

pbf AUSTRALIA

Annual Report

2025 / 2026



Chairperson's Report

Hon Sheila McHale AM

Almost 40 years ago, renowned orthopaedic surgeon Sir George Bedbrook founded PBF with a vision: that people living with spinal cord injury should have the opportunity to lead full and meaningful lives.

This vision remains at the heart of PBF today, guiding our commitment to creating meaningful employment opportunities, encouraging safer choices and supporting individuals and families through peer support and community connection.

Throughout the 2025–26 financial year, the Board maintained its focus on responsible financial management and ensuring PBF remains well-positioned to deliver on its purpose.

Despite a challenging operating environment, our financial result improved compared to the previous year. Maintaining financial sustainability and allocating resources effectively remain key priorities as we navigate the evolving complexities of the not-for-profit sector.

We also welcomed four new Directors, whose expertise and fresh perspectives strengthen the Board's collective capability and support effective governance.

Across our programs, Peer Support continued to provide vital connection and guidance to individuals and families following spinal cord injury. Our safer choices initiatives also extended their reach across workplaces, schools, sporting communities and regional areas, supported by valued partnerships across health, safety, sport, government and the broader community.

Central to this work are our peer mentors and presenters, who draw on their personal experiences of spinal cord injury to support others, shift perspectives and encourage safer choices. Their contributions demonstrate the value of creating meaningful employment opportunities for people living with spinal cord injury.

Looking ahead, our focus remains on strong governance, financial sustainability and building a resilient organisation capable of delivering lasting community impact.

I would like to acknowledge our CEO, Kim Hocking, and extend my sincere thanks to our staff, peer mentors, presenters and volunteers for their dedication throughout the year. I also thank my fellow Board members for their ongoing commitment and warmly welcome our new Directors.

My gratitude also extends to the thousands of members who continue to support PBF, alongside our valued partners, donors and supporters. Special acknowledgement goes to our joint patrons, His Excellency Chris Dawson, Governor of Western Australia, and Mrs Dawson, whose belief in and continued support of PBF is deeply appreciated.

In 2027, PBF will celebrate 40 years since its establishment by Sir George Bedbrook. This significant milestone offers an opportunity to honour his legacy, reflect on how far we have come and celebrate the enduring vision that continues to shape our future.



Hon Sheila McHale AM



CEO's Report

Kim Hocking MBA

Strengthening PBF for what comes next.

The 2025/26 year has been a year of contrast.

PBF continued to deliver meaningful support for members and communities while navigating a challenging economic environment and facing increasing pressure across the disability sector.

Against this backdrop, financial sustainability has remained a key focus.

Throughout the year, we made strategic decisions about our organisational structure, costs and priorities, strengthening accountability and ensuring resources are directed towards areas of greatest impact.

These decisions have not changed our purpose. Rather, they have sharpened our focus on how we deliver it.

Across the year, we continued to provide financial protection through membership, influence safer choices through our education and lived-experience work, and support individuals and families navigating life after spinal cord injury.

Our peer support program at Fiona Stanley Hospital remained a vital part of our work, alongside continued development of our Queensland program.

Our safety initiatives also continued through long-standing partnerships with the Road Safety Commission and RAC, alongside newer collaborations with SportWest, extending our reach across workplaces, schools, sporting communities and regional areas.

Lived experience remains one of PBF's defining strengths.

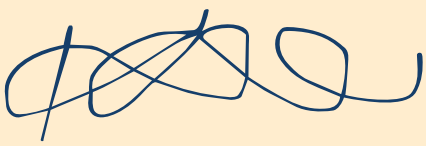
Our presenters share their stories to shift perspectives on risk, while our peer mentors provide guidance and reassurance to individuals and families. Through this work, PBF also creates meaningful employment opportunities for people living with spinal cord injury.

Looking ahead, we are reviewing and refining our programs and operating model, exploring opportunities for innovation and ensuring our resources are directed towards areas where PBF can make the greatest impact.

We also need to remain open to the broader strategic options available to PBF as we consider the organisation's long-term sustainability.

