

2024-2025

Annual Report

Acknowledgement of Country

The Cram Foundation acknowledges the traditional owners of the land on which we work and live. We pay our respect to Elders past and present. We believe the richness of the stories of our First Nations people - the oldest known civilisation on earth - enhance Australian culture now and into the future. Always was, always will be, Aboriginal land.



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2024-2025
Annual
Report

Vision, Mission, Values & Principles

Vision

A world where everybody has the opportunity to live the best version of their life.



Mission

To provide allyship to people with disability that supports inclusion in their communities, and meaningful life experiences and relationships.



Cram Values

Respect – we respect each other and every person's human rights.

Accountability – we take ownership over our actions and Cram's long-term future.

Integrity – we recognise that the right thing to do isn't always the easiest. We are honest and transparent in our relationships.

Empathy – we acknowledge that emotional health happens when we value each person's lived experience and perspective.



Person Centred Principle

At the core of Cram's values is a human rights-based approach. We place the lived experience of our Participants at the heart of everything we do. By empowering Participants to make informed decisions, have choice and active engagement in all aspects of their support, we ensure that the person-centred principle drives all our decision making.



Strategic Priorities

Purpose – Sustainable expansion of services through the provision of homes, meaningful experiences, enablement and community connection to people with diverse, individual needs through the Illawarra and beyond.

1. Certainty in Delivery – Quality & Compliance

Cram ensures quality of service delivery by challenging the status quo and embedding a strong quality framework. Through our commitment to continuous improvement, exploration of new initiatives and risk-based decision making, our actions are in line with the NDIS practice standards.

2. Sustainability & Influence

Cram ensures our financial viability and ability to influence through purpose-based decision making, strong fiscal management and putting the Participant voice at the heart of everything we do. Investment in the Participant experience and measurement of outcomes across our Home and Living services forms the backbone of Cram's sustainability and longevity.

3. Organisational Capability & Culture

Cram drives inclusion and empowerment for people with disabilities by reducing duplication, utilising technology and improving our methods for day-to-day service delivery. By living our values, building the capacity of our people through education, development and recognition we enhance our culture, grow our profession and make a meaningful impact to the world at large.

Cram Board of Directors



Chairperson - Bill Dowson OAM – 2017

Bill joined the Board in 2017 and brings significant business and entrepreneurial experience, having both developed and acquired small businesses in the hardware, self-storage and document management sectors. Bill's community roles have included Salvation Army Red Shield Appeal, APEX, Illawarra Sports Stadium Trust, Illawarra basketball

and Illawarra Academy of Sport. Bill is a member of Cram's Risk & Audit Board Committee and is a graduate of the Australian Institute of Company Directors course.



Deputy Chairperson - Elena Beleska – 2022

Elena joined our Board of Directors in 2022 and brings a wealth of experience to Cram. Elena currently works locally in the property development space at IRT. Her professional experience also includes architectural firm work, property development and eight years working at UOW in the Planning and the Capital Works teams. Elena has degrees in Engineering, Architectural Technology, Construction Management and a Master

of Business Administration. She is also a member of numerous professional organisations, including the National Association of Women in Construction, Urban Development Institute of Australia and the Property Council. Elena is on Cram's People & Culture and Remuneration Board Committee and is a graduate of the Australian Institute of Company Directors course.



Director - Judy Mullan – 2020

Dr Judy Mullan is an Associate Professor within the University of Wollongong (UOW) School of Medicine. She is the Academic Director of the Centre for Health Research Illawarra Shoalhaven Population (CHRISP) and the Deputy Director of the Illawarra and Southern Practise Based Research Network (ISPRN), recognised as one of Australia's most successful primary care research networks. Judy holds bachelor's degrees in Pharmacy and the Arts, as well as a PhD in Public Health. She is a registered

pharmacist and a fellow of the Society of Hospital Pharmacists of Australia. Judy has made significant professional and research contributions in the areas of health services research, chronic disease management, safe medication management, aged care research, multicultural health, patient education and health literacy. Judy is the Chair of Cram's Quality, Safeguards & Clinical Governance Board Committee and is a graduate of the Australian Institute of Company Directors course.



Director - Ben Twyford – 2020

Ben is a qualified Chartered Accountant working in the Illawarra for the past 20 years. As a practising accountant he has had exposure to many industries and various local businesses, from which he has developed a broad range of accounting and auditing skills. He is

a member of the Illawarra branch of the Salvation Army local business advisory Board. Ben is a member of Cram's Risk & Audit Board Committee and is a graduate of the Australian Institute of Company Directors course.



Director - James Robins – 2020

James was appointed as a Director of The Cram Foundation in December 2020. Having formerly resided in the Illawarra for over 15 years, James brings a broad range of experience in leadership, risk management, strategy, information technology and cyber security. Formerly the Chief Information and Digital Officer at Peoplecare Health, James is currently the Chief Executive

Officer of HAMBS and is based in Adelaide, SA. He is a graduate of the AICD Company Directors Course and has completed a Bachelor of Science (Computer Science), a Bachelor of Commerce (Management), a Master of Information Science and a Certificate of Executive Leadership. James is the Chair of Cram's Risk & Audit Board Committee.



Director – Michael McGrath - 2023

Michael is a lawyer with over forty years' experience in private practise, mostly as a partner in Wollongong's largest law firm, and in the university sector. His predominate areas of practise were litigation and mediation, often involving workplace injuries, employment disputes and acting for persons with a disability. Michael holds bachelor's degrees in Commerce and

Law together with an Executive Master of Business Administration. He is a past director of several community sporting organisations and is currently the Chair of the Illawarra Legal Centre at Warrawong. Michael is a member of Cram's Quality & Safeguarding Committee and is a graduate of the Australian Institute of Company Directors course.

