

# BECOMING STRONG & CAPABLE

## **Carers SA Northern Region Care Cooperative (NRC) Project Final Report**

Project Duration January 2020 - December 2021

Funded By National Disability Insurance Scheme (NDIS)  
ILC Program

Additional Funding Support Beyond Bank Australia

'A journey of a thousand miles starts with a single step'  
~ Lau Tzu c 600 BC



## **Acknowledgements**

Carers SA would like to thank all the people with lived experience of disability who took part in the Northern Region Cooperative (NRC) Project through their active participation as members of the Foundation Group (FG), during community consultations, one-to-one interviews and being involved in the development of the website.

Additionally, Carers SA extends its thanks to the provider members of the FG as well as the many other providers, organisations and individuals who offered invaluable insights into the NDIS challenges facing them in endeavouring to deliver quality services to people with disability.

Carers SA would also like to acknowledge the exceptional project guides.

**Lis Burtnik – Project Lead, Carers SA**

**Dr Guy Turnbull – Consultant, Expert Advisor and lived experience of disability**

**Maria Eliadis – External Consultant**

The NRC project is underpinned by the UN Convention on the Rights of Person with Disability. To promote, protect and ensure the full and equal enjoyment of all human rights and fundamental freedoms by all persons with disability, and to promote respect for their inherent dignity.

## **Acknowledgement of Country**

The Strong & Capable Cooperative acknowledges Aboriginal and Torres Strait Islander peoples as the traditional custodians of the land across South Australia and recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging..

Strong & Capable is committed to honouring Aboriginal and Torres Strait Islander peoples' unique cultural and spiritual relationships to the land, waters and seas and their rich contribution to our society.

Strong & Capable also acknowledges all people who have lived experience with disability. Their voices were essential in the development of our work.

# **Contents**

<b>Foreword</b>	<b>1</b>
<b>The Covid Impact</b>	<b>3</b>
<b>Executive Summary</b>	<b>4</b>
<b>The Story</b>	<b>7</b>
<b>Section 1 - The Original Project Aim</b>	<b>9</b>
<b>Section 2 - A Problem To Solve: Why Northern Adelaide?</b>	<b>10</b>
<b>Section 3 - The Projects Foundation Group</b>	<b>11</b>
<b>Section 4 - Top-Down Meets Bottom-Up (Cooperative) Development Methodology</b>	<b>13</b>
<b>The Home Run: From Project To Cooperative Business Plan</b>	<b>20</b>
<b>Building The Brand</b>	<b>23</b>
<b>Section 5 - Community Engagement</b>	<b>25</b>
<b>Section 6 - Stakeholder Engagement</b>	<b>30</b>
<b>Section 7 - Provider Engagement</b>	<b>31</b>
<b>Section 8 - Succession Planning &amp; Sustainability</b>	<b>34</b>
<b>Next Steps &amp; Replication</b>	<b>36</b>
<b>Section 9 - Key Learnings</b>	<b>37</b>
<b>Appendices</b>	<b>41</b>
<b>Appendix 1: Stakeholder Engagement List</b>	<b>41</b>
<b>Appendix 2: Decision Making Framework</b>	<b>42</b>
<b>Appendix 3: Outline Business Model Canvas</b>	<b>46</b>

## Foreword

As CEO of Carers SA, I am always seeking opportunities for the organisation to support the community to improve people's lives. It sounds corny but it's what I love to do. For several months starting in 2018 I had conversations with Rob Di Monte, the then Disability Industry Development and Market Coordinator General, which focused on improving the NDIS in South Australia. While Rob was having these discussions with many people, our conversations were specifically narrow in nature, where and how could Carers SA contribute to boosting the Scheme. It was clear in my mind that our role would not be as a service provider but one that connected and supported people with disability to get better outcomes from their NDIS plans.

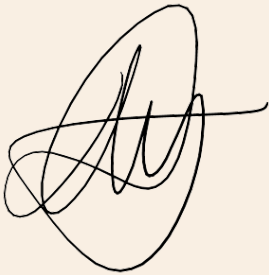
Following a State Government coordinated study tour of the east coast which focused on cooperative structures, our conversations concentrated on the belief that such a structure could positively impact the utilisation of participants plans by connecting people with a NDIS plan to service providers.

Fast forward a few months and overcoming a few hurdles, in late 2019 Carers SA received a grant from the State Government via the NDIA's Information Linkage and Capacity funding stream to explore the concept of developing a cooperative between people with disability and service providers in the northern suburbs of Adelaide. Carers SA approach was simple. This was to work closely with the local community, people with disability and their families and service providers to design a cooperative aimed at increasing the utilisation of NDIS plans. Ideally a win for everyone. Carers SA did not want to own this new structure but to assist with its birth and provide advice and guidance during the life of the project and on an ongoing basis if it was required. I was crystal clear that ownership of the cooperative would belong to the people and not to Carers SA.

Over the past two years the concept has taken shape and form to become the Strong & Capable Cooperative, a legal entity owned, led, and managed by people with disability. Carers SA will continue to have an ongoing relationship with the Cooperative not only with any practical assistance it may provide but also because there is an obvious connection between people with disability and those that care for them, their carers. I am extremely proud of the project team led by Carers SA's Lis Burtnik, Guy Turnbull (expert consultant) and the many supporters, in particular the Directors of Strong & Capable for their passion and commitment in taking an idea from the drawing board and bringing it to life.



I know you will enjoy reading the report which describes the achievements, challenges encountered, and ultimate success of creating the Strong & Capable Cooperative.

A handwritten signature in black ink, appearing to be 'DM', enclosed within a large, loopy oval shape.

David Militz  
CEO, Carers SA

# The Covid Impact

It is critical to examine the impact of Covid on the project's implementation.

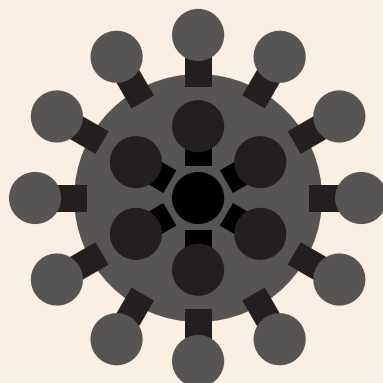
The NRC Project commenced in January 2020. At the same time the COVID pandemic began to spread across Australia. A significant component of the project was to hold a series of forums/workshops for both people with lived experience of disability and a broad range of providers to inform, educate and network. The pandemic quickly became a real threat to this approach.

A decision had to be made as to whether to pause and wait for the danger to pass or find another way to continue. Fortunately choosing to re-frame the project plan was the right decision as we now know the pandemic is still affecting all our lives and if the decision to wait had been made nothing would have been achieved. Nevertheless, the pandemic impacted on every aspect of the project's work.

The original completion date for the project was December 2020, but timelines were extended on three occasions to reflect the impediments facing the project to meet its key objectives. Even though South Australia remained relatively free of the virus during the project's duration, the level of concern raised by people with lived experience of disability and providers continued to grow as the virus spread.

The COVID challenges facing the project included:

- the very valid concern of people with lived experience coming to a community event where there was a risk of catching the virus
- service providers being overwhelmed with their growing responsibility in ensuring their clients and staff remained safe and their ability to connect with the project had limitations
- how to connect with a broad range of lived experience of disability and provider communities
- being aware of the constant changes to government COVID guidelines regarding community events and ensuring compliance
- the vaccination rates in the Playford and Salisbury local government areas being the lowest in metropolitan Adelaide which increased the risk of community infection rates in congregate settings



# The Executive Briefing

The Strong & Capable Cooperative has been founded by a group of people with lived experience of disability who have come together to take control of their lives and their support needs. Specifically, the Cooperative focuses on consumers of the National Disability Insurance Scheme (NDIS), where it is generally recognised by policy makers that difficulties in navigating the scheme, plan under-utilisation, and other access issues means both people with disability and the NDIS are not realising their shared ambition to transform lives.

The Cooperative was developed through an ILC Transitional fund and project managed by Carers SA.

Key project deliverables included:

- Establishment of a joint venture between people with disability (and their circles of support) and providers
- Increase awareness and referral to services and social and economic inclusion for people with disability
- Promote opportunities for business sustainability and growth through the cooperative model
- Evaluate effectiveness, success factors and areas for improvement as a pilot model for other regional cooperatives

This report focuses upon the cooperative journey, in terms of identifying the critical steps taken to transition from government grant funded project to a cooperative enterprise owned and controlled by people with lived experience of disability. The accompanying project evaluation report, and 'How To' Guide can be downloaded from <https://www.strongandcapable.com.au/>

**Section 1** explains that the key objective of the Northern Region Cooperative (NRC) project was to address some of NDIS's challenges in northern Adelaide by stimulation of the NDIS market through the development of an organisation that provided mutually beneficial connections between people with lived experience of disability and providers.

**Section 2** considers why the project focussed upon the northern region of Adelaide. Drawing upon NDIA generated data sets, and primary research, particular facets of NDIS operation (such as lower than average plan size) were identified. Given northern Adelaide's well recognised challenging social and economic indicators of deprivation, the project wanted to identify a solution to reverse the inverse care law'- people in most need of support get less help because of challenges navigating a system.

**Section 3** explores the rationale for the formation of the project's FG. It highlights that rather than simply being a sounding board for the project, the role of the FG was to contribute to the development of, and to help shape a new model for delivering support services. Membership composition of the FG was designed to reflect that of any potential joint venture – ie people with lived experience, and providers.

**Section 4** examines the methodology employed to develop a cooperative enterprise, which included a series of FG workshops and shadow board meets, plus significant expert advice input with regard to business planning, legal structure and branding. It highlights that the development of the brand, the business model, and the legal structure, needed to be carried out in parallel. Each informed the other.

For example:

- The Strong & Capable brand is all about people with lived experience of disability taking back control of their NDIS supports
- The Strong & Capable legal structure is a cooperative enterprise that is owned by its members. Membership is only open to people with disability and/or their primary carer.
- The Strong & Capable business model is premised on members of the Cooperative (people with disability) collectively owning and having access to genuinely independent advocacy, advice on plan management and provision of support coordination and mentoring services.