Strengthening membership and maintaining financial sustainability remain key priorities, alongside ensuring our programs continue to deliver meaningful and lasting impact.

I extend my sincere thanks to our members, staff, peer mentors, presenters and volunteers for their continued dedication. I also acknowledge our valued partners, donors and supporters for their contributions, and thank the Board for its leadership, guidance and commitment to PBF's future.



Kim Hocking MBA

Our People



People are at the heart of PBF.
They've always been since inception.

Together, the PBF team brings professional expertise and lived experience to our work across membership, safer choices, peer support, relationships and community engagement.

Lived experience is not an add-on to the PBF model.
It's part of how we deliver our work.

Our Board



Sheila McHale
CHAIR



Rob Pike
DIRECTOR



Simon Terry
DIRECTOR



Neha Patel
DIRECTOR



Craig Serjeant
DIRECTOR



Adam Maxwell
DIRECTOR
COMMENCED DECEMBER 2025



Steve Ledger
DIRECTOR
COMMENCED DECEMBER 2025



Kylie Webb
DIRECTOR
COMMENCED DECEMBER 2025



Zenith Zeeman
DIRECTOR
COMMENCED DECEMBER 2025



Robin Piesse
DIRECTOR
RETIRED OCTOBER 2025



Esme Bowen
DIRECTOR
RETIRED OCTOBER 2025

Our Senior Team



Kim Hocking MBA
CHIEF EXECUTIVE OFFICER



Emma Seaman
CORPORATE SUPPORT MANAGER



Cherie Newell
FINANCE AND ADMINISTRATION MANAGER



Jane Hutch
PEER SUPPORT AND WELLNESS LEAD



Katie Stokes
RELATIONSHIPS AND GROWTH MANAGER, WA
RESIGNED DECEMBER 2025



Darron Shields
RELATIONSHIPS AND GROWTH MANAGER, QLD



Carly Figgis
RELATIONSHIPS AND GROWTH MANAGER, WA
COMMENCED JUNE 2026

Recognising Service

Celebrating the people behind PBF

PBF's impact is driven by the people who generously share their lived experience, time and commitment to make a difference in the lives of others.

This year, we were proud to recognise three presenters who reached significant milestones in their service to PBF.

Their ongoing dedication reflects the power of lived experience and the lasting impact of sharing personal stories, challenging perceptions of risk and empowering others to make safer choices.

10 YEARS

Megan Lonergan
Joanna Fowler

15 YEARS

Steve Richter

We extend our sincere gratitude to these individuals, whose dedication lies at the heart of PBF's work. Sharing their stories has made a huge difference and impact.

PBF Impact at a Glance

What does member support do?

Every PBF membership provides financial protection, offering peace of mind and support should the unthinkable happen.

But our purpose extends beyond financial protection. We are committed to reducing the risk of traumatic spinal cord injury and creating a broader, lasting impact in the community.

Member support makes this possible by helping create employment opportunities for people living with spinal cord injury, funding peer support programs and bringing lived experience into conversations that encourage safer choices.



Protect

43,593
Members Across Australia

14,477
Personal Members

29,116
Employees Covered Through Corporate Memberships

PBF membership provides financial protection for members who sustain a qualifying traumatic spinal cord injury.

Influence Safer Choices

510
Presentations Delivered

21,973
Students Reached through School Programs

1,583
Community Participants Reached

2,892
Employees Reached

35
Lived-Experience Presenters

Our presenters bring their own experience of spinal cord injury into schools, workplaces, sporting communities, and regional areas. Sharing their story builds awareness of spinal cord injury and ways that people can prevent them.



Photo: Jason Lewis, Mentor and Carly Figgis, PBF with some members of the Access Engineering team.



Support

154+
Patients and Families Supported

616
Peer Support Engagements

5
Dedicated Mentors at Fiona Stanley Hospital

3
Queensland Mentors Supporting the Rugby League program

Photo: Ben Ikin CEO, Queensland Rugby League Limited, Darron Shields PBF Australia Relationship and Growth Manager QLD and Kim Hocking, CEO PBF Australia.