Cram Board of Directors



Director – Kimberlee Brooker - 2023

Kimberlee joined the Cram Board in 2023 and brings with her a passion for inclusivity, accessibility and equal opportunities for all. A solicitor working as an Estates Administrator for Guide Dogs NSW/ACT, Kimberlee is committed to making a meaningful impact in the lives of people living with a disability. As a person with lived experience herself, she is driven by her desire to create positive

change in the broader community. Kimberlee is an active member in the Disability Inclusion and Action Plan Steering Committee at Guide Dogs NSW/ACT, the Diversity and Inclusion Committee at NSW Law Society and the Disability Sub-Committee. She also holds an educational role as a Lived Experience Speaker for Guide Dogs NSW/ACT.



Director - Maree Morgan Monk – 2024

Maree has a distinguished career spanning over two decades in various sectors, including healthcare, non-profit organisations and community outreach programmes. Her passion for advocacy and her unwavering dedication to creating inclusive environments make her a perfect fit for the Cram Foundation. Maree is known for her innovative approaches to problem solving and her

ability to inspire and mobilise teams. Her work has consistently demonstrated a focus on empowering individuals and fostering environments where everyone can thrive. Maree is the Chair of Cram's People & Culture and Remuneration Committee and is a graduate of the Australian Institute of Company Directors course.



Director - Mark Woodward – 2025

Mark Woodward is Cram's newest director, having joined in June 2025. Mark brings a wealth of experience in transforming organisations through cultural, performance and process change across sectors including healthcare, disability, child protection and financial services. With experience spanning the UK, Asia and New Zealand, Mark is passionate about driving sustainable growth and digital transformation in purpose-driven organisations. He believes a stable,

high-quality workforce is the cornerstone of delivering dignified care, and he brings deep expertise in unlocking human potential, backed by strong governance and data-driven decision making. His appointment strengthens our commitment to excellence in the disability sector at a time when professional support and investment are more critical than ever. Mark is a graduate of the Australian Institute of Company Directors course.



CEO and Co-Company Secretary – Alisha Musker – 2024

Alisha Musker joined The Cram Foundation in 2021 as the Executive Manager - People & Culture before being announced as the new Chief Executive Officer in November 2024. Alisha has over 20 years of management experience across a range of industries, including Hospitality, Telecommunications, IT and Disability. She holds a Bachelor of Commerce, majoring in Employment Relations, and

is a current member of AHRI. Alisha brings lived experience to the role, having a child with disabilities. She has a wealth of knowledge and experience in delivering people-focused strategy and processes. With a firm understanding of Industrial Relations, WHS and regulatory requirements, Alisha's passion lies with values-based leadership and team development.



Co-Company Secretary - Jessica Zondag – 2025

Jessica Zondag joined The Cram Foundation in November 2023 as Executive Manager – Finance and was appointed Company Secretary in 2025. Jessica has 20 years' experience in finance, audit and compliance across the financial services, aged care and disability sectors. Alongside her financial management responsibilities, her

role as Company Secretary includes supporting the Board and Committees through compliance with statutory and regulatory obligations, maintaining corporate registers, overseeing Board and Committee documentation, and promoting adherence to governance best practise.

Directors

Chairperson's Report

As I gather my thoughts and the information required to write this report, I am reminded of how great an honour it is for me to serve as Chair of The Cram Foundation. I accepted the nomination and the role in November 2024, having served as Deputy Chair to Linda Wright for four years. Linda chose to retire from the Cram Board, leaving a legacy under her leadership that would always be difficult to emulate.

Yet, the change of Chair is only one in a year of many changes at Cram. Karen Burdett accepted another role in her career plan, also in November 2024, and after a rigorous recruitment process, we were pleased to announce that Alisha Musker would succeed her in the CEO role. Whilst Alisha has the same dedication and commitment to Cram and our values as Karen, she also brings a refreshing new perspective to our organisation as she looks at things through a different lens.

The Deputy Chair position has been filled by Elena Beleska, who continues to contribute greatly, particularly in Construction Management and Strategy within our business. Her expertise in property development is greatly appreciated at Cram, and I am pleased that she has taken on a greater role in addition to her Deputy Chair duties.

The Board has also recruited and successfully appointed two new Directors this year, Maree Morgan Monk and Mark Woodward, both of whom bring highly valued skillsets to the Board. Maree's career in the People and Culture arena has already proven valuable to Cram, but it is her passion for advocacy and inclusion that fits well within the organisation. Mark brings international experience to our Board, having worked in the UK, Asia and New Zealand, predominantly in the care economy. His experience in the financial aspects of business, coupled with strong governance and an emphasis on data-based decision making, are already obvious during Board deliberations.

Maree and Mark have joined a skilled and committed Board, which embraces a diversity of thought in providing the best possible results for our participants and our team. This commitment is also reflected in the fact every Board member has also undertaken extra training and completed the Director Education Course with the Australian Institute of Company Directors (AICD). The course, coupled with our continuing membership of the AICD, ensures we remain at the forefront of ethical governance in our management at Cram. We have also sought other avenues of ongoing training, and the Deputy Chair represented Cram at the DSC annual NDIS conference in Melbourne this year.