This section explores three key events that occurred during the programme of workshops which significantly shaped the projects trajectory, namely:

- A decision was made to not pursue a cooperative that had both consumers, providers and members
- The NDIA rejected the business model funding premise that the cooperative could be either 'directly commissioned' or charge a commission on members NDIS plan transactions
- Consumer members took 'ownership' of their cooperative journey

**Sections 5, 6, and 7** considers how the project engaged with the wider community, the northern Adelaide provider market, and other key stakeholders. Significantly impacted by the Covid 19 pandemic, the engagement strategy needed to be agile and innovative.



Key outcomes of the project's engagement activities included:

- Development of a trial trading service offer to test community appetite for the Strong & Capable Cooperative.
- Creation of an informal cluster of micro-providers in Northern Adelaide to engage with Strong & Capable, and to explore other ways of collaborating with each other
- Came to an understanding that Local Government Councils and other potential stakeholder prefer to engage with a 'finished product', rather than get involved early on in the journey.

**Section 8** Plans to ensure the future long term viability of Strong & Capable are laid out. Here, key elements of the cooperative's business plan are set out showing that the cooperative will not reach financial sustainability until it has attracted 600 members – this target is not expected to be hit for another two years. A small grant has been secured from Beyond Bank to keep a skeleton service ticking over, whilst the outcome of more significant succession funding bids are awaited.

**Section 9** concludes the report by considering the key learnings generated by two years of project activity. Chiefly, it highlights how pivotal the decision was by the FG members with lived experience of disability to establish a consumer led cooperative, thereby 'taking control'.

**[A 6 minute animation setting out the purpose of Strong & Capable can be found by clicking here](#)**

**A note on language – in this report the term 'lived experience of disability' includes not only the person living with disability but also those who are closely involved in their care and support and are not paid providers.**



## The Story

In December 2021, the Strong & Capable Cooperative became a legal entity. The cooperative was founded by a group of people with lived experience of disability whose purpose had become clear – to bring about change in the NDIS marketplace and broader spheres to enable people with disability to achieve better outcomes and live a life of their choosing.

These founding members, driven by discontent that NDIS was not realising its ambition to better support people with disability, and a willingness to fight for those who don't have a voice, established the cooperative on the basis that their lived experience put them in a unique position. It provided them with the knowledge and understanding to support and empower people to demand more, and through their collective strength, influence change.

The Strong & Capable Cooperative has:

A set of cooperative Rules

A board of directors of people with disability in the majority

A defined service offer

A business plan

A future

Rewind to 2018. This is when the concept of some form of cooperative structure to address challenges in the operation of the NDIS first began to take shape as part of Dr Guy Turnbull's Thinker in Residency at the Don Dunstan Foundation, Social Capital Residency Program. As a strong advocate, and experienced practitioner of the cooperative model in the United Kingdom, Guy began to hold conversations with both government departments and key community leaders about the value of developing a pilot project to test the cooperative concept in a South Australian setting.

A cooperative study tour in the eastern states was organised by the Department of Innovation and Skills and curated by the Business Council of Cooperatives and Mutuals. Carers SA's CEO joined the tour and flagged the organisation's interest in leading such a cooperative development project.



By January 2020, a contract between Carers SA and the SA government (via ILC transitional funding) to manage the cooperative project was formally executed. Originally entitled 'The Northern Region Cooperative Project, the key deliverables included:

- Establishment of a joint venture between people with disability (and their circles of support) and providers
- Increase awareness and referral to services and social and economic inclusion for people with disability
- Promote opportunities for business sustainability and growth through the cooperative model
- Promote opportunities for business sustainability and growth through the cooperative model
- Promote opportunities for business sustainability and growth through the cooperative model
- Develop a sustainable model beyond the end of the project
- Evaluate effectiveness, success factors and areas for improvement as a pilot model for other regional cooperatives

The purpose of this report is to examine this journey from a government grant funded project awarded to Carers SA, to Strong & Capable – a cooperative, owned and controlled by people with lived experience of disability.



## Section 1 - The Original Project Aim

The key objective of the (NRC) project was to address some of NDIS's challenges in northern Adelaide by stimulation of the NDIS market through the establishment of a financially sustainable corporate organisation that supported consumers to navigate the scheme, and provide mutually beneficial connections between people with lived experience of disability, and providers. Northern Adelaide is defined by the local government areas of Playford, Salisbury, Tea Tree Gully and Port Adelaide-Enfield. The focus of the project was predominately on the Playford and Salisbury districts.

The aim of the project was therefore to test the viability of establishing a cooperative between people with disability (and their families and carers) and service providers. The cooperative would provide the organisational 'scaffolding' for providers and consumers to work together to find common cause solutions for issues such as:

- people with disability having a greater say in how services will work with them
- increasing the ability of providers to work with more people
- market stimulation - encourage new and a greater variety of providers to operate in northern Adelaide
- develop a cooperative legal structure whereby service providers and people with disability become equal partners and share mutual benefits
- creating a 'one stop' shop for information and services for people with disability
- supporting people to better utilise their NDIS plans
- opportunity to shape a different social model a 'one-stop shop allowing information to be accessible, easy to navigate and enable greater choice and control for people with disability over who, what, how and when they receive services
- grow provider capacity, sustainability, and workforce availability
- facilitate consumer engagement, including opportunities to co-design, tele/video conferencing, forums, surveys, blogs, storytelling, and peer group discussions
- foster innovation and diversity in service provision to a wider range of consumers, including CALD and First Nation communities
- reduce 'back of house' costs by sharing resources





## Section 2 - A Problem To Solve: Why Northern Adelaide?

There are around 4.5 million Australians with disability. Within the next year or so when NDIS reaches full scheme, it will provide more than \$22 billion in funding a year to an estimated 530,000 Australians who have a permanent and significant disability. For many people, it will be the first time they receive the disability support they need. NDIS support is not means tested.

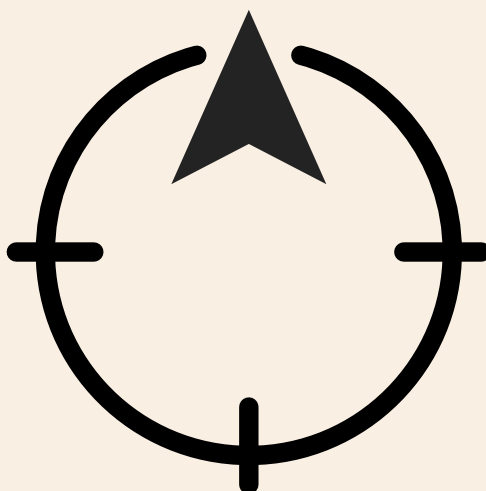
South Australia currently has approximately 33,500 active NDIS participants, of which some 14,000 are resident in the Northern Adelaide Region.

NDIS Plan under-utilisation, coupled with a lack of plurality in the provider market has been a key challenge since the inception of the Scheme.

The NDIS 2018 quarterly reports, and the first quarter of 2019, and other sources indicated that in the northern Adelaide region there were several areas of concern which included:

- the lowest level of utilisation of NDIS plans (50%), which in turn impacted on economic benefit to the northern communities
- NDIS plans generally had a lower dollar value than other parts of metropolitan Adelaide
- Apparent thin markets which reduced choice of providers to NDIS participants
- Workforce challenges
- Lower uptake of First Nation people and those from CALD backgrounds

More recent research carried out by the project found that by most macro measures the northern Adelaide region is performing on par with national and state averages. Drawing upon NDIA generated data sets, and primary research, particular facets of NDIS operation (such as lower than average plan size) were identified. Given Northern Adelaide's well recognised challenging social and economic indicators of deprivation, the project wanted to identify a solution to reverse the inverse care law - *people in most need of support get less help because of challenges navigating a system*. For these reasons it was decided to trial the cooperative approach in northern Adelaide.



## Section 3 - The Project's Foundation Group

In order to establish any kind of corporate entity (cooperative, not for profit, company, etc), members are required, either as corporates, shareholders, or cooperative members. Someone needed to own the entity. In addition, it is critical that the founding members are intrinsically involved in shaping the entity's design. For this reason, at the start of the project, the project team set out to recruit a FG that reflected the project's target structure, ie people with lived experience of disability and NDIS Service Providers.

The role of the FG was to:

1. Ensure that the voice of people with disability was heard throughout the life of the project
2. Ensure that the voice of providers was heard throughout the life of the project
3. Provide feedback and consider the market testing of proposed cooperative functions and services
4. Act as creative and innovation partners to the project team

It took some time to establish the FG membership. While several providers indicated their willingness to take part, a number eventually declined due to their added responsibilities relating to the COVID impact on their services. Eventually eight providers agreed to take part.

Nine people with lived experience of disability indicated their willingness to participate, although following the first FG meeting, two decided it was a conflict of interest due to their other work in the NDIS environment and left the group.

Of the remaining seven members, four were people living with disability, and three were primary carers of people with disability. Each member had experience with the NDIS and NDIS plans. One person had a CALD background and another represented First Nation people. They represented physical, intellectual, neurological, psychosocial disability and autism spectrum disorders.

It was decided that the first meeting should take place via Zoom. While it was obvious that providers would have the necessary equipment for video conferencing, and had begun to use this method of communication, this was not necessarily the case for people with lived experience of disability.

A questionnaire was sent out to members of this group to obtain information about their access to computer hardware, internet capacity, ability to utilise video conferencing and their communication needs. This was also followed up with individual phone calls and face-to-face meetings to discuss the purpose of the FG and to answer any questions.

Two members said that they did not have access to appropriate equipment and a further two were not experienced in the use of video conferencing. Two laptop computers were purchased to facilitate full participation. Additionally Easy Read documents were also distributed regarding video conferencing protocols and assistance was given to one member to support their understanding and use of this format. A disability communication specialist was engaged to develop Easy Read templates for agendas, minutes of meetings and Terms of Reference (ToR).

Reimbursement to acknowledge the time taken by FG members with disability to provide their insight and expertise was deemed as essential. The SA Government reimbursement guidelines were used to ensure the members were compensated using contemporary benchmarks.

The first FG meeting took place via Zoom in May 2020 with full membership attendance and participation. The draft ToR were accepted apart from some minor alterations which were incorporated into the document. All FG members with lived experience of disability received information both electronically and via Australia Post.

