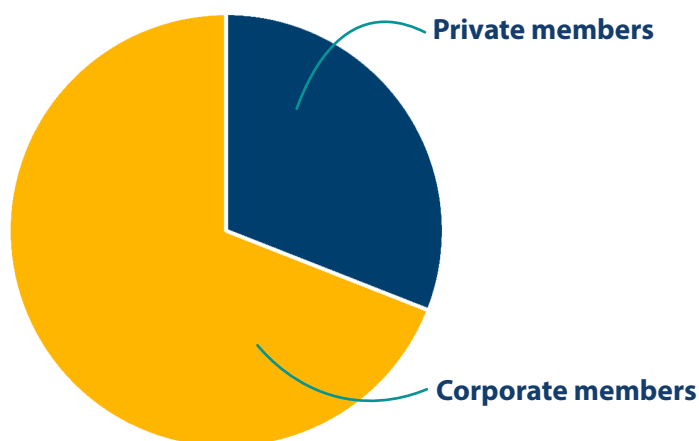
The Injury Prevention (IP) team has had a successful year presenting across workplaces, to young people, and through water and road programs in Western Australia, Queensland and on a smaller scale in New South Wales.

The PBF IP team is varied and diverse, willingly share their personal stories in order to prevent future catastrophic accidents. Some members have been telling their stories for many years; for others, involvement in the program has been a stepping stone to a return to the workforce. We pride ourselves on supporting Australians who have had a spinal injury back into the workforce, either with PBF or other organisations. Our staff are excellent at providing professional development to our incredible IP team in an empathetic and caring manner.

Very often, the impact of a PBF presenter's personal story remains for life and contributes to a positive change in behaviour, with the aim of reducing accidents, death, and trauma. We would like to acknowledge RAC WA as one of our special partners in the road program in WA. RAC is deeply committed to reducing road accidents, particularly among our young people, at the point in their lives when they start driving and our partnership facilitates the dissemination of critically important messaging. We thank them for their support.

## Membership

The Membership team at PBF has been working hard during the year, supporting 16,529 private and 36,861 corporate members (which accounts for 153 individual businesses/ organisations) who are eligible to claim a member benefit payment and other support if they have a serious spinal cord injury. Sadly, there are approximately 400 spinal cord injuries each year in Australia, and we have much to do to substantially increase our membership base, so that the unique PBF support can be available to those Australians as soon as possible should they have an accident.



## Peer Support

Our peer support program continues to go from strength to strength at the Fiona Stanley Hospital in Western Australia. Our committed peer support team offer patients with a recent spinal cord injury invaluable support, advice and information and act as role models and beacons of possibilities. PBF continues to fund this valuable program each year with financial support from At Home Care.

## Our team

Our team at PBF is truly an exceptional group of people. During the year unfortunately our Chairperson David Gilchrist resigned due to ill health. We wish David a return to full health and thank him for his important contributions to PBF.

We would also like to recognise Cherie Newell who has been with PBF for 25 years. Cherie's contribution and loyalty have been exemplary and invaluable.

## The next 12 months

There is much work to do at PBF. Like many not-for-profit organisations in the current climate, PBF experienced financial pressures during the year. As a member-based organisation, maintaining the ongoing involvement and commitment of our members is our number one priority.

We are about to embark on updating our strategic plan for the next three years to provide the vision and road map for the future which will support people who suffer a spinal cord injury as well as create opportunities to share their personal stories in our Injury Prevention Program. We still feel like we are the best kept secret and will be working hard to make a real difference in the lives of Australians who have suffered such a life changing injury.

Looking ahead to 2024 and beyond, we recognise the strong legacy that rests upon PBF Australia, and commit to strengthening our capability to support those in our community who experience a severe spinal cord injury. Foreshadowing leadership changes during the coming financial year, and a review of our overall strategy, PBF Australia is well placed to respond and adapt where appropriate to the needs of our clients and their families.