Our mentors provide connection, reassurance and practical guidance to individuals and families navigating life after spinal cord injury. This vital support is delivered where it is needed most, including directly within the spinal ward at Fiona Stanley Hospital.

Our partnership with the Queensland Rugby League further extends the reach of this support. In the event of a spinal cord injury, PBF's mentors provide support to affected players, their families and clubs, helping them navigate the challenges ahead.

Create Opportunity

35
Lived-experience Presenters

8
Peer Support Mentors across WA and QLD

PBF creates meaningful employment opportunities for people living with spinal cord injury, empowering them to draw on their lived experience, actively engage with the community and make a positive difference in the lives of others.

One Membership.
A Cycle of Impact.

Our impact is seen in local hospitals, workplaces, schools, sporting communities, and regional areas.

When a member joins PBF, they secure financial protection should a qualifying spinal cord injury occur. But that membership also contributes to so much more. They support an organisation that employs and supports people living with spinal cord injury, provides peer support and brings lived experience into safety conversations.

This is what we call the "PBF Cycle of Impact".



More than membership.
A safer, stronger future.

Built around people helping people.

More than Membership

For Scott, joining PBF was a simple decision before heading west on an adventure with friends.

But when he thought about what a spinal cord injury could mean, his thoughts quickly turned to his children.

He wasn't only thinking about medical treatment.

He was thinking about rehabilitation, modifications to his home and vehicle, maintaining independence and the financial and caring responsibilities his family could face.

> **If something happens to me,** I don't want my children paying for it with their money or their time.

Membership was about being prepared and protecting the people he cared about.

That is the purpose of PBF membership.

Member contributions help PBF create meaningful employment opportunities for people living with spinal cord injury, deliver peer support and bring lived experience into workplaces, schools, sporting environments and communities.

So, when someone joins PBF, they are protecting themselves while also helping create opportunities and support for others.



Photo: One of our Personal Members Scott on his once in a lifetime trip.

Conversations That Count

Real stories. Real impact.

At PBF, we recognise the power of lived experience to shift perspectives and inspire safer choices.

Through our partnerships with SportWest and the Road Safety Commission, we brought important road safety conversations directly into sporting communities through the Best on Road program.

Sport

At the Touch Football WA State Championships, PBF presenter Jason Ludlow shared his lived experience of spinal cord injury with players and families.

His story inspired a powerful response that went beyond applause, as players from New Alexander Rugby performed a haka in his honour.

The moment captured the respect, connection and shared commitment in the room and reflected what Best on Road aims to achieve: a sporting community that looks after one another, both on the field and on our roads.

It was a reminder that when people hear about risk from someone who has lived it, the message becomes personal.



Young People

Through our work with RAC and the Fremantle Dockers, PBF presenter Mik Francis shared his personal experience of spinal cord injury, bringing a valuable perspective to road-safety conversations with young people.

His story highlighted the lasting impact of split-second decisions, encouraging young people to pause, reflect on risk and consider the potential consequences.

Lived experience. Real stories. Safer choices.

Photo: Mik Francis / Fremantle Dockers / RAC photograph





Regional Communities

Throughout the year, PBF presenters travelled 10,000 kilometres across Western Australia and Queensland, visiting Broome, Karratha, Kalgoorlie, Roebourne, Cairns and Rockhampton to engage with regional workplaces and communities, bringing meaningful safety conversations directly to where people live and work.

Through partnerships with organisations including Swan Districts Football Club and the Swans Roebourne Program, Bechtel, Nathan Contractors, Douglas City Shire and Main Roads WA, PBF continued to strengthen its regional presence.

In one memorable moment, a PBF presenter completed a 22-kilometre wheelchair journey from Roebourne to Port Walcott Yacht Club alongside local young people, demonstrating the power of connection and community participation.

10,000 kilometres travelled.
Countless opportunities to start a safer conversation.

Photo: Mik Francis / 22km wheelchair ride Roebourne



Peer Support

Finding strength through connection

A spinal cord injury can change a life in an instant. The reality is that the hospital stay is only the beginning.

For individuals and families adjusting to a new reality, connecting with someone who has faced similar challenges can make a meaningful difference.