FG members decided that provider and disability members would meet as a whole group from time-to-time but separately as the need arose. This would allow for freer discussion on certain issues without the constraints of needing to be careful of voicing their opinions. This was particularly identified by members with lived experience of disability as potentially stifling candid assessment of the relationship between people with disability and providers.



## Section 4 - Top-Down Meets Bottom Up: (Cooperative) Development Methodology

Establishment of the FG, and the development of the programme of development workshops had the following key objectives:

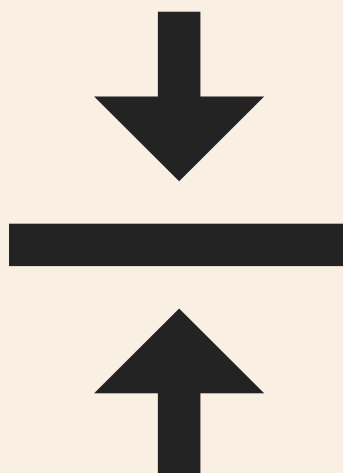
- Building trusting relationships between members of the group, as they were embarking on a shared enterprise journey – this is something you do not do with strangers.
- Cooperative development is about creating a movement by building momentum.
- Identifying the requisite entrepreneurial traits to develop a collective business, including identifying the links between entrepreneurship and lived experience of disability
- Understanding what a cooperative is
- Developing the business model – essentially guide participants through the ‘Business Model Canvas Approach’
- Building A Brand
- Training participants in the basics of business finance
- Generating the bare bones of a Cooperative Disclosure Statement/Teaser Document.

The key elements are:

- Who owns – who can be a member?
- Who controls – who can be on the board?
- Member benefits
- Business model
- Cooperative Rules

As the South Australian community started to move more freely from June 2020, face-to-face meetings began to take place with FG members. Nine workshops were held from June to October 2020. Each group met separately twice, and four were combined events.

The combined workshops focussed on what each member group viewed as common connecting points and where there were divergent interests. Members were also asked to identify the good and challenging things about the NDIS and areas for improvement.





Workshop Reference	Workshop Topic	For Consumers	For Providers
1	Disability & Entrepreneurship Consumer Perspective; Challenge & The NDIS Workshop Plan	✓	
2	Work of the project team to date Provider Perspective; Challenges & The NDIS Workplan		✓
3 & 4	What Problems Are We Addressing? How Will We Solve The Problems?	✓	✓
5 & 6	Who Owns the Cooperative? Who Can Be A Member? Enterprise & Business Finance Explained	✓  ✓	✓  ✓
7 & 8	Benefits of Membership Business Planning	✓  ✓	✓  ✓
9	Name & Brand	✓	✓

The workshop programme drew heavily on approaches developed by the Rapid Enterprise Development Programme – a programme developed by Dr Guy Turnbull in the UK in the early 2000's designed to take participants with lived experience of disability through a range of games, tools and case study examples to shape enterprise ideas from an initial 'hunch' to a position where participants understand what will be required to make it 'all stack up'. More information about RED can be found at [www.redbiz.com.au](http://www.redbiz.com.au).

Three key events occurred during the programme of workshops which significantly shaped the projects trajectory.

- 1) A decision was made to not pursue a cooperative that had both consumers and providers
- 2) The NDIA rejected the business model funding premise that the cooperative could be either 'directly commissioned' or charge a commission on members NDIS plan transactions
- 3) Consumer members took 'ownership' of their cooperative journey

The remainder of this section unpacks these three critical events.

## **1) Goodbye To A Single Joint Venture Entity**

An important component of the development of the cooperative was to gain an understanding of the legal requirements for its formation. Advice was sought from the Business Council of Cooperatives and Mutuals concerning the engagement of a skilled legal professional to develop options regarding the legal structure. BAL Lawyers was given the brief to guide the project through these processes.

The first question was whether the notion of developing a hybrid cooperative between providers and people with lived experience of disability posed any difficulties. The advice received noted that there were a few barriers to this approach including that both groups had different commitments to their constituents and thus it could be perceived as conflicting interests. One solution was to have two separate cooperatives sitting under one umbrella while sharing mutual functions such as HR responsibilities, Payroll, Recruitment and Quality Assurance processes.

However, a critical milestone of the project was reached in August 2020 when a combined FG meeting was held. The meeting was a review and reflective event which included:

- The work of the project thus far
- How members felt about the process up to that point
- A report card on whether the project team was doing what it said it would do
- If the project team heard and listened to what members wanted
- What had members learnt and what was missing
- Whether there needed to be any changes in content for the next scheduled workshops
- What needed to be done after the workshops were completed
- Planning the next steps

What became clear was that there was significant appetite from the FG members with lived experience of disability to develop a consumer-led and owned cooperative that could deliver advocacy, information, training and 'support planning/coordination' from a lived experience perspective.

**“let's start to put meat on the bones of a consumer cooperative!”**

From a provider perspective however, there was an ambivalence about moving forward with the hybrid cooperative model. Even though the decision was made to move ahead with the consumer cooperative, engagement with providers continued to be a critical element of the project. Further discussion regarding providers is set out later in this report (page 31).

## **2) A Change Of Business Model**

A series of telephone calls and Zoom meetings were held with NDIA representatives to inform them about the project, request additional statistical information beyond those highlighted in the Quarterly reports (unfortunately this request was unsuccessful), and to explore the possible income streams to the Cooperatives business model.

Essentially the conversation was framed to secure the NDIA perspective on three possible (not mutually exclusive) business models.

- The first model was for the cooperative to become a NDIS registered provider, and secure income through NDIS Support Categories including Support Co-ordination and Plan Management.
- The second model was to take a small percentage commission for the Cooperative from the transaction between NDIS Client/Co-op Member & Provider, to fund the 'Consumer Owned' advocacy and brokerage.
- For the cooperative to be a 'directly commissioned' service by the NDIA.

Through these conversations it has become clear that the first approach was the 'only show in town', and a draft financial model was prepared accordingly.

## **3) Consumer members took 'ownership' of their cooperative journey**

As the Project Team worked with the FG members with lived experience of disability to provide them with an understanding of the technical properties and achievable outcomes of a consumer owned and driven cooperative model, their confidence in taking charge of the process grew. There was a shift from simply absorbing knowledge and considering options to taking on a leadership role in the ongoing planning and execution of the development of the cooperative, community engagement and all cooperative activities.

Essentially the FG of members with lived experience of disability now became 'a board in waiting' while the Cooperative's Rules were in the development stage. When finalised, they were lodged with Consumer and Business Services (CBS) for ratification of the Name, Rules and Formation Disclosure Statement.

Six of the original seven FG members with lived experience of disability made the decision to become the inaugural board of directors.

## **FG Chairperson Leanne Galpin reflection (May 2020 – June 2021)**

*"About a year ago, we held our first FG meeting online due to COVID19. We came together as people with a disability, carers, and service providers with a common goal of improving utilisation and delivery of disability services for people in Adelaide's north.*

*It became clear that the people with a disability and carers would develop a different framework to the service providers and so we reviewed the FG's Terms of Reference to reflect these changes.*

*Members brought a diverse range of backgrounds, experiences, skills and knowledge to the project and enthusiasm to share with and learn from each other. We committed to attending meetings and participating in other activities such as workshops, developing the brand message and materials, research, and evaluation.*

*Throughout the project we have valued the attention to making meetings and documents accessible for all. As a group, we have developed skills in governance, business finance and communication. Some members have nominated to be part of the newly formed Board.*

*We have grown individually through this opportunity to be creative, gain confidence and a greater understanding of how to navigate the NDIS. There is also the benefit of getting to know and work with this group of impressive people dedicated to making a difference."*



Leanne Galpin (pictured to the right)



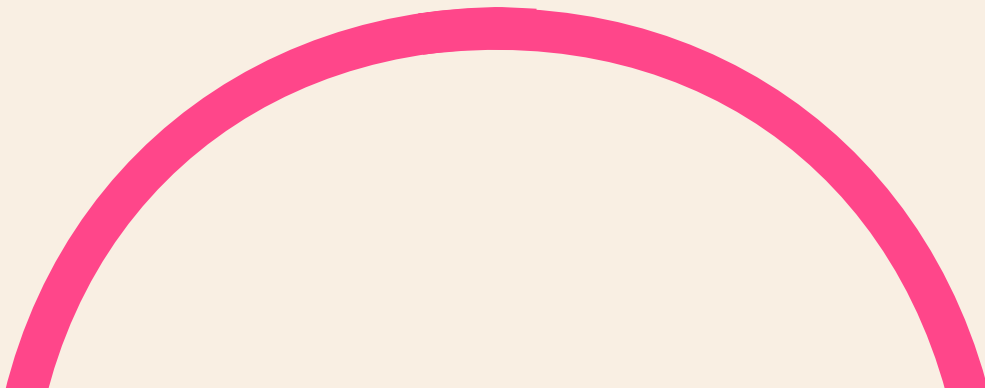
An overarching principle of the project was to ensure that the co-design process was central to every aspect of the project. Co-design is more than just shared problem solving. It must give voice and authority to the people most affected by decisions. That is why it was deemed essential to ensure the voices, opinions and lived experience of people with disability were pivotal in the development of a cooperative that aimed to meet their needs. It was not about putting words into their mouths or reinterpreting their thoughts and ideas but making sure we captured what they said and actioned what they wanted.

People with disability have been consulted time-and time-again with no tangible outcomes. This project was committed to ensuring the development of the cooperative put people with lived experience of disability in command.

The project team was mindful that the prospective board required support and specific training to understand their roles and responsibilities as board members. Over several months training via a workshop format was undertaken to ensure that the prospective Board had the skills and confidence to lead the Cooperative during its development phase and as it evolved into a fully-fledged organisation. Additionally given the unique structure of the board made up of primarily of people with lived experience of disability, it was believed necessary to provide very specific training to augment the other board training to build each person's capacity and to harness and grow their analytical and problem-solving skills.

For example, The Lived Experience Leadership and Advocacy Network (LELAN) through the Lived Experience Development, Governance and Education (LEDGE). Project was approached to construct training modules which met the needs of the prospective board members with lived experience of disability. Two sessions were delivered in August/September 2021.