An initial review of our Board governance process saw some changes take effect in relation to our committee structures and the realignment of our committee meeting timelines to correlate with quarterly reporting. This was undertaken to ensure that efficiency and accuracy were paramount in the committee reporting to the Board, whilst limiting the load on individual Board members. The results are very satisfying so far, however the biggest change to our governance process came in the appointment of our Executive Manager, Finance, Jessica Zondag as Co-Company Secretary. Jessica is a highly qualified Chartered accountant, an AICD Graduate and the holder of an MBA, whilst also being an experienced Company Secretary. Her appointment now sees greater efficiency in the recording of meetings, whilst also allowing the CEO to focus on other aspects of the business. I congratulate Jessica on her appointment.

Any enterprise carries a certain amount of risk and that risk is magnified in a growing enterprise such as Cram. Good governance dictates that the Board mitigate as much of that risk as possible, whilst ensuring the business can grow to meet the needs of our Participants. To this end, the Board and, in particular, the Risk & Audit Committee undertake a strategic review of the Risk Register annually. Along with this review, the Board and Executive are preparing a Risk Appetite Statement to facilitate decision making for the Executive without referring continuously to the Board. This statement, like the Risk Register, will be regularly reviewed and adjusted based upon the company circumstance at the time.





Financially, Cram remained profitable during 2024-2025 and the small profit achieved further strengthened the Balance Sheet. For reasonable comparison, it bears to note that our profit was achieved in a peer market that is predominantly losing money or, at best, breaking even. This profit was also achieved in what is usually referred to as a cost-of-living crisis. Cram is not immune to the ups and downs of the economy, however the introduction of improved cash management throughout the organisation, along with the implementation of purchasing protocols, added financial stability to the organisation. Improved budgeting and regular analysis of costs will ensure we optimise our cash position although, due to borrowings and construction costs, we are not expecting the same profitable performance in the coming year.

Speaking of construction, I am pleased to note that five years after the acquisition of our Chaplin Road properties, which included our current top-of-the-line residential home and a vacant block next door, we are almost ready to commence construction on this multi-million-dollar facility. Cram's Manager of Accommodation and Growth, Vedran Stajic, has worked tirelessly to bring us to this point, and we will soon be offering state-of-the-art, individualised accommodation to seven Participants. Drawings are completed, approvals are being processed, finance is in place and all quotes received. We hope to break ground very soon.

This construction, under Cram's ownership, along with the recent opening of a brand-new home in Dapto under a contractual arrangement, further enhances the quality of the offering that Cram can make to our current and potential Participants. Improving the lives of our Participants remains a key strategic priority for The Cram Foundation, and this includes providing the best homes available.

In closing, let me also say that even with all the positive aspects in this year for Cram, there have also been moments of sadness, loss and grief, and we are so appreciative of the Cram fam, who continuously step up and support each other during those times. Such moments are never easy, but the support you give each other and the families who are grieving does not go unnoticed. A simple thank you from your Board. Thank you for all that you do.

I would also like to give special thanks to my fellow Directors. You all give your time so freely whilst you juggle full-time careers, other community volunteer roles and family duties. Thank you for your support, your guidance and your expertise. I sincerely appreciate it.

Regards,

Bill Dowson OAM

Chair, The Cram Foundation

CEO Update

As I reflect on my first year as CEO of The Cram Foundation, I'm grateful for the warmth, dedication and resilience of the people who make this organisation so special. While I'm new to the role, I'm certainly not new to Cram—and stepping into this position has only deepened my appreciation for the work we do and the impact we have.

This year has brought with it celebration, innovation, and deep reflection. We've said goodbye to some very loved Participants with compassion and kindness, supporting their families and our staff to grieve and honour their lives. These moments remind us of the power of connection and treating people with dignity and respect.

We've also embraced change and progress. One of our major focuses over the past year has been the implementation of Cram's digital transformation to enable our long-term vision for Cram and our Participants. We launched ProAct, our new incident management system; Budgetly, a new account management software; and the Worksafe Guardian app to assist lone workers. From an external communications perspective, we completely refreshed our website, tone of voice and brand proposition, to better showcase the modern service provider we are. We are also well on the way to creating a CRM that will streamline our processes and enhance our ability to connect meaningfully with Participants, families and stakeholders. As always, the aim of these huge upgrades is to strengthen our clinical governance and risk management frameworks, ensuring we remain at the forefront of best practise in disability support.

Internally, we've taken a close look at how we communicate with our staff. A review of staff communication was undertaken to ensure our teams feel informed, heard and empowered in

the way they choose. As a result of this review, we launched All Staff Town Halls—interactive sessions where we delve deeper into different areas of the business, so staff are brought along on the journey. Another part of this work was launching Cram's inaugural intranet, which came about so staff could always have one source of information. The project included focus groups, one-on-one sessions and mind mapping to ensure the intranet was very much staff led.

We completed our brand refresh at the end of 2024, with the launch of a new tagline "Inclusion Always". This simple phrase acts as a yard stick and reminder of what is truly important to us at The Cram Foundation – the inclusion of our Participants in every aspect of their community – in whatever way they choose. This work is ongoing, and we're committed to building a culture of transparency and collaboration.

We've been successful in securing grants that allow us to expand our services and invest in infrastructure. We opened a new home that shows we are always iterating on our service model in line with our Participants. One of the most exciting developments in the past year has been the upcoming build at 12 Chaplin, which will provide modern, accessible housing for our Participants. We've begun refreshing our fleet, ensuring our Participants have access to custom-built buses and cars whenever they need them.

Our commitment to leadership development has been a long-term journey, and this year marked a milestone with our collaboration with The Happiness Lab. This program, five years in the making, works with leaders to build on their emotional intelligence and resilience so they can continue to inspire and support their teams. It's also been incredibly rewarding to see our latest Step-Up cohort grow in the leadership space. Their graduation was such a positive experience and witnessing their growth during the program confirmed to me why it's so important.