Based at Fiona Stanley Hospital in Western Australia, with services developing in Queensland, PBF's peer support mentors draw on their own experiences to offer connection, reassurance and practical guidance.

They provide a safe space to ask questions that can be difficult to voice, such as:

- What will life look like when I leave hospital?
- Can I work again?
- Can I return to sport?
- What happens when I get home?
- Will I ever feel like myself again?

During 2025/26, PBF supported more than 154 patients and families through Peer Support, delivering over 600 engagements.

Peer Support is about helping people recognise that life after spinal cord injury can still be filled with purpose, connection, participation and possibility.

Connection. Reassurance. Support.

Support Beyond Rehabilitation

During the year, with funding from Consumers of Mental Health WA, PBF provided care bags containing practical resources for people transitioning from rehabilitation to life at home, introducing them to the support and guidance available as they adjust to life after spinal cord injury.

This funding also supported PBF's highly successful peer support breakfast event "Beyond the Incident", bringing people together to explore life beyond rehabilitation.

For some, returning home marks the beginning of a longer journey of rebuilding confidence, reconnecting with community and workplaces, and discovering new opportunities. The event brought service providers, mentors and others together to reinforce the importance of connection, courage and collaboration.



Photos: Beyond the Incident Peer Support Breakfast



When Lived Experience Becomes Opportunity

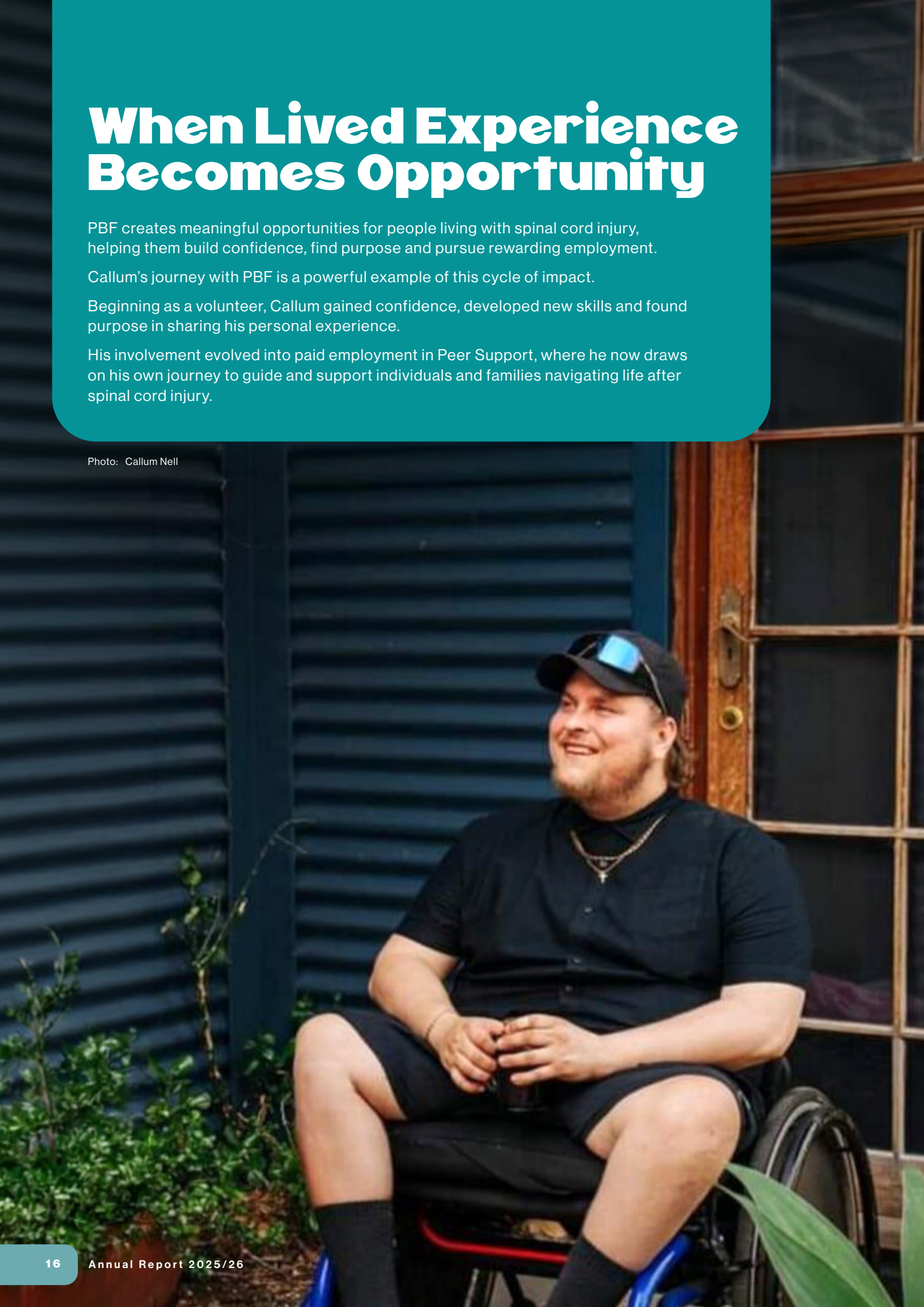
PBF creates meaningful opportunities for people living with spinal cord injury, helping them build confidence, find purpose and pursue rewarding employment.