These training sessions are being developed as a prototype for other boards where most of its members are people with lived experience of disability. A copy of the Decision Making Framework developed through the training sessions is attached as Appendix 2.



The decision to forge ahead with a consumer-led cooperative represented the first significant evaluative/learning and opportunity for reflection on one of the NRC's key challenges – 'establishing a joint venture between consumers and providers that contributes to addressing the NDIS market fails in the north of Adelaide'.

An imperative voiced by FG members was that not only board members, but also employee of the cooperative should have lived experience of disability to the greatest extent possible. Where a significant peer-led proportion of workforce could not be achieved in the short-term, a mentoring approach would be taken to build their skills and knowledge so they could take up these roles. This reinforced the overarching principle that the cooperative would be owned and operated by people with lived experience of disability.



# The Home Run: From Project To Cooperative Business Plan

As anticipated, the FG workshop series morphed into regular shadow board meetings and training sessions with the FG members, which oversaw the development of the Cooperative Rules, and the social investor business plan. It is important to highlight that the development of the brand, the business model, and the legal structure, needed to be carried out in parallel. Each informed the other.

For example:

- The Strong & Capable brand is all about people with lived experience of disability taking back control of their NDIS supports
- The Strong & Capable legal structure is a cooperative enterprise that is owned by its members. Membership is only open to people with disability and/or their primary carer.

The Strong & Capable business model is premised on members of the Cooperative (people with disability):

- a) collectively owning and having access to genuinely independent advocacy, advice on plan management and provision of support coordination services;
- b) learning from people with lived experience who have successfully navigated the NDIS;

Early on in the development process an outline business model canvas had been developed. This canvas (attached as appendix 3) substantially drew on workshops delivered during the Dr Guy Turnbull 2018 Thinker In Residency period. The Canvas acted as a 'Straw Man' in terms of testing the original concept with providers, consumers, legal advisers, and the NDIA. To re-iterate, and with the people with lived experience of disability in control of decisions, key changes that took place to the original business model canvas as part of this testing or challenge included:

1. Following legal advice, it was determined providers and consumers could not be members of the same cooperative. Given the varying appetite for project development, it was agreed to focus initial energy and resources on developing a consumer-led cooperative.
2. The NDIA were clear that the business model could not rely on either direct commissioning from the NDIA or be allowed to take a % commission from transactions. The business model then focussed on existing service lines in the NDIS Price Guide, namely:
  - Support co-ordination
  - Peer Mentoring

3. The cooperative's key activities shifted from being a matching platform between consumers and providers to offering the following key products to its consumer membership:

- Discovery session involving potential new members, staff member, plus a 'matched/buddy' existing member who will discuss member benefits, and their NDIS potential.
- Access to Strong & Capable Support Coordinator – choose your own personal Support Coordinator
- Participate in membership club activities, which will include both social and educational activities
- An annual 1 hour review of the member's NDIS Plan, charged to their NDIS budget
- Benefit from lived experience peer mentoring, supported to navigate the NDIS.
- Connections to a network of ethical, unconflicted providers – the 'Provider Friends' of Strong & Capable

The cooperative legal structure was then wrapped around this business model, and a three year business plan prepared. Business Plan preparation drew upon bespoke templates and financial models developed by Guy Turnbull.

The FG was taken through final versions of the business plan, including the plan's underlying assumptions. FG participation in the workshop series, and the subsequent and regular development meetings meant that they understood the business model, could challenge the underlying assumptions, and would be able to communicate clear business plan targets to an incoming senior employee.

### **Development Of The Cooperative Legal Structure**

In parallel with FG workshops, the project team sought advice from the legal team about the structure of a cooperative or possibly an alternative to the cooperative model. The FG were essentially guided through a series of structured discussions that would populate the key elements of a draft Cooperative Disclosure Document, namely:

- Cooperative Name
- Background & Demand for Service.
- Objects & Activities
- Membership
- Who can be a member
  - Application for membership and share
  - Rights and liabilities attached to membership and shareholding:
  - Voting Rights of Members
- Definition of Active Members
- Operation Of The Cooperative
- Management Of The Cooperative
- Proposed office holders
- Day to day Management
- Financial information

Over a two month period the FG considered these questions and determined the key elements to be included in the Cooperative's Rules.

Primary Activities of the Cooperative were defined as:

- delivery of advocacy, information, and support planning and/or coordination from a lived experience viewpoint
- assistance in the establishment and maintenance of connection between members and providers
- delivery of peer led support to NDIS participants and others with a lived experience of disability
- collate, analyse, and distribute information regarding products and services that members may seek to utilise to assist the Cooperative
- active member requirements

There would be two classes of membership

1. People with disability or their nominee
2. The primary carer of a person with disability who uses the services of the Cooperative

Active membership was defined as:

- paying an annual membership
- agreement to use at least one service provided by the Cooperative during each financial year in which the person is a member of the Cooperative.

A full copy of the Rules, including the Easy Read version can be located at [www.strongandcapable.com.au](http://www.strongandcapable.com.au)

Application to approve the Cooperative Name, Rules and Formation Disclosure Statement were lodged with Consumer and Business Services (CBS) in March 2021. Although the process generally takes no more than 28 days it was not until September 2021 that this was finalised. Following on from this a formal Formation Meeting was held in in October where the composition of the board was endorsed, and the Chairperson and Secretary was appointed. While it was not an official requirement a deputy Chairperson was also elected. The formal minutes and signed copies of the Rules was sent to the CBS and the Strong & Capable Cooperative became a legal entity in December 2021.



## Building The Brand

Part of the work of the project was to develop a communication strategy and other relevant communication channels, including an on-line presence, that informed and provided a spotlight on the project's activities which would lead to the formation of the Cooperative.

Carers SA provided in-kind support to develop a briefing document to potential agencies with expertise in forming marketing and communication strategies, web development and brand identity. Essential elements of the web design were that the site needed to be disability friendly, reflected the needs of people with low literacy, sight and hearing impairments and would be accessible to people from CALD and First Nation communities. The development of a website would act as a central hub for information about the cooperative and to be accessible across mobile, tablet and desktop.

Fuller Brand Communications was chosen to work with the project team and FG. Fuller personnel attended the workshops facilitated by Guy Turnbull to determine the issues facing both providers and people with disability. Following these workshops and a detailed research phase, Fuller met with the FG members in October 2020 to present the brand messaging, including the name, tagline, and story. Visuals, including logo, graphic elements and colour palette were also presented. Although part of the initial proposed name for the cooperative did not meet the FG members approval, the brand messaging and storyline was endorsed. Fuller undertook to refine the Cooperative's name which ultimately met with the approval of members and the Strong & Capable Cooperative was born

In April 2021, 22 people with lived experience of disability took part in a video/photo shoot organised by Fuller. The images from that day have been used to populate the website, develop a Hero Video on the website landing page and used in the Strong & Capable brochure and marketing material. The brochure was also adapted to an Easy Read version, and it is envisaged that it will be translated into languages commonly spoken in the northern Adelaide region over the next few months.

**[Please click here to watch the Strong & Capable video](#)**

There have been several delays in launching the website mainly due to the increased uploading of information on this platform. There is a blog section which will largely be written by people with disability and have the Easy Read version as its primary focus. As the website also has a Facebook page, the project team was acutely aware of the importance of monitoring the activities on the site. To that end, until the Cooperative is fully operational a social media group was engaged to moderate its content.

Additionally, three board members formed an advisory team to vet and edit website and social media content.

The website became live in June 2021.

[www.strongandcapable.com.au](http://www.strongandcapable.com.au)

Merchandising material was also developed to be utilised at community events to supplement the information presented at such forums.

The initial research undertaken indicated that a cooperative led, managed, and operated by people with lived experience of disability was an original and unique model that did not have a presence elsewhere in this country or indeed globally. From a branding perspective this then could be described as a movement whereby a group of people with lived experience and with a shared purpose could create change together.

Alongside this was creating a 'brand story' that would resonate with potential members of the Strong & Capable Cooperative. With the assistance of the communication team the final brand message was created.

**Our purpose is clear – to bring about change in the marketplace to enable people with disability to achieve better outcomes and live a better life.**

**Our lived experience puts us in a unique position. It provided us with the knowledge and understanding to support and empower people to demand more, and through our collective strength, influence change.**

**We believe we can truly make a difference to anyone who wants to cut through the complexity, navigate the disability marketplace and achieve best outcomes.**

**Together, we stand united to demand better  
Together, we have a louder voice to be heard  
Together, we have the power to influence to change  
Together we are Strong & Capable**

FG members clearly expressed the need for all documentation produced must be disability friendly. To that end the project engaged Maven and Blend Creative to translate written content into an Easy Read format with concomitant appropriate graphics to reach as many people as possible who have literacy issues and/or where English was not their first language.

The project team has been a staunch advocate in providing employment opportunities for people with disability. Both Maven ([www.mavenweknow.com](http://www.mavenweknow.com)) and Blend Creative ([www.blendcreative.com.au](http://www.blendcreative.com.au)) employ people with lived experience of disability.

The Project also engaged a graphic designer to produce a short, animated video with Easy Read captions which explained what the cooperative is and what it hoped to achieve.

[Please click here to watch the video](#)

### SOCIAL MEDIA AVATAR

The Social Media avatar is to be used for profile images on FB, Instagram or as a website favicon.

The Social Media avatar should never replace the master logo.

The avatar can be shown in the same colourways as the Strong & Capable logo.



### EXAMPLES OF USE / PRINT



Bus shelter advertising example

### PHOTOGRAPHY

#### Using photography

Photography is to be used where possible. The Photography style should be raw, strong and powerful with a feeling and sense of community.

#### Where possible, images should:

- be natural, positive and contemporary in style
- be of high quality and resolution suitable for the application
- be culturally, gender and age inclusive.

#### It is recommended to avoid:

- highly posed or overly staged images
- blurry, unclear, low resolution images
- clipart and cartoons (with the exception of infographics).

#### highlights

Use colour, photography and the graphic icons listed in this guide together to match the overall look and feel.