We've also celebrated the incredible talent within our organisation. The Cram Staff Recognition Event was held to acknowledge staff nominated in our annual awards program. We also celebrated staff who have given years of dedicated service to Cram and our Participants. It was a night filled with pride, joy and lots of dancing—an opportunity to honour the people who make Cram what it is.

We again sought feedback from our most important stakeholders, Participants, families and staff, through the annual Staff Engagement Survey, Participant Satisfaction Survey and our Family Satisfaction Survey. These give us valuable feedback that guides our strategic planning and continuous improvement efforts. The insights we've gained are already shaping our priorities as we head into developing our next Strategic Plan. One staff insight has led to the development and launch of a staff-led recognition and reward





“...strengthen our risk management frameworks, ensuring we remain at the forefront of best practise in disability support.”

program called Kudos at Cram. Staff can nominate colleagues in a range of areas when they see them doing a good job. The ultimate Kudos award will be presented at the Staff Recognition Event next year.

Collaboration has been a key theme this year. We've worked closely with Flagstaff to offer employment opportunities for two of their Access 2 Work candidates, Holly and Jenny. Their contributions have enriched our organisation and demonstrated the power of inclusive employment.

We've also worked with Greenacres on initiatives such as Active Support, expanding opportunities for participants to engage meaningfully in their communities and workplaces. This collaboration has also afforded us the opportunity to continue working with previous Cram CEO, Karen Burdett. A huge thank you to the Karen for her outstanding leadership and vision during her tenure. Cram saw exponential growth across the organisation and navigated a global pandemic under her watch—no mean feat!

Cram's governance has also evolved this year. We've embraced progressive board governance practises and reimagined the way our board meets and engages with the organisation. These changes are helping us stay agile, informed and aligned with our strategic goals.

We've continued our advocacy work, partnering with both Shellharbour and Wollongong City Councils on matters of disability inclusion, ensuring that the voices of people with disability are heard and reflected in community planning.

Throughout all of this, we've remained deeply connected to the families of our Participants. Their feedback has been invaluable, and we're always looking to strengthen these relationships through open dialogue and shared decision making.

We were honoured to be recognised by the Illawarra Women in Business Awards as the winner of the Outstanding Not-for-Profit Organisation in May. This recognition is testament to the passion and commitment of our entire team, and it reinforces the importance of the work we do every day.



I want to thank Cram's staff on the frontline, whose dedication and compassion are the backbone of everything we do. To my Executive Team, thank you for the leadership and good humour you bring to your roles. With your collaboration and support we've navigated this year together. And to Cram's Board of Directors, specifically Board Chair Bill Dowson, thank you for your guidance. Your support has been instrumental in helping us move forward with confidence and clarity.

As we look ahead, I'm anticipating another busy year, full of deepening relationships and commitment to the vision we have at Cram. With strong foundations, clear goals and a passionate team, Cram is well positioned to continue leading our staff and Participants through the changes in the disability landscape with heart and purpose.

Thanks,

Alisha Musker
CEO

Participant Highlights

At Cram, we believe in the power of personal goals and the joy that comes from achieving them.

This year, our Participants have set their sights high and absolutely smashed their goals with the support and encouragement of our dedicated staff, families and community. Every achievement—big or small—represents courage, growth and the spirit of possibility.

We are incredibly proud to share just a few of the many inspiring milestones reached by our participants this year:

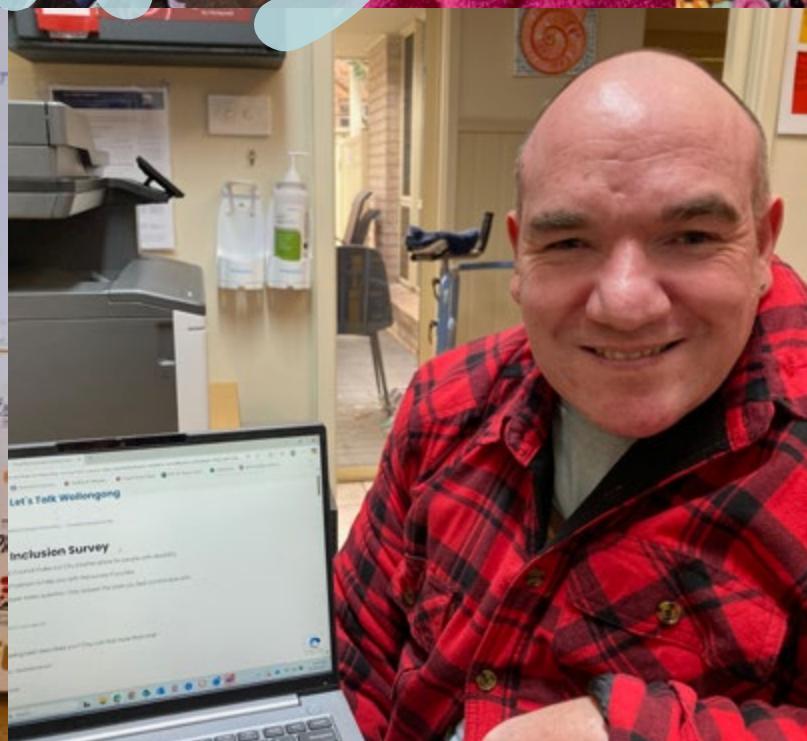
- Barry has stopped smoking for a year and a half, marking each day of his achievement on his calendar—demonstrating his commitment and resilience.
- Chris has started fishing, doing woodwork, gardening and helping with chores around the house, exploring new hobbies and skills.
- Dean has welcomed a new granddaughter and now enjoys more family time, with his daughter moving closer to home.
- Elisa has achieved her goal of walking in the water, showing determination and perseverance.
- Gabriel has been able to stand again with the help of his standing aid which has been so positive for his independence.
- Glenn has attended a live footy game—his first social outing in a long time—and is now rediscovering the enjoyment of getting out and about.
- Julian has developed the skills and confidence to operate the hoist himself and now administers his own medication.
- Kathryn has visited the aquarium, achieving a personal goal she had been working towards.
- Kirsten is thriving socially, attending dancing concerts, catch-ups and after-parties, and enjoying an amazing social life.
- Laura has attended the Focus on Ability Film Festival as a finalist in the open film category for her short film titled Horror Movie.
- Lisa has mastered controlling her TV shows on her iPad and can now scoot herself across the floor, moving independently around her home.
- MaryAnne has volunteered weekly at Riding for the Disabled, supporting others and building new friendships.
- Melanie has volunteered at Meals on Wheels every week, making a difference in her community.
- Richard has enjoyed multiple football games, days out in Sydney and train rides, expanding his horizons and experiences.
- Sharon has taken the initiative to organise craft groups, bringing people together through creativity.
- Steven is planning a trip to Mardi Gras, looking forward to new adventures and celebrations.
- Vanessa can now sharpen her own pencils with her new electric sharpener, embracing new tools for greater autonomy.