Callum's journey with PBF is a powerful example of this cycle of impact.

Beginning as a volunteer, Callum gained confidence, developed new skills and found purpose in sharing his personal experience.

His involvement evolved into paid employment in Peer Support, where he now draws on his own journey to guide and support individuals and families navigating life after spinal cord injury.

Photo: Callum Nell



Our Patrons

United by a shared purpose

During the year, PBF was honoured to have our joint Patrons, His Excellency the Honourable Chris Dawson AC APM and Mrs Darrilyn Dawson, host a reception at Government House, bringing together individuals with a shared commitment to supporting Australians affected by spinal cord injury.

PBF's members, donors, partners, sponsors, volunteers and supporters are integral to our impact, enabling us to deliver peer support, create employment opportunities, provide practical assistance and bring lived experience into conversations about safer choices.

Photo: Governor Western Australia Chris Dawson and Jason Lewis PBF presenter



Photo: Governor Western Australia Chris Dawson, Mrs Dawson, and Esme Bowen former PBF Director



Working Together

Extending our impact through partnerships

PBF works alongside organisations that share our commitment to safer choices, stronger communities and better outcomes for people following spinal cord injury.

Road Safety

Road Safety Commission

RAC

RYDA Program

Transsafe

Sport

SportWest

Fremantle Dockers

Touch Football WA

Queensland Rugby League

AFL Masters

Sunshine Master's Triathlon Club

Health & Support

Fiona Stanley Hospital

Consumers of Mental Health WA

Ability WA

Royal Perth Hospital

St John of God Midland Hospital

Royal Brisbane and Women's Hospital

Princess Alexandra Hospital

Chamber of Commerce and Industry WA

Workplace & Community

175 Corporate Member Organisations

Regional Organisations

Community Organisations

Local Councils

Special thanks to With Verve Strategic Consulting

Training & Safety

WHS Foundation

Aveling

People employed at Alcoa Charity Help (Peach Program) thank you for your generous donation

These relationships allow PBF to take lived experience into places where it can make a difference.

Partnership In Action

Stanwell: Bringing safety conversations into the workplace

During 2025/26, PBF Australia participated in Stanwell's Benefit & Wellbeing Expos at three locations across Queensland.

3 Locations

Stanwell Power Station | Brisbane Office | Tarong Power Station

The expos provided an opportunity to connect directly with Stanwell employees and contractors to discuss spinal cord injury prevention and raise awareness of the support available through PBF membership.

Stanwell's Passport to Wellbeing encouraged employees to visit participating providers, start conversations and learn more about the services available to them.

40 to 50 Participants

At each Passport to Wellbeing activity

For PBF, these events demonstrate the value of strong corporate partnerships in bringing safety awareness and lived experience directly into workplaces.

We thank Stanwell for the opportunity to be involved and for its continued commitment to employee wellbeing and engagement.