## **Section 5 - Community Engagement**

As outlined at the start of this report, the COVID-19 pandemic affected every aspect of NRC project including relating to community consultation. The project team was very mindful of COVID-19 restrictions and took a cautious approach to holding events in congregated setting. The project team spoke to many people with disability and their families, as well as several providers and personnel from the Playford and Salisbury Councils who iterated the expressed level of anxiety of people with disability had in attending community events for fear of transmission of the virus. The number of people attending established community groups had also fallen or been cancelled due to these factors. An additional element was the uncertainty of imminent lockdown and whether a scheduled community event would take place.

Added to this mix was that both LGAs have high rates of disadvantage, significant populations of CALD and First Nation people with considerably lower rates of vaccinations than the rest of metropolitan Adelaide. Collectively, this was estimated to be around 70% receiving their second dose (November 2021), which only increased their vulnerability when interacting in a group setting. Anecdotally engagement with the northern community even without the pandemic overshadowing any community activity, could be challenging according to several community leaders and practitioners.

Moreover, the prospective board agreed with the project team that it was important to have the cooperative's name and brand in place before beginning to inform the community of the cooperative's aims and purpose and encouraging taking up of membership.

### **Analysis and Rationale for Change of Approach to Community Engagement**

Community connections was an integral part of the NRC Project to inform people with disability and their families and carers of the benefits of becoming a member of the Strong & Capable Cooperative. The original plan was to stage a series of community consultation events in June and July 2021. However, this approach failed to gain traction in the community, despite great social media reach (5,166 Reach, 271 Links).

One potential solution was to embark upon a short period of trial trading during September/October 2021 to assess the appetite of consumers for the Cooperative's services.

Key elements of the trial trading included:

**a) Create 'Skeleton Service':**

- Employ sessional Support Coordinator(s) and offer a free NDIS 'Health Check' for people with disability
- Create active mentoring circle – peer to peer mentoring
- Design and implement an enquiry and referral intake process

**b) Implement a time-limited but strong marketing campaign:**

- Leaflet drop
- Radio advertising

**c) Snowballing rather than formal community consultation:**

- Schools
- Existing organisations/LGAs who ran established groups
- My Time Groups
- Networking via established groups and service providers

The purpose of such an initiative was to test the offering assumptions inherent in the Strong & Capable Business Plan.

These were:

- Support co-ordination
- Mentoring
- Help to navigate the NDIS

These initiatives were underpinned by:

- Flyers delivered to 50,000 homes in a selected area of northern Adelaide
- Ongoing social media campaign. This was already underway, having achieved a 'reach' of 9,052, and 526 Link Clicks.
- Radio advertising on Fresh FM and community radio programs. Fresh FM proposed a 4-week campaign made up of two weeks paid component followed by two weeks of community announcements. The aim was to intensify the messaging for the first two weeks of the campaign to strongly encourage people to call via the newly created Strong & Capable phone line for a free personal consultation.
- Employing sessional Support Coordinator(s) for an eight-week period three days per week to provide free NDIS advice in 45-minute timeslots
- Creating a hot desk and consulting rooms for the Support Coordinator(s) at the Playford Council's Stretton Centre

The concept of the possibility of renting a 'pop-up' space in a central shopping area for a two-week period to encourage people to come in and learn about the cooperative was also explored. Ultimately it was decided not to proceed due to costs and availability of personnel to staff the booth on a full-time basis for that whole period.



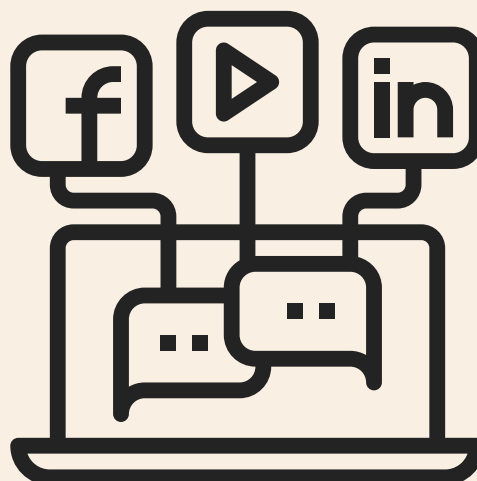
In preparation for the trial trading period the project team met with the two appointed support coordinators to develop the appropriate documents that ensured the privacy and confidentiality of the information that would be collected from the people who met with them. Furthermore, the capturing of data that could be used to evaluate the effectiveness of the offered service was also discussed and a system put in place to assist with this process.

The table below sets out a snapshot of the trail trading programme from September 20 through to October 25. It captures key elements of the programme including the marketing campaigns, the enquiries generated from the campaigns and the outcomes of these enquiries, such as consult bookings and actual consults.

<b>Trading (5 weeks of trading, as of the 25th October 2021)</b>		
Total Contacts	26	
No Response/Bookings	15	58% enquired but didn't respond
Bookings	11	42% made contact to book a consultant
Booking Cancelled/Not Proceeded	5	45% of the above cancelled their consult
Actual Consults Held	6	55% attended the consult appointment

Method of Contact/ Marketing			
Facebook Messenger	21	4 booked 1 attended	High 'HIT' rate low conversion rate
Fresh Fm	1	Booked and attended	Ads call to action? fb, phone or email?
Phone Call	2	Booked and attended	Personal contact/ through providers
Expo	1	Booked and attended	Personal contact/ through providers
Through Personal Referral From Providers	1	Booked and attended	Personal contact/ through providers

It shows that that social media campaigns are great at creating a 'buzz' around the cooperative, but it is labour intensive. Networking and the generation of word of mouth referrals that yields results. The majority of individuals who attended the free advice session indicated they would join The Cooperative.

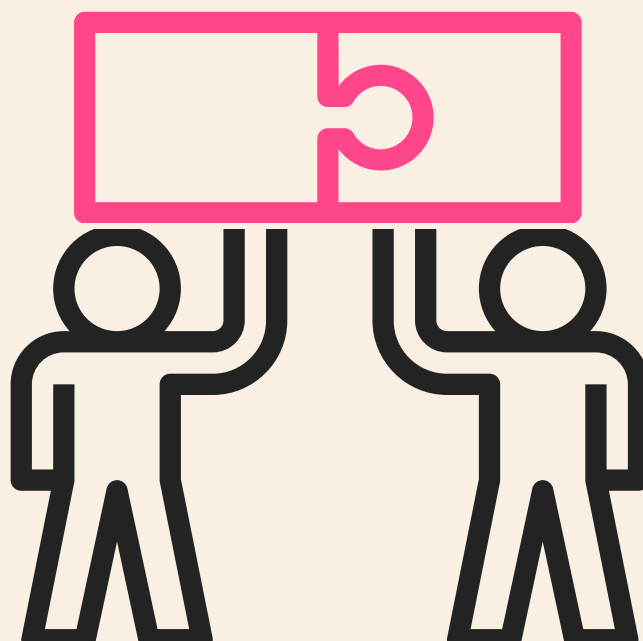


## Section 6 - Stakeholder Engagement

A broad range of services, organisations, and government agencies were contacted to inform them of the NRC project and to elicit their support in informing their constituents about the value of connecting with the Cooperative (see Appendix 1 for the full list of organisations engage with over the lifetime of the project).

Key outcomes of this activity were:

- Engagement with Feros Care, the Local Area Co-ordinator for the northern Adelaide region, proved to be challenging. The Project hoped Feros Care could be an information conduit to its participants and families – ie people starting out on their NDIS Journey. However, it was somewhat disappointing to find out late into the project that the LAC had chosen not to be more actively engaged with the project as it viewed such involvement would be a conflict of interest – ie to recommend Cooperative membership to its participants, over and above other Support Co-ordinators
- Engagement with Playford and Salisbury Councils was initially tentative, but as the Strong & Capable offer firmed up, Council support has been positive and an important source of information and connection
- Connection with two other ILC funded projects were made to raise awareness of the benefits of people with lived experience becoming members of the Strong & Capable Cooperative as well as forging an ongoing relationship with both



## Section 7 - Provider Engagement

As previously highlighted in this report, the original concept for the Northern Region Cooperative included featuring a membership category for providers. Further to legal advice, and consultation with provider representatives on the FG, it was agreed not to create such a membership category for providers, but to develop a more 'arms-length, yet integrated relationship, with the provider sector. Indeed, the project team was convinced that building a more strategic relation between providers and consumers of NDIS services was key to addressing issues of Scheme under-utilisation and thin markets.

It is obvious that without providers, people with disability will not be able to achieve their goals as set out in their individual NDIS plans. The underutilisation of NDIS plans remain on average 30%. A significant factor for this underutilisation is that people with disability are unaware of the range of providers in their area and tend to use the better known, large organisations who have long waiting lists.

A spectrum of possible relationships between providers and the Strong & Capable Cooperative is currently being explored including:

- A series of one-on-one transactional relationships with Providers
- Develop a 'Friends Of' unincorporated network of potential providers, and then build some form of organisational relationship between Strong & Capable and the 'Friends Of' Association
- Form a cooperative legal entity/coop for sole traders/contractors, and then develop a joint venture agreement between the two entities.

Initially working in collaboration with the South Australian Boosting the Local Care Workforce Team, the project team held a provider engagement event April 2021. This event explored these engagement options in more detail, and tested provider appetite for such developments. As the Strong & Capable Cooperative develops, clearly it will be useful for it to be able to signal to the provider sector what services its members are struggling to purchase locally. Such consumer owned market intelligence could help support provider development in thin markets such as Northern Adelaide.

Five additional forums, including two Master Classes, were held in conjunction with the Stretton Centre from June to December 2021. Collectively, 63 providers attended the forums, and they represented the full gamut of NDIS services. It was also pleasing to note that there was significant representation from CALD providers as well as First Nation providers. Many attended more than two sessions.

Strong & Capable board members were also represented at most of these events and were either presenters or panel members during the question segment of each session.

In terms of the overall events, as set out in the table below, attendees said they had become more aware of commercial opportunities in the disability sector in Northern Adelaide, learnt how to scale their business, understood the merits of collaboration, and indicated a strong appetite to know more about the Strong & Capable Cooperative.