Congratulations to all our Participants on your achievements this year!

Your determination, enthusiasm and willingness to try new things inspire us all. We can't wait to see what's next.

highlights



Participant Focus

MaryAnne

MaryAnne is a shining example of what it means to live a life full of purpose and connection. This year, she began volunteering weekly at Riding for the Disabled, where her kindness and enthusiasm have made a real impact with the riders, parents and other volunteers. Her dedication to meaningful work is further reflected in an incredible milestone—30 years of service at Greenacres, demonstrating her commitment, reliability and the value she brings to her community.

Beyond her professional and volunteer achievements, MaryAnne has also forged a deep friendship with fellow participants Kirsten and Richard. Together, they've shared countless experiences, from dancing concerts, sleep overs and social catchups, building a bond that reflects the heart of Cram's values. MaryAnne is a true go-getter—always willing to give things a go, embrace new opportunities, and support those around her with warmth and positivity.



Financial Report

The financial year end 2024 – 2025 produced an operating surplus of

\$84,395

Total income

\$22,843,367

NDIA funding, interest income, donations, dividends and other

Total Expenditure

\$22,758,972

Employee expenses, operating expenses, depreciation and interest expenses

Total Assets

\$12,611,113

of which \$6,417,492 were current assets, comprised primarily of cash reserves \$6,193,621 being non-current

Total liabilities

\$4,274,456

of which \$2,812,109 were current.

Net Assets

\$8,336,657

Year in Review 2024



July

UOW Marking Intern Kristy Williams starts a 6-week stint at Cram
Brand review and refresh begins
Workplaces for Change training with the Illawarra Women's Health Centre



August

LAUNCH – Cram Intranet
Sydney Disability Expo
Sea Eels Cram Staff Appreciation Day - \$2500 donation
2024 Illawarra Apprenticeship, traineeship and jobs expo
Wear it Purple day
Men's Group Bunnings BBQ

September

R U OK? Day
Shoalhaven Disability Expo
LAUNCH: Budgetly expense management system



November

Alisha Musker announced as Cram's new CEO
Bill Dowson OAM announced as Cram Chairperson
Elena Belevska announced as Cram Deputy Chairperson
Ready Set Connect Event
New SIL property, Honeycomb opens

Men's Group Bunnings BBQ

FINALIST in the Outstanding Community Program category at the Australian Disability Service Awards

'Everybody Makes' Project with Oak Flats Library and Shellharbour Council

October

Huntington's Walk 4 Hope Fundraiser
Cram sponsorship of ONE DOOR Mental Health Conference
Cram Family Coffee Club



December

Participant and Family Xmas party
Brand review and refresh completed, launch of 'Inclusion Always'
International Day of People with a Disability
Sponsorship of Accessible viewing platform for New Year's Eve, Wollongong Council
Sponsorship of Need a Feed Christmas breakfast

Year in Review 2025

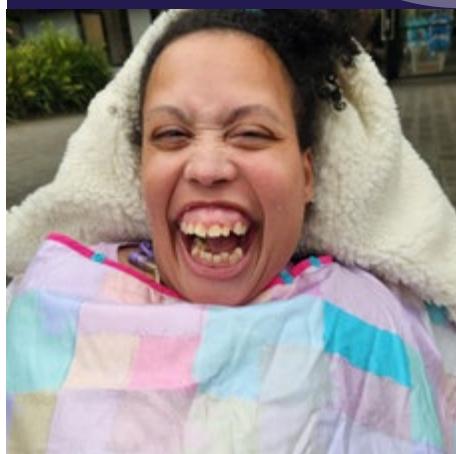
January

Sponsorship of Accessible viewing platform for 26th January, Wollongong Council



February

LAUNCH – Cram refreshed website



April

The Disability Options Expo
Cram sponsors Accessible Movie Night at Shellharbour Marina



May

Winner – Outstanding Community Organisation, Illawarra Women in Business Awards
Cram Staff Recognition Awards
Illawarra Careers Expo
Cram Mother's Day morning tea
Cram Leadership team start Leadership Fitness training with The Happiness Lab



March

LAUNCH - The 2025 Cram Staff Survey
International Women's Day
Employee Appreciation Day
Participant and Family Reference Group
Harmony Day Morning tea



June

Cram all staff Town Halls
LAUNCH: ProAct Incident Management System
UOW P&C Intern Jasmyn starts at Cram for a six week stint

Innovation and Quality – A year of impact

The past year at Cram has been defined by purposeful growth, bold innovation and a renewed commitment to delivering exceptional, person-centred support.