## Our Board members

*To 30 June 2023*



**Esme Bowen**

BSc (Nursing), FAICD



**Simon Bedbrook**

BSc (Agriculture), Adv. Dip. Financial  
Planning (Financial Services)



**Craig Serjeant**

BSc (Pharmacy)



**Jane Spring**

BEd (Hons), LLB, MPA  
USyd FAICD FGIA FIPAA



**Robin Piesse**

BA (Geography), Post Graduate  
Dip. in Business



# Our Senior Managers



**Martin Browning**  
Chief Executive Officer  
BSc (Hons), MBA



**Chelle King**  
Eastern States Manager  
Diploma in Business Management

## Key highlights

### PBF Peer Support Program Wins Award



We were delighted to receive recognition for our employment program, in the “Outstanding Achievement in Practice that Supports Recovery for those Impacted by Road Trauma” category at the 2023 Injury Prevention and Safety Promotion Awards coordinated by Injury Matters.

The financial, physical and emotional costs of injury after trauma can be devastating. Living with a permanent injury is an isolating experience and can make life very lonely for those impacted. Not being able to participate in normal work which gives purpose and meaning is difficult. It is widely accepted that returning to meaningful work after trauma has a positive impact on mental health and well-being.

Paid employment with PBF is sometimes the only source of income available and helps provide purpose and fulfillment. Being able to offer more work opportunities will allow us to attract new presenters and deliver essential road safety messages to a broader audience.

Our peer support program and injury prevention presentations delivered by our team members living with permanent injury are considered very favourably by the community, broader health networks and by PBF members. Feedback following safety education programs is always positive, with our presenters complimented on their ability

to engage all audience groups. We maintain good team member retention rates but are also proud that many of our presenters have been able to secure full-time employment in other sectors having regained their confidence and built their skills and experience after returning to work with PBF.

*The outcomes of this initiative are best summed up in these testimonials provided by PBF team members themselves:*

“ Being able to offer meaningful employment opportunities to individuals who can no longer return to their previous employment is of very high value. Not only does it allow someone to earn a living, but it also promotes independence, community inclusion, social interaction and self-worth.”  
— RH ”

“ Working with PBF gives me a purpose in life and I want others to learn from my experience — GW ”

“ PBF gave me something real to get up and do again. PBF helped me find a purpose again.”  
— JN ”

“ I want to share my story as a PBF speaker to help prevent people from making the same mistakes as I did and to empower them to make the right choices on the road.  
— KR ”

## Building meaningful employment opportunities



PBF continues to offer meaningful employment opportunities to those living with permanent injury and are proud to engage over 40 people living with spinal cord injury in WA, QLD, NSW, and SA. Most are engaged as [injury prevention speakers](#), sharing their personal stories to build greater awareness of the risk of spinal cord injury in Australia, and to influence attitudes towards safety by highlighting the potential consequences of making unsafe choices. Several team members were involved in the development of our new online injury prevention programs which are now available throughout Australia.



# Building meaningful employment opportunities

Below are some of our dedicated presenters who share their story in the workplace and in schools.

Greg Cross, WA



Age at time of injury: 20  
Level of injury: T5/6

“

Greg lived a typical young person's life, he worked very hard and socialised even harder, and remembers his father telling him that he needed to slow down.

Greg had a road crash following a big day with the alcohol and sustained a spinal cord injury, becoming a paraplegic.

*“My crash could certainly have been prevented”.*

”

Lindsay Nott, QLD



Age at time of injury: 17  
Level of injury: C5

“

On the last day of Grade 12, Lindsay went for a celebratory swim and broke his neck at vertebrae C5. This changed Lindsay's world forever.

For the last 29 years, Lindsay has been a resolute advocate for disability awareness via public speaking, fundraising and volunteering as peer support.

”

Myreesa Hurtado, WA



Age at time of injury: 29  
Level of injury: T8

“

Myreesa sustained a spinal cord injury whilst working at a daycare centre when she was only 29 years old.

Her message to the wider community is simple: *“no one is invincible”*. It was always a possibility with the lifestyle she lived that Myreesa would be at risk of sustaining a permanent injury, but she never did she think she would sustain an injury in her workplace.

”

Nick Dempsey, QLD



Age at time of injury: 21  
Level of injury: C3

“

*“Positivity when faced with adversity.”*

Nick was working as a plumber and had dreams of making the Olympics in water polo, but while celebrating his 21st birthday, Nick dove into a pool, hit the bottom and sustained a spinal cord injury resulting in quadriplegia.