Building What's Next

Strengthening PBF for the future

With a proud history and clear purpose, PBF is focused on building a sustainable and resilient organisation to continue making a meaningful impact into the future.

Our focus

Strengthening Membership

Ensuring people understand the value of PBF membership and building a sustainable membership base.

Evolving Our Programs

Ensuring our initiatives remains relevant and focused on the areas where PBF can have the greatest impact.

Developing Peer Support

Strengthening our existing WA service and developing opportunities to support individuals and families in Queensland.

Creating Opportunities

Creating more opportunities for people living with spinal cord injury to turn lived experience into meaningful employment, peer support and education.

Strengthening Partnerships

Working with organisations that share our commitment to safer choices, support, and community impact.

Financial Sustainability

Maintaining disciplined financial management and ensuring our resources are directed towards sustainable impact.

Our Financials

Sustainable impact

Financial sustainability is essential to PBF's ability to deliver on its purpose and create lasting impact.

Membership remains our primary source of income, complemented by program revenue, investment income, partnerships, fundraising and other contributions.

Together, these funding streams enable PBF to provide financial protection to members while supporting the people and programs that make a meaningful difference across the community.

2025 / 2026 Financial Highlights

$1,404,271
TOTAL INCOME

$1,587,921
TOTAL EXPENDITURE

$(183,650)
NET RESULT

$1,049,696
MEMBERSHIP INCOME

$170,902
INJURY PREVENTION INCOME

$71,267
INVESTMENT INCOME

The 2025/26 result reflects the ongoing financial pressures facing PBF and the importance of maintaining a sustainable operating model.

The focus remains on responsible financial management, careful allocation of resources and ensuring PBF is positioned to continue delivering its purpose into the future.

Statement of profit or loss and other comprehensive income

For the year ended 30 June 2026

	Note	2026 $	2025 $
Revenue			
Revenue	3	1,333,004	1,375,641
Interest and Dividend Received		71,267	76,232
Total Revenue		**1,404,271**	**1,451,873**
Cost of Sales			
Member Re-Insurance		177,900	186,930
Total Cost of Sales		**177,900**	**186,930**
Gross Profit		**1,226,371**	**1,264,943**
Gross Profit %		**87%**	**87%**
Expenses			
Depreciation		64,757	47,825
Employee Benefits Expenses	4	1,015,101	1,237,996
Other Expenses	5	330,162	356,477
Total Expenses		**1,410,021**	**1,642,298**
Loss		**(183,650)**	**(377,355)**
Total Comprehensive Loss		**(183,650)**	**(377,355)**

Statement of Financial Position

As at 30 June 2026

	Note	2026 $	2025 $
Assets			
Current Assets			
Cash and Cash Equivalents	6	1,569,352	1,832,523
Trade and Other Receivables	7	34,324	27,188
Other Current Assets	8	4,015	13,732
Total Current Assets		**1,607,691**	**1,873,443**
Non Current Assets			
Right of Use Assets	9	92,412	89,204
Property, Plant and Equipment	10	4,998	8,374
Other Non Current Assets	11	9,717	-
Total Non Current Assets		**107,126**	**97,578**
Total Assets		**1,714,817**	**1,971,021**
Liabilities			
Current Liabilities			
Trade and Other Payables	12	99,937	105,245
Lease Liabilities	9	19,527	55,054
Employee Benefits	13	117,946	119,149
Other Current Liabilities	14	409,965	477,669
Total Current Liabilities		**647,375**	**757,117**
Non Current Liabilities			
Lease Liabilities	9	73,208	43,294
Employee Benefits	13	24,439	17,166
Total Non Current Liabilities		**97,648**	**60,460**
Total Liabilities		**745,023**	**817,576**
Net Assets		**969,795**	**1,153,444**
Equity			
Reserves	15	130,429	130,429
Retained Earnings	16	839,366	1,023,015
Total Equity		**969,795**	**1,153,444**



CONNECT WITH US

(08) 9388 3366
Suite 1/315 Railway Road,
Shenton Park WA 6008

Building 15/2404 Logan Road,
Eight Mile Plains QLD 4113

pbf.asn.au

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