As we continue to evolve in a rapidly changing sector, our focus remains clear: to empower our participants, invest in our people, and build a future-ready organisation.

Expanding Our Reach

We proudly welcomed four new participants into Supported Independent Living (SIL). Each transition reflects our commitment to providing choice, dignity and tailored support. We also opened a new home designed to meet the diverse needs of our cohort—an example of our human rights-based approach to accommodation and support.

Building for the Future

Our Chaplin Place development continues to progress, despite some planning compliance delays. This project is more than bricks and mortar—it's a collaborative effort shaped by participant voices. Through design workshops, participants have helped influence the layout and functionality of the space, ensuring it reflects their preferences and promotes independence.

Looking Ahead: Sustainability & Strategic Growth

As we plan for the future, sustainability is front and centre. The completion of Chaplin Place will mark a major milestone in our housing strategy, delivering modern, functional spaces shaped by participant feedback.

We're also preparing to expand into a new property in the Dapto/Horsley area as part of our five-year Housing Strategy. This expansion ensures we're not only meeting current needs, but also future proofing our services in a dynamic and evolving sector.

Navigating Change: The Future of the NDIS

With significant changes to the NDIS on the horizon, Cram is proactively preparing to adapt. Our strategic focus is on ensuring continuity of care while aligning with new policy directions. We remain committed to delivering consistent, high-quality, person-centred support—no matter the landscape.

Impact

By the Numbers

A Snapshot of Our Year

4 Participants onboarded



1 New home opened



1 Major development underway at Chaplin Place



1 New property planned in Dapto/Horsley



Technology – Building the Cram Ecosystem

In what was a landmark year for Cram, we accelerated our digital transformation journey.

Each initiative launched this year has been designed to automate manual processes, strengthen safety and accountability, and ultimately enhance the experience of both our staff and Participants. Together, these advances form the foundation of the Cram Ecosystem—our long-term vision for technology-enabled care and organisational excellence.

Smarter Expense Management with Budgetly



In September 2024, Cram introduced Budgetly, a new expense management system that replaced manual debit cards, reconciliations and receipt

handling. The platform simplifies how expenses are tracked, managed and approved across the organisation. With real-time visibility of budgets and the ability to upload receipts at the point of purchase, staff no longer face the administrative burden of manual processing. Participant-related expenditures such as specialist appointments can also be approved and actioned more quickly. The result is greater transparency, stronger financial oversight, and more time for staff to focus on delivering care.

A Digital Vision for the future

Between February and June 2025, we partnered with a Virtual CIO to shape and deliver our Digital Vision. This strategy, endorsed by the Board in June, sets out the roadmap for embedding digital technology into every aspect of Cram's operations. At its heart is the Cram Ecosystem: a concept that reimagines how data, devices and systems interact to provide a "virtual control centre" for care delivery. In practise, this means real-time alerts, proactive risk identification, and predictive analysis to anticipate and prevent potential issues. This forward-looking vision ensures Cram remains at the forefront of innovation in the disability sector.

Strengthening safety with ProAct



January to July 2025 saw the design and rollout of ProAct, our new Incident Management System. ProAct consolidates previously fragmented systems into a single, user-friendly platform covering incidents, feedback, quality and risk. Staff and Participants now have a clear, accessible process to report incidents, hazards, maintenance, risks and near misses. Importantly, incidents can be categorised by severity, assigned for review and tracked through to resolution with automated reminders. By linking incidents to feedback, quality and risk, ProAct provides insights that drive continuous improvement. This investment by the Board and Executive team is a significant step toward embedding a stronger safety culture at Cram.

Laying the groundwork for a new Client Management System

In May 2025, Cram engaged with IT consultant Techability to gather requirements for a new Client Management System (CMS). This system will streamline critical functions including Participant and Plan Management, staff and Participant portals, and document management. By replacing outdated manual templates and registers, the CMS will improve efficiency, accuracy and accessibility across the organisation.

Accessibility at the Core

Our digital journey has also been supported by a Digital Accessibility Audit, ensuring new systems are inclusive and usable for all staff and Participants. Accessibility remains central to how we evaluate, implement and refine our digital tools.

Together, these initiatives reflect Cram's commitment to harnessing technology to create safer, smarter and more connected services—paving the way for the Cram Ecosystem to become a reality.



People & Culture

After stepping into the role of CEO from the P&C space, Alisha Musker's role opened up opportunities in the P&C team. The team subsequently welcomed new members including Cara Barthelmess as Business Partner, Kylie Lawlor as Payroll Officer and Teodora Zejkovic as P&C Administrator. Rebecca Cunningham also joined the team as P&C Manager in April 2025. The team has supported our people through workforce change and the rollout of new reporting systems, as well as regular P&C activities.

Launch of Kudos at Cram

We know recognition matters to our people. Our staff-led Kudos at Cram awards are about celebrating the talent, dedication and positive spirit that make our organisation unique. What makes Kudos special is that nominations come directly from colleagues—people who see the everyday moments of excellence, kindness and teamwork.



Throughout the year, staff have been encouraged to nominate peers in a range of categories, sharing stories of those who go above and beyond, live our values and make a real difference. Every nomination is a testament to the supportive and collaborative culture we are building together.

