



# **Joi Limited**

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**Operational Plan (2019)**

**ABN: 55 621 826 051**

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Many factors could affect current expectations and actual results and could cause actual results to differ materially. These factors may include, but are not limited to, the impact of changing regulations, availability of donations and wider economic factors.

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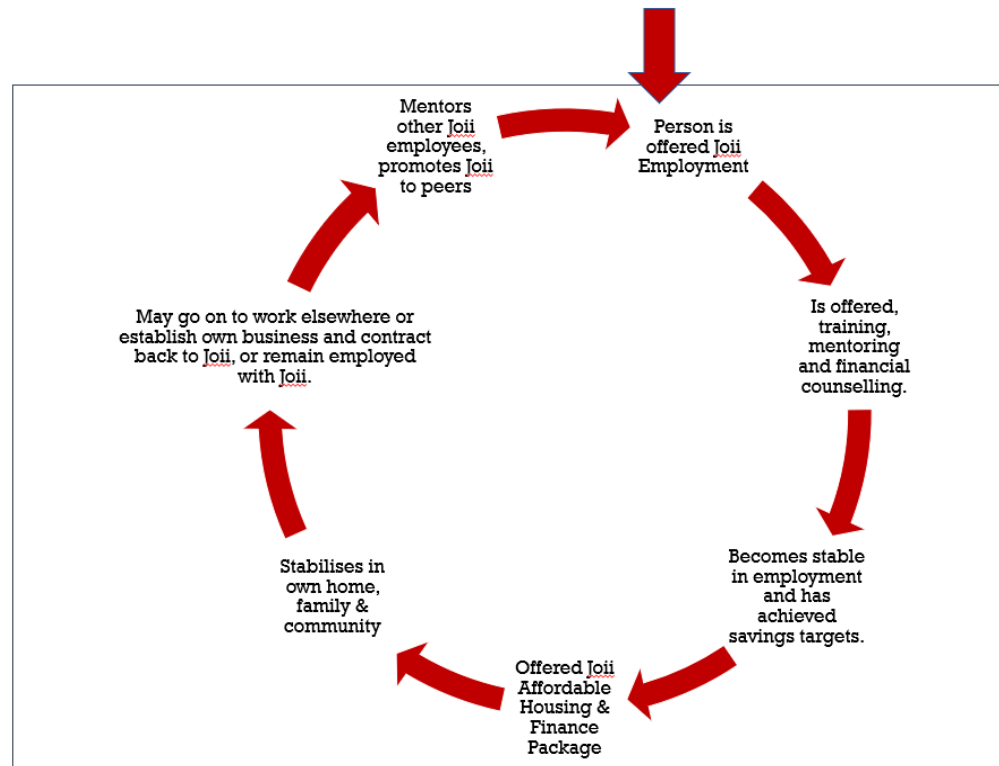
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# 1 JOII LABOUR HIRE

## 1.1 The Joii Employee Ecosystem

Joi operates a holistic and integrated employment ecosystem, encompassing employment, housing, financial, social and emotional wellbeing. This not only meets the aims of the charity, it also serves to improve performance and retention of the existing workforce, as well as provide a platform to promote the Joii employment philosophy to other businesses



## 1.2 How it Works

### Process Flowchart



Stage	Specific Activities	Method of Delivery	Documentation/Measurement Tools
On boarding of Staff	<ul style="list-style-type: none"> <li>Identifying new roles within existing or new businesses</li> <li>Vacancy generated, advertisement for role and sourcing of staff</li> <li>Interview and selection process</li> <li>Induction and Probation</li> </ul>	<ul style="list-style-type: none"> <li>People and Culture to manage recruitment and interview process in conjunction with Business Unit</li> </ul>	<ul style="list-style-type: none"> <li>Employment Contract and remuneration</li> <li>Position Description</li> <li>Incentive Arrangement (as required)</li> <li>Blue Card and Reference Checks</li> <li>Drug &amp; Alcohol Testing</li> <li>Employee Welcome Pack</li> <li>Probation toolkit for Line Managers</li> <li>Safety Induction</li> <li>Employee satisfaction survey</li> <li>Skills Assessment Analysis – highlighting professional and mentoring attributes</li> </ul>
Vulnerability Assessment	<ul style="list-style-type: none"> <li>New employee to undertake Vulnerability Assessment.</li> </ul>	<ul style="list-style-type: none"> <li>Included as part of the induction process</li> </ul>	<ul style="list-style-type: none"> <li>Online VI Testing</li> </ul>

Allocation to Team	<ul style="list-style-type: none"> <li>• Allocation to team based on skills, experience and VI score</li> <li>• Line Manager informed of relevant areas of vulnerability of the new staff member</li> </ul>	<ul style="list-style-type: none"> <li>• HR Officer to allocate roles as required</li> </ul>	<ul style="list-style-type: none"> <li>• HR3 - Payroll system</li> </ul>
Supervision and Support	<ul style="list-style-type: none"> <li>• Line Manager responsible for productivity and output of team, as well as WHS and other business obligations.</li> <li>• Line Manager Training in Management and Mentoring.</li> <li>• Line Manager provided with referral information for wrap around services as required.</li> <li>• Reassessment of Vulnerability Index over the course of employment to track improvement</li> </ul>	<ul style="list-style-type: none"> <li>• Run by People and Culture, Line Manager training package includes;</li> <li>• Communication skills</li> <li>• Personal Self-Management (Time, Emotions)</li> <li>• Identification of employees in need of social services support</li> <li>• Basic Financial Management</li> <li>• Performance Management processes</li> <li>• Conflict Management</li> <li>• Mentorship training</li> </ul>	<ul style="list-style-type: none"> <li>• Employee KPI's</li> <li>• Business Social Impact Assessment</li> <li>• JEVI- level of participant improvement</li> <li>• GrowMe App</li> <li>• Toolbox Talks</li> <li>• Luncheon Learns</li> </ul>

**Example 1: *Joi Labour Hire - direct hire***

“Jane” sees an advertisement for a position with Joi Labour Hire as a Trades Assistant and applies for the position.