Since his injury, Nick continues to push himself to see what's possible in his wheelchair life.

”

# Finances

Our Annual Information Statement has been submitted to the Australian Charities and Not-for-profits Commission and includes our full financial report which can be view here [pbf.asn.au/reports](http://pbf.asn.au/reports). The primary focus for FY24 will be on maintaining a financially sustainable operating model – largely through revenue growth by increasing PBF member numbers and injury prevention programs.

## Statement of Financial Position

### Income and Expenses

Revenue	Consolidated
Revenue from government (including grants)	\$47,595.00
Donations and bequests	\$18,423.00
Revenue from providing goods or services	\$204,753.00
Revenue from investments	\$18,846.00
Other revenue	\$1,156,219.00
<b>Total revenue</b>	<b>\$1,445,836.00</b>
Other income:	\$ 0.00
<b>Total gross income:</b>	<b>\$1,445,836.00</b>

### Expenses

Employee expenses	\$979,767.00
All other expenses	\$567,819.00
<b>Total expenses</b>	<b>\$1,547,586.00</b>
<b>Net surplus/(deficit):</b>	<b>(\$101,750.00)</b>
Other comprehensive income	\$1,094.00
<b>Total comprehensive income</b>	<b>(\$100,656.00)</b>

## Balance Sheet

### Assets

Total current assets	\$2,597,476.00
Total non-current assets	\$171,502.00
<b>Total assets</b>	<b>\$2,768,978.00</b>

### Liabilities

Total current liabilities	\$1,042,961.00
Total non-current liabilities	\$98,962.00
<b>Total liabilities</b>	<b>\$1,141,923.00</b>

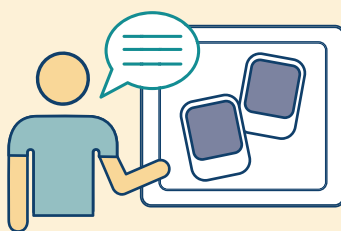
<b>Net assets/liabilities</b>	<b>\$1,627,055.00</b>
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# Our activities



Employed 39 people living with SCI (21 EST) (18 WA)



Presented close to 55,000 people in 336 schools, 124 hospitals, 166 workplaces and 32 detention centres



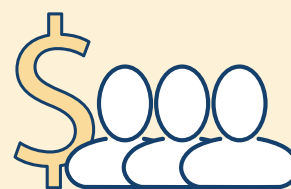
Directly supported people living with SCI through our gifting program



Provided essential peer support to the newly injured and assisted those living with SCI.



Influenced risk-taking behaviours of thousands of students through road safety programs.



Provided financial protection to over 53,000 PBF members.

## Development of new injury prevention programs in Queensland



The Brisbane Youth Training & Education Centre (BYTEC) Program "Choices", was founded in 2022 to support and educate children in detention centres around choices and risky behaviours.

PBF Australia was asked to design a program to deliver to the students that focused on injury prevention and how our choices can lead to injury if the consequences of our actions are not thought through. The program has been developed with life situations that the students may have or could in future experience.

## Coming out of COVID-19

The 2022-23 financial year has been a year of communication growth and continuing to develop relationships within our membership community and within our workplace.

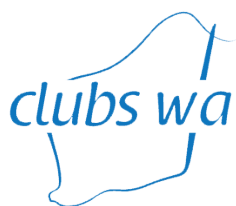
PBF Australia celebrates “surviving” COVID-19. Our membership based remained strong due to our unwavering commitment to staying connected with corporate contacts. We achieved this through TEAMS meetings on a regular basis, connecting our presenters with companies over a virtual cup of coffee. This constant contact ensured that we lost minimal corporate members during the pandemic.

Our presentations aligned with the online world, and we were able to do our injury prevention presentations virtually. PBF Australia is grateful for a Lotterywest grant that enabled us to purchase equipment to establish a “green room” to enable the development of professional presentations and accessible to our members working from home and in remote and regional communities.

Our team across Australia provide a new foundation of support with each other due to the increasing connectedness online through our own virtual meetings.

## Supporters

*We thank our supporters below for their commitment to PBF this financial year.*







**Who are PBF? >**

**What PBF do >**

**PBF (Australia) Pty Ltd**

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