The highlight of the program will be the announcement of the overall Kudos at Cram award winner at the 2026 Staff Recognition Event. Congratulations to all our nominees and thank you for helping to make Cram a place where people feel valued, inspired and empowered to do their best.

Cram Committees

Cram operates staff committees to provide overview, feedback and ideas across the organisation. Members of Cram's Board of Directors, support staff, team leaders, executive and leadership, and the administrative team sit on these committees to ensure they are reflective of the diverse nature of our staff. Each committee member can then share this information back to their respective teams.

Culture Committee

The Culture Committee plays an important role in fostering and championing a positive and transparent workplace culture across Cram and acting as a voice for colleagues on culture related matters.

In April, the committee welcomed Board Member Maree Morgan-Monk as Committee Chair. The committee would like to thank outgoing Chair Linda Wright for her leadership and contributions. This internal committee continues to focus on staff engagement, and activities and initiatives throughout the year that support our positive workplace culture.

The committee played a key role in a range of internal events including Mother's Day, Harmony Day and the Walk 4 Hope Huntington's Disease Walk, bringing together Participants, staff and houses to celebrate our connections.

Work Health & Safety Committee

Under the leadership of Linda Pullen, Manager – Participant Experience, the Cram WHS Committee continues to play a vital role in fostering a safe and supportive workplace. In close collaboration with our Health and Safety Representatives (HSRs), the committee has driven several key initiatives this year to strengthen our safety culture and operational practises.

Highlights include:

- Conducting a comprehensive risk assessment for lone workers to ensure appropriate safeguards are in place.
- Reviewing return-to-work (RTW) procedures and enhancing manual handling processes to reduce injury risk.
- Assessing bus run operations and implementing best-practise safety protocols.
- Modifying waste bin handling procedures at Uplands to support safer manual handling.
- Delivering food safety and handling education across all teams to promote consistent hygiene standards.

We thank the committee for their proactive approach and ongoing commitment to workplace safety, which remains a cornerstone of Cram's values and culture.

Cram HSRs

- Michelle Spears - 33B
- Wendy Watson - 300 and 302
- Israel Nice - 51HC
- Susan Hamby - 19DM and 10C
- Sharneice Taylor - 12 and 12A
- Ann-Maree Howley - 5G, 205 and 60W
- Linda Pullen - Head Office
- Davey Mavundukure - 3ML, CSP and 99B
- Sarah Tiyce 3/5Tully
- Pramod Adhikari - Nowra



Annual Cram Surveys

Each year, Cram conducts a series of surveys to gather meaningful feedback from participants, families and staff, ensuring their voices shape the way we deliver services. These surveys are a vital part of our commitment to continuous improvement, helping us celebrate what's working well and identify opportunities to grow, adapt and innovate.

Participant Survey

Cram conducted an in-person Participant Feedback survey, ensuring each Participant had the opportunity to voice their experiences and perspectives on the support they receive at Cram. Rooted in our human rights approach, this survey empowers Participants to share their thoughts on Cram's services, facilities and overall support, reinforcing our commitment to placing their needs at the centre of everything we do.

Family and Carer Survey

Cram distributed a Family and Carer Feedback survey requesting responses to a range of questions regarding Cram's service, facilities and customer service. Communication with Participants and families continued to be a key element of Cram's service strategy. The survey communications also invited family members to meet with Cram's CEO directly to discuss any feedback, further fostering the culture of open communication, trust and continuous improvement.

All Staff Survey

Cram staff again completed an all-staff survey in April 2025, covering a range of topics under three main banners: Engagement, Wellbeing and Progress. The aim of the survey continues to be a benchmark for future surveys to champion progress. We continue to move through our Action Plan and provide regular updates around milestones.



2025 Staff Recognition Awards

Cram's annual staff recognition awards were again announced at an all-staff evening event where we came together to celebrate the many achievements of the Cram foundation. There was dinner, dancing and a photobooth along with the announcement of a new award - the Support Staff MVP Award and the staff led Kudos at Cram program. Congratulations to all our deserving winners!



1. Excellence in Health & Safety Award:

Winner: Wendy Watson

Highly Commended: Leanne Gilbert



2. Innovation/ Creativity/Bright Idea Award:

Winner: Elisabeth Davie



3. Outstanding Attitude Award:

Winner: Nicole Mwangi

Highly Commended: Kevin Lee

Awards

Illawarra Women in Business Award Winner

The Cram Foundation was a winner in the 2025 Illawarra Women in Business Awards in the Outstanding Not for Profit/Charity category. The judges were impressed with the longevity and personalised support offered by Cram, mentioning the often unsung work that happens in community service organisations. This external recognition celebrates Cram's staff and our ongoing efforts to support our Participants in the ways they choose. Cram was also a finalist in the 2024 National Disability Service Awards for our partnership with The Wollongong Conservatorium of Music and the music therapy program.

4. Person Centred Award:

Winner: Jennifer Buys

Highly Commended: Mandy Brown

Highly Commended: Patricia Opazo Blanco



5. Teamwork Award:

Winner: 300 & 302 Dapto Team
Highly Commended: WH&S Committee



6. People's Choice Award:

Winner: Rachel Burnett

Highly Commended: Ashley Angus



7. Support Admin MVP Award – New Award

Courtney Torresan



Tenure Milestones

We are honouring 37 Cram staff members that have reached Tenure Milestone awards in the past 12 months. We are so fortunate to have such a high level of experience and knowledge at Cram.