	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral/ Unsure</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Total</b>
I am more aware of the commercial opportunities in the disability sector	2.33% 1	0.00% 0	18.60% 8	65.12% 28	13.95% 6	43
I learnt how to scale my business in the disability sector	0.00% 0	0.00% 0	25.58% 11	53.49% 23	20.93% 9	43
I am more aware of the benefits of working collaboratively in the disability sector	0.00% 0	2.33% 1	2.33% 1	39.53% 17	55.81% 24	43
I know more about the Strong & Capable Cooperative	0.00% 0	0.00% 0	0.00% 0	55.81% 24	44.19% 19	43

In addition to wanting to learn more about Strong & Capable, attendees indicated that they would be interested in attending a range of further workshops on the following topics.



Answer Choices	Responses
Becoming a NDIS Provider	48.84% 21
How to operate a successful business in the NDIS environment	81.40% 35
What does it take to become an excellent provider	81.40% 35
How to work with the Strong & Capable Cooperative	93.02% 40
Other	11.63% 5

The results indicate strong support and a clear identification of the needs of providers. The high level of interest from providers to work with Strong & Capable is noteworthy. It supports the notion that providers identify value in being connected with a Consumer run organisation.

Providers were asked if they were interested in forming a working party to explore more intensely ways of working together, how to encourage new providers entering the marketplace and whether the formation of a provider cooperative was plausible. Fifteen providers indicated their interest in forming a working party. An additional topic for discussion for the working party will be the consideration of mutual benefits of providers and the Strong & Capable Cooperative working together to achieve improved outcomes for people with disability and ensure financial sustainability for providers. It is anticipated that the provider working party will hold its first meeting in February 2022.

Guy Turnbull and the Stretton Centre (Playford Council) have agreed to ongoing collaboration in the holding of further forums and workshops. This will enable the program of provider workshops to continue past the project's completion date.

## Section 8 - Succession Planning and Sustainability

The NRC project had a two-year lifespan which undertook to test the key assumptions and develop a legal entity that would benefit NDIS participants living in the Adelaide northern region. What was of concern to the project team and the Strong & Capable board was what would happen on completion of the project. While both State and federal departments applauded the project and its outcomes, there was no immediate commitment to offering additional funding to provide enough runway to ensure that the Cooperative could become a viable entity.

Business planning and financial modelling clearly demonstrated that the Cooperative would not become self-sustaining until at least its second year of trading operation. It would need to attract at least 600 members in order to financially break-even. Therefore, it became imperative to explore additional funding options to ensure the financial viability and sustainability of the cooperative in its initial operating phase (one to two years), while it was maturing its revenue streams.

Two funding applications have been lodged to support the Cooperative and at time of writing this report there has been no indication as to whether either have been successful.

Since the start of the project, the project team has been concerned that without start-up capital the Strong & Capable Cooperative will not be given the opportunity to achieve financial viability.

For several months, the team has been working with a prospective social investor. The business plan and three-year financial model for the Cooperative has passed significant elements of the investor's due diligence process, but an award has been postponed until elements of the NDIS market place have stabilised.

Initial feedback has however been positive, with the investor inviting:

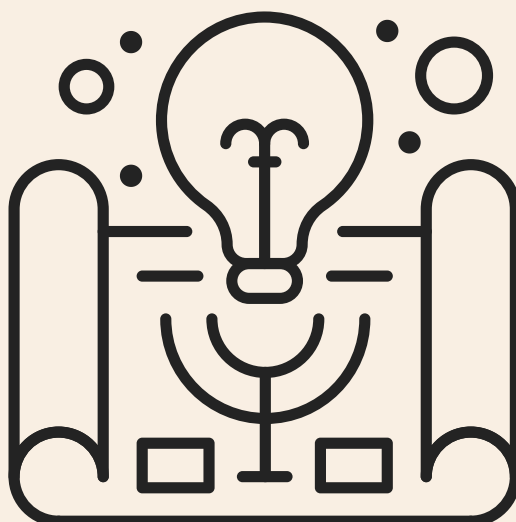
1. Strong & Capable to draw up draft Heads of Terms for a potential investment.
2. Strong & Capable to prepare a 'transition' start up budget to identify pre—trading financial requirements.

Strong & Capable's Business Plan set out:

- Business Overview
- Unique Social Enterprise Proposition
- Market Trends, Shape and Size
- The Strong & Capable Team
- Detailed Operations
- Marketing & Membership Drive
- Financials
- Capital Raise
- Growth Plans
- Risks and Mitigants

Although the potential social investor has not yet committed to the totality of the plan, they have provided a small funding grant to assist the Cooperative post the project. This will enable the Strong & Capable board to have a meeting venue, provide some level of support and advice to NDIS participants and a small level of ongoing guidance from Guy Turnbull. Additionally, Strong & Capable continues to explore other sources of funding. Furthermore, to ensure continuity and support post the life of the project, Carers SA prepared an Auspice Agreement which defined its commitment to assisting the Strong & Capable Cooperative during its initial stages of operation. A further extension of the agreement is also an option. Throughout the project Carers SA staff offered support and expert advice pro bono on various matters including website development, marketing, and carer engagement.

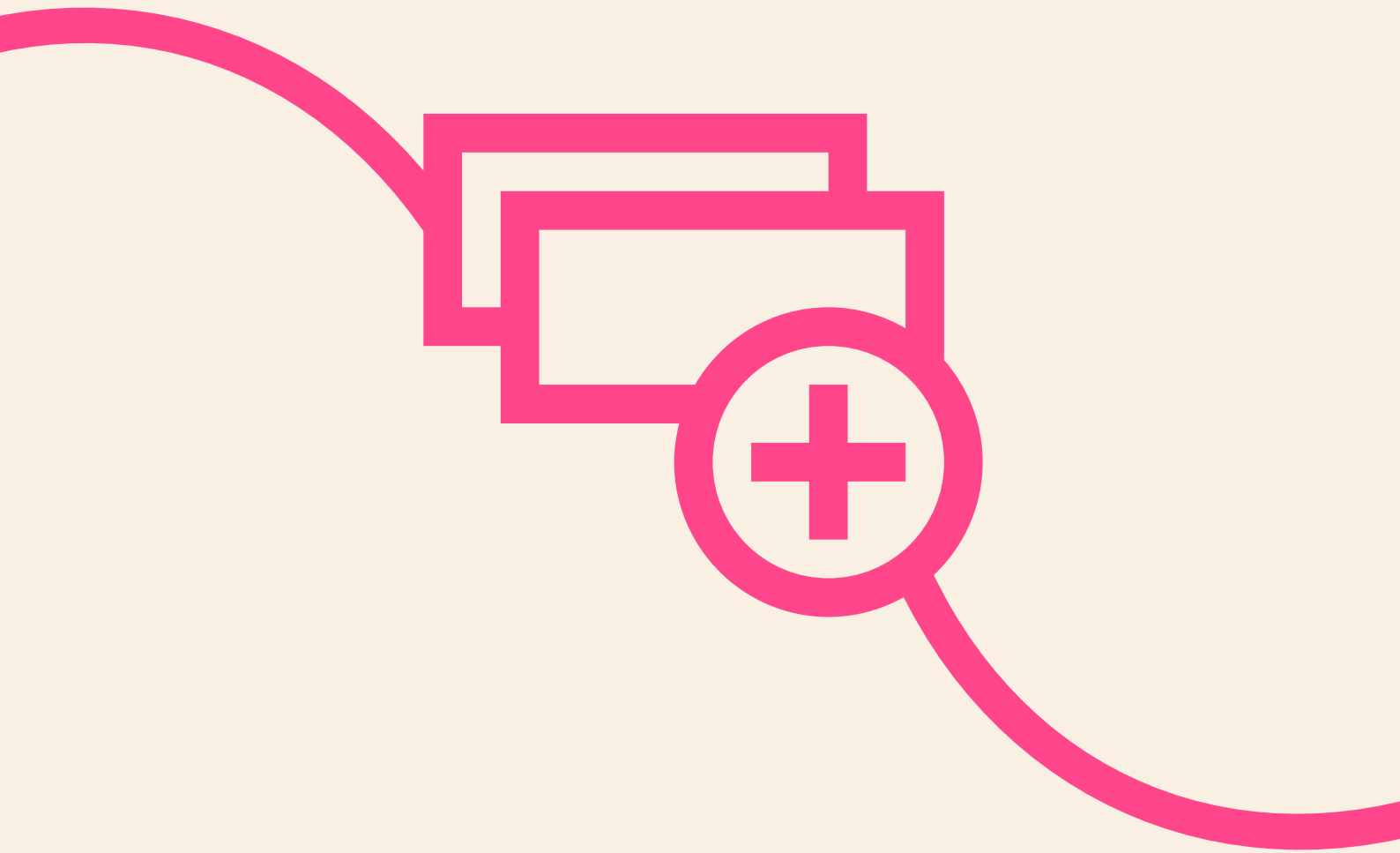
Carers are often the forgotten heroes when it comes to the NDIS. While the focus of the Cooperative will be people with disability, it aims to work with Carers SA in ensuring carers needs are not ignored. Opportunities will also be created so that both can work together to enhance the wellbeing of each cohort.



## Next Steps and Replication

Anecdotally there has been a great level of interest and enthusiasm for a consumer-led cooperative from many people with lived experience of disability across many South Australian communities. The model is one that can potentially be used by any community and would have the benefit of enabling people with lived experience of disability to be in control of how, what, where and when they received services.

A 'how to manual' is a companion piece to this final report. Although each community is unique, the manual provides a step-by-step cooperative development process that can be adapted to reflect the distinctive character of each locality and its population. Working collaboratively will not only benefit people with lived experience of disability and providers but the whole community.



## Section 9 - Key Learnings

In addition to preparing a practical 'how to manual', it is useful to consider here in this report, what lessons can be drawn from this cooperative development project.

### **Cooperative Co-design Takes Time and Resource**

The development phase of a unique and innovative product takes a significant period. Initially the project had a 12-month timeframe which was extended on three occasions due to the pandemic with final completion date of December 2021. In some ways the pandemic enabled the planning phase to be extended and for more thought be given to what steps should be taken to engage with as many people with lived experience and with providers. A complex project such as this one requires an appropriate period of time to ensure genuine engagement and real outcomes – not those imposed by the funders or the project team. A quick turnaround is not conducive to getting good results.

It is not just co-design that takes time. The time taken to lodge the legal cooperative documentation for official recognition was much longer, from advertised 28 days to nine months. It is not a quick process and needs to be factored in when developing the timelines.

Finally, once a business plan demonstrating financial viability, and a cooperative legal structure is registered, significant time and resources are required to cover the first 3 years of operations. This is both in terms of working capital, but also experienced mentoring and coaching for the Board.

### **Foundation Group Composition**

One of the key successes of the project was the emergence from the FG to an embryonic but functioning cooperative board of consumers who took ownership and control of the project. In hindsight, recruitment of a greater diversity of providers to the initial FG would have been beneficial. More time could have been taken to engage with emerging, and bespoke providers operating in northern region of Adelaide, at an earlier stage of the project.

Additionally, there were no lived experience male representation. While attempts were made to recruit, more connection via disability groups would have been helpful. – taking more time to find this balance.

More thought, investment, and specification around the composition of the Focus Group is set out in the 'how to' manual.



## **Accessibility**

It is critical to view all stages of project development through a lived experience accessibility lens.

Accessibility is not just about user-friendly physical spaces although these are naturally essential. All FG meetings were held in such spaces to ensure that people who had difficulty with mobility were not faced with having to negotiate any barriers that reduced their independence.

Being able to attend meetings with minimal impact on their job security (having to take time off to attend) or on family life was another important factor. Therefore, FG meetings were generally held on a Saturday and at a time which best suited the group. Participation at evening provider forums was decided by FG members considering their availability and family responsibilities.

Acknowledgement in the form of reimbursement to FG members for their expertise, input and problem-solving skills and the numerous times they attended meetings and forums over the project's two-year timespan ensured the success of the development of the Strong & Capable Cooperative. The cost of funding support costs for a family member so that someone from the FG could attend meetings was also paid. Reimbursements were aligned to government reimbursement policies rather than a voucher system due to the project's longevity. Without these payments it would have posed some difficulties for the FG and would have meant the project would not have had access to their wisdom and insights.

Accessibility also required the right sort of IT equipment for each FG member. Two laptops were acquired and distributed to FG members who did not have such equipment and appropriate training for their use was provided. This meant that each member could always attend virtual meetings.

The training provided was specifically geared to the lived experience cohort and took into account peoples' individual learning styles. All PowerPoints used the easy English format and much time was taken to ensure their understanding of the content.

Most documents were converted to Easy Read and for FG members who needed additional support to understand these this was provided either by the project team and/or within the group.

**Physical space + meeting times + payment+ training + resources = the accessibility package**

## **Taking Control**

In August 2020 the decision occurred to move forward with the consumer-led cooperative. The workshop enabled FG members with disability to make this decision with confidence. It built belief in their ability to play a central role in the development and execution of a cooperative. Once they were 'experts in the driving seat', the project really took off – It was a key fork in the cooperative journey.

## **Engage Cooperative Development Experts**

Working with embryonic cooperative businesses requires access to not only the right legal advice, but experienced cooperative development practitioners. Unlike reactive enterprise support or business advice work, cooperative business development activity requires a strategic, pro-active, and hands on approach

Ensuring the right legal advice from expert knowledge of cooperatives is critical. Time and resources were wasted early in the project by initially engaging with a reputable law firm, but with little dedicated cooperative specialism.

## **Board Training & Development**

Board training needs to be extensive and ongoing. Directors of legal entities, including cooperatives, have a range of defined legal roles and responsibilities. In addition, sitting on the board of a trading business means, not only does each member need to understand what good governance looks like, they also need to set the strategic and commercial priorities for the cooperative enterprise, and hold the management accountable for plan and service delivery in a safe manner.

These skills do not develop overnight, and an ongoing programme of training and mentoring needs to be in place on a long term basis.



## Community Engagement

Although much effort and resources were put into community engagement, some significant activity was stymied by the pandemic. Furthermore, greater engagement with community leaders was not achieved particularly well with CALD and First Nation communities. Developing networks with these groups was a key imperative. Identifying leaders proved difficult and greater thought and investment needs to be given regarding this. Indeed, it would have been beneficial to employ a dedicated community engagement worker.

Raising awareness of the cooperative via traditional advertising methods such as using media and leaflet drops didn't work. The most successful engagement approach was through Facebook and word-of-mouth. Harnessing this engagement through existing networks of people with lived experience of disability and trial trading/the offer of free NDIS health checks to prospective members should be at the heart of any future engagement activity.



# Appendices

## Appendix 1: Stakeholder Engagement List

- The NDIA
- Feros Care- the LAC for the northern Adelaide
- The Northern Adelaide Local Health Network (NALHN), SA Health with a particular focus on people with psychosocial disability
- Adelaide Primary Health Network (PHN)
- Disability providers who indicated an interest in the project received updates
- Playford Council
- Salisbury Councils.
- Australian Refuge Association
- Multicultural Communities Council of SA
- Community Centres SA
- Carers SA Community Connector Project
- Mental Health services
- Disability advocacy services
- Disability Expos
- Disability peak bodies
- Peers at Work Cooperative
- Mental Health Coalition of SA
- Lived Experience Workforce Program (LEWP)
- Peer Support Networks & Leadership Development (SKILL)
- Disability support groups via FG members networks



## **Appendix 2: Decision Making Framework (developed by LELAN and the Strong & Capable Board)**

Strong & Capable is a cooperative owned and run by people with a disability and their carers. Our purpose is to enable people with a disability to achieve better outcomes and live a better life. There are still too many people institutionalised and people are still told when to eat and sleep. Our lived experience puts us in a unique position to support and empower people to demand more. Through our collective strength we have the power to influence change. Together, we stand united to demand better. Together, we have a louder voice to be heard. Together, we have the power to influence change. Together, we are Strong & Capable.

This decision making framework was developed to support the decision-making processes of the Strong & Capable Board & Cooperative. It clarifies our shared agreements, expectations, and the considerations that we want to remember when making decisions. It describes the values that underpin the way we make decisions together and the priorities and principles that guide us during the decision-making process.

### **We Make Decisions Together**

Our decision-making process is underpinned by core values that shape the way that we contribute to decision making, and how we interact during the decision-making process. This allows us to be more effective in our decision making together.

### **Respect**

Strong & Capable members are all unique and we respect one another's perspectives. Each person is supported to share their views and we respond to differences in opinions with care and compassion. We give people the opportunity to provide their reasons and we seek to understand.

We are comfortable to disagree with each other and are confident that we will be seen as separate to our opinion. It will not change how we feel about each other.

### **Collaborate**

We make decisions collaboratively; this means every voice matters. The decisions we make are made TOGETHER.

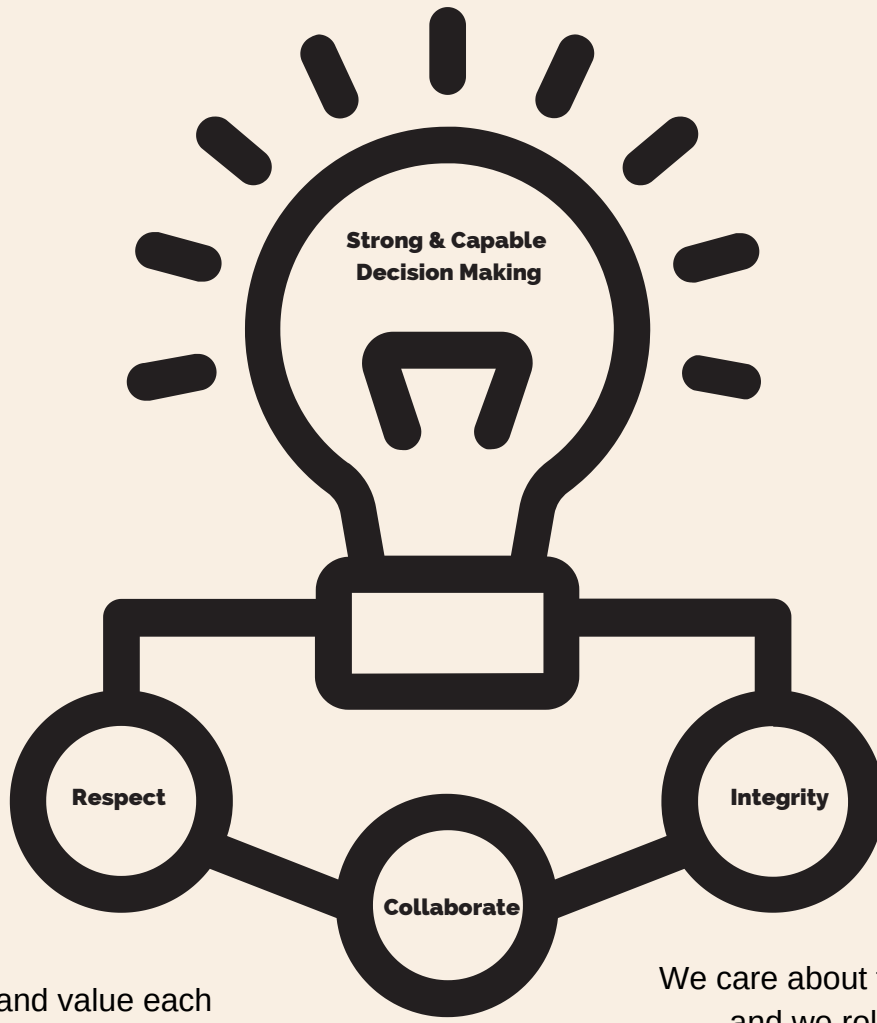
We are aware of each other's strengths and weaknesses. We use these to our advantage as we work together to make a collective decision that reflects our values and principles. Once we make a decision, we all stand behind it.

### **Integrity**

We care about the decisions we make because they matter. We want to make decisions that improve people's quality of life by creating more options.

Disability should not be a barrier and we want to lead by example, by building people's capacity and growth. We want to role model how it could be.

Our decisions show we care. It matters to the people we serve, and they matter to us.



We respect and value each other even when we disagree

We care about the decisions we make, and we role model our values

We collaborate and make decisions TOGETHER

### **Our decision making process**

In addition to the values that underpin how we make decisions; we have established principles and priorities that we consider during the decision-making process. This assists us to make decisions that are in line with our values and ethics and are in the best interests of the co-op. Strong & Capable decisions matter. We ask:

#### **Is it our decision to make?**

Before we make a decision, we clarify what the decision is that needs to be made and if it is our decision to make. We consider what belongs to us and what needs to be passed on.