20 years

Tracie Beynon

Angela Donnelly

Felicia Wilton

Gillian Darlington

Tessa Mandranis-Le Pla

Michelle Saric

Chris Ogunniyi

Alan Bunker

Lisa McCleery

Chelcie Castro

Ellen Green

Charlotte Bates

Tara Dingle

Courtney Torresan

Sonia Zentveld Smith

Dorothy Hopa

Brenda Hughes

Belinda Lord

Alannah Jennison

Zoe Arora

Melanie McAuley

Evelyn Ogbeta

Israel Nice

10 years

Andrew Blasi

Leanne McCaig

Archer Moyo

Peni Susilowati

Denae Reuter

5 years

Jessica Sleiman

Kerrie Bousfield

Kayla West

43

New staff hired

6

Induction groups held

69

Interviews held

2626

hours of training delivered

4

CEO Updates



Cram Training and Skills Development

Step-Up Program

A number of training opportunities were offered to Cram staff to upskill and expand their qualifications over the past year. Cram continued to offer the Cram Step Up Leadership Program, which provides access to mentors and exposure to many areas of the business, developing knowledge, experience and skills. This program is aimed at staff who have leadership aspirations and are looking for further career development opportunities. Cram's commitment to provide these opportunities to staff has made this program extremely successful.

Congratulations to the following Cram staff for successfully completing the 2024/25 Cram Step-Up Leadership Program:

- Jessica Sleiman
- Louise Newcombe
- Melissa Nolan

A huge thank you to Linda Solitro for her management and mentoring of the graduates of this program, your dedication to fostering talent at Cram doesn't go unnoticed.



Cram has run an extensive amount of face-to-face and online training over the past year, a reflection of Cram's commitment to ensuring our Participants are well supported, while ensuring the appropriate compliance needed as the requirements under the NDIS evolve.

Training Events and programmes held in the past year:

- Active Support – Cram
- Advanced Mealtime Management
- Asthma Management
- Basic Wound Care
- Behaviour Support
- Bowel Care
- Catheter
- Catheter Care
- Communication
- Complex Bowel
- Complex Dysphagia
- CPI – Safety Intervention
- Enteral Feeding Management
- Epilepsy and Midazolam
- FDV Training
- Gastro Nutrition & Medication
- Happiness Lab Leadership Training
- Human Rights and You – Zero Tolerance
- Managing Diabetes
- Manual Handling
- Oxygen Administration
- Oxygen Management
- PEG Water Balloon Maintenance
- Personal Care
- Pro Act Training
- Respiratory
- Seizure Management
- Severe Dysphagia Management
- Stoma Care
- Subcut Injection
- Subcutaneous Injections
- Supported Decision Making
- Tracheostomy
- Tracheostomy Care
- Vehicle Strapping
- Ventilation Support
- Zero Tolerance – Understanding Abuse

Online Modules – Refresher Training

- Advanced Mealtime Management Refresher
- Asthma Management Refresher
- Basic Wound Care Refresher
- Bowel Care Refresher
- Catheter Care Refresher
- Driving Assess/ Refresh
- Enteral Feeding Management Refresher
- Epilepsy and Midazolam Refresher
- Infection Control Refresher
- Medication Admin Refresher
- Oxygen Management Refresher
- Severe Dysphagia Management Refresher
- Stoma Care Refresher
- Tracheostomy Care Refresher

Cram in the Community

The Cram Foundation advocated for people with a disability both in our local communities and on a national scale, engaging with government, politicians and other community organisations on all disability related issues.



Over the past year we have worked with Wollongong City Council to provide specific feedback on events and procedures to ensure Participants had a voice. Cram continues to be part of the Illawarra Disability Alliance, with our CEO, Alisha Musker, regularly attending meetings, including hosting one at Cram's head office, and visiting Federal Parliament to advocate for the sector. This group of not-for-profit disability service providers works together to ensure better outcomes for people with disability and the industry as a whole.

Cram continued our relationships with many business and community groups, attending industry events and maintaining key memberships.

- Business Illawarra
- Illawarra Disability Alliance
- Illawarra Women's Health Centre
- Illawarra Women in Business
- Good 360
- The Happiness Lab
- Flagstaff
- Interchange Illawarra
- ONE DOOR Mental health Clubhouse
- Women Illawarra
- The Illawarra Connection
- Healthy Cities Australia
- Shellharbour City Council
- Shellharbour Marina
- Wollongong City Council
- Attended the Illawarra Disability Options, Shoalhaven Disability Options, School Careers Expos and Job Fairs
- Leadership Illawarra Program
- Stanwell Park Sea Eels Swim Club
- Wollongong Conservatorium of Music



Cram Supporters

Cram wishes to acknowledge and thank our many partners, colleagues, volunteers, suppliers and fellow providers for working with us to achieve the best outcomes for our Participants.

Bluestone **Butler HR** Community Industry Group

Business Illawarra

Frasers Property Australia

Flagstaff

Healthy Cities Australia Greenacres Disability Services

Home in Place **Illawarra Advocacy**

Illawarra Yes Program **Illawarra Disability Alliance**

Illawarra Shoalhaven Health District

Illawarra Women's Health Centre

KJ Become **ONE DOOR Mental Health**

Purpose People Solutions **Regional Development Australia**

RehabCo. **Riding for the Disabled**

Salma Blue Digital

Shellharbour Medical Practise and Chemist

Shellharbour City Council **Spark and Co.** Stanwell Park Sea Eels Club

The Flagstaff Group **TAFE Illawarra** **Stiletto Homes**

The Disability Trust The Wollongong Conservatorium of Music

University of Wollongong **Wests Illawarra**

WISDOM Wollongong City Council

thank you