Is it a decision we need to make according to our Rules? Or does it relate to our primary activities or align with our strategic plan?



Some decisions might be better made in collaboration or as part of a partnership with other organisations. We will also consider how we can strengthen or add to voices rather than be a separate/competing voice. We don't want to reinvent the wheel or spread ourselves too thin.

### **Is it the right time for the decision?**

Making the right decision includes considering if we are making the decision at the right time. Do we have the capacity to give the required attention to this decision? Is it a decision we can make on the spot, or do we need more time? Have we made sure we all understand the issues that are being considered? Does it have to be made now, or can it wait? It might be better to make it part of a long- term goal.

### **Do we have the right information?**

Before making a decision, we make sure we have all the information we need to make ethical, sustainable and legal decisions. This includes information about any legal and financial considerations and potential impacts and risks.

We may need to further investigate or assess, research, or consult. We might decide to develop a subcommittee to gather the information we need.

Once we have the information needed to inform the decision, it is important that everyone understands the information. This requires us to consider how we present the information and how it is shared. For example, there should be access to easy read resources and we will check in with each other to make sure everyone has had enough time to consider the information. This is how we support everyone to contribute to the decision.

### **Have we listened to each other?**

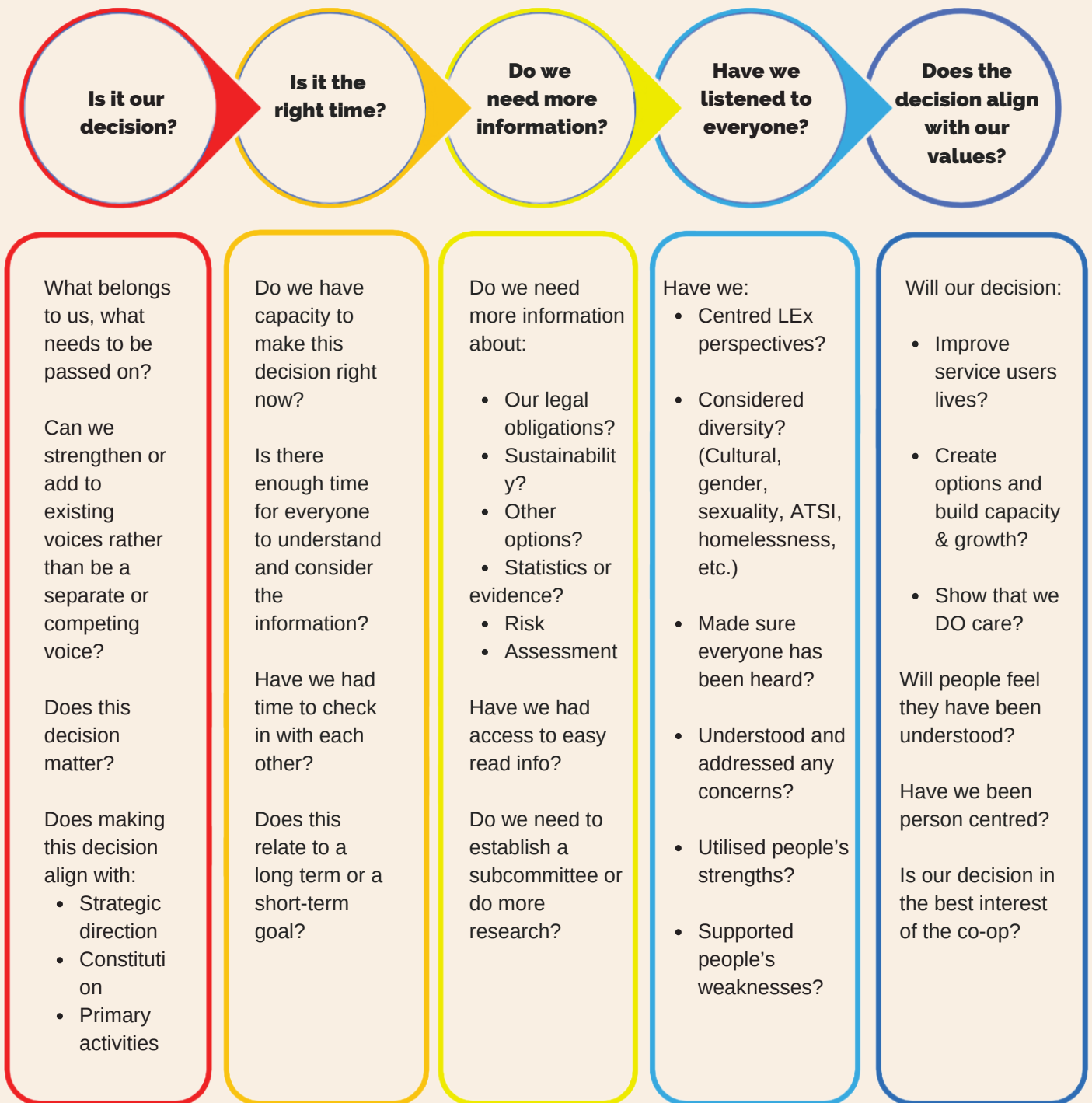
Lived experience is at the core of all our decision making. We want to hear and listen to the people we serve and to each other. We consider how our decisions might impact people with diverse and intersecting experiences and identities. We consider rights and needs of diverse disabilities, cultures, genders and sexualities, Aboriginal and Torres Strait Islander people, and people experiencing Homelessness.

Strong & Capable are committed to discussing and understanding each other's views. We identify people's concerns or barriers, and we work to find solutions or to minimise the barriers. It means that there is equality within the group.

### **Does it align with our values?**

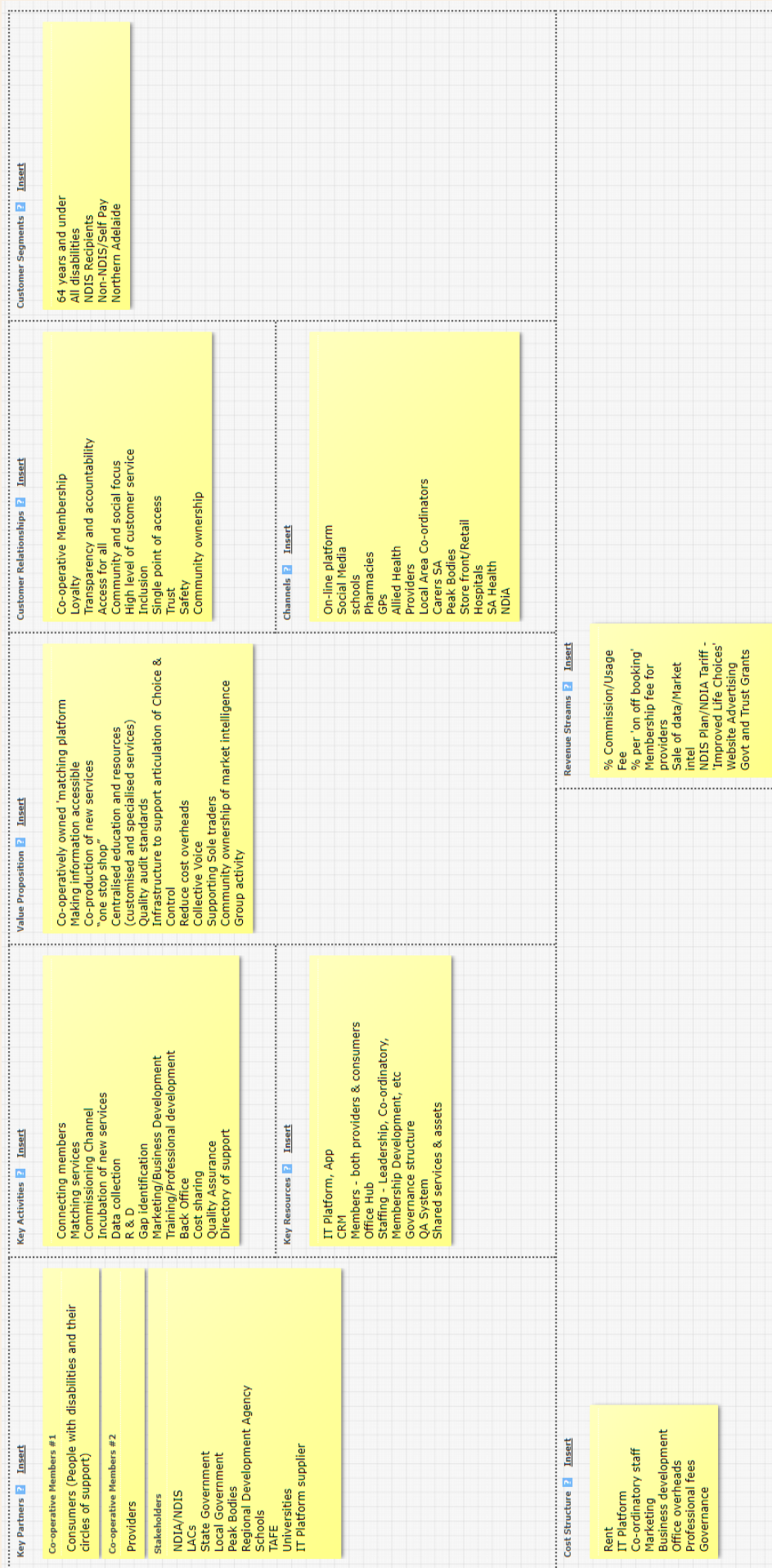
Our goal is to help people move forward and improve quality of life. We want to make decisions that focus on real issues, not symptoms. Our decisions show that we have listened to the people we serve and our community. We make person centred decisions. We ask, does our decision bring value to service users?

# Strong & Capable Decision Matter. We Ask:



Ultimately, we make decisions that are in line with our values and ethics, that benefit the people we serve, and are in the best interest of the Strong & Capable Cooperative.

# Appendix 3: Outline Business Model Canvas





# Beyond Bank

AUSTRALIA

[hello@strongandcapable.com.au](mailto:hello@strongandcapable.com.au)