Although Jane has some previous work experience in the field, she has been out of work for over 12 months while managing a medical condition and is struggling financially to support her two young children. Following her interview, as part of her pre-employment screening Jane undertakes a Vulnerability Assessment (VA) to determine what areas may impact on her ability to be a successful employee. The VA identifies that Jane would benefit from financial mentoring to help manage her finances and build savings for the future, as well as a referral to complimentary health and community services to assist with managing her medical conditions and support for her children. Jane is offered the position with Joi and the opportunity to voluntarily participate in a range of support services to increase her chances of successful employment.

Jane is assigned to a small team with a Line Manager who is supportive of Jane. Joi People and Culture refer Jane to a financial counselling program to help her effectively manage her finances for the future and assign her a Mentor to assist and encourage her on her employment journey with Joi. Joi People and Culture also refer Jane to Joi Community, who put her in touch with a GP who specialises in her condition, and a local child care provider to care for Jane’s children while she is at work.

After 18 months in her role and successfully managing her money with the guidance of her financial counsellor, Jane is now in a position to purchase her first home. She works with Joi Homes to access a Shared Equity Housing Scheme and is able to take on a mortgage without a deposit at a level of repayment that is similar to her current rental.

After 2 years, Jane volunteers to become a Mentor for other Joi staff to help them on their employment journey. Jane is also offered an opportunity to undertake Part-Time study alongside her job to eventually become an Accredited Certifier. Once qualified, Jane will have the opportunity to increase her income, start her own business and potentially sub contract back to Joi.

**Example 2: *Joi Labour Hire – Employee of existing business that becomes a Joi Labour Hire customer***

ACME Industries agrees to partner with Joi Labour Hire in the management of its workforce. A negotiation between ACME Industries and Joi Labour Hire outlines an agreement which sees the ACME Industries employees retain their current benefits and entitlements, while also accessing Joi Labour Hires wrap around services (including Mentoring and Financial Counselling). ACME Industries and the Joi People and Culture Team work together on the Contractual Agreements and Employee Communications to enable a smooth transition for the workforce.

“John” is currently working as a machine operator at ACME Industries. John is advised by his employer of their intention to partner with Joi Labour Hire, and he now has the opportunity to continue working with ACME Industries as a Joi Labour Hire employee. John has some questions about what this means for him and the process of changing employer – he is able to arrange a joint meeting with a member of the Joi People and Culture Team and the ACME HR Manager to explain what this means for him. John is advised that;

- His current Job Description will remain unchanged.
- John has the opportunity to access a range of employee programs as a Joi Labour Hire employee including Financial Counselling, Mentoring, and referral to other Health and Community supports if required.
- As Joi is a Public Benevolent Institution, John is able to access an FBT exemption as part of his salary package.

John agrees to go ahead with the arrangement as a Joi Labour Hire employee. John undertakes a Vulnerability Assessment where it is identified that he could benefit from Financial Counselling and Mentoring. John voluntarily agrees to participate in the financial counselling course, and after 12 months utilises Joi Homes to purchase his first property.



### Example 3- Providing Employees to NDIS Provider

A local Charitable Association provides NDIS services to a range of local customers participating in life skills and vocational training. As a successful local provider, they are keen to expand the quality and scope of their services, however they do not have the skills internally to effectively manage all of the obligations of an employer such as WorkCover and Superannuation for a larger workforce.

The association engages Jooi Labour Hire to jointly source and manage the staff for their expanded suite of NDIS services. This includes:

1. Identify potential staff members;
2. Jooi recruits, onboards and places the staff with the Charitable Association
3. Jooi charges a global amount per hour to the Association, and any ancillary costs as incurred;
4. Jooi manages the payments to the staff and their super.

By utilising Jooi Labour Hire, the Charitable Association expands their suite of services to include personal care for NDIS participants, without major expansion of their administration overhead. This also allows them to concentrate solely on their core business of providing a quality service to their customers.

## 1.3 Characteristics of the Operating Model

### Implemented across the full breadth of Jooi Limited Business Units

All of Jooi's individual Business Units will employ their staff under Jooi Labour Hire. This provides a number of benefits including;

- Consistency of training, payroll and processes
- Allows for staff to advance or transition more easily between Departments
- Provides consistency for implementing and measuring the Charitable Objects of Jooi Limited.

### Small Team structure

Where possible, a Small Team Structure will be implemented across all work units to facilitate good management practices, appropriate supervision and support for all staff, as well as incorporating characteristics of mentoring into the approach by line managers. Additional Mentoring and Social Support opportunities will be available to staff externally if required through Jooi Community and other partner organisations.

### Mentoring

- Measurement of vulnerable people with the Vulnerability Indexes and placement within teams – mandate a percentage of vulnerable to not vulnerable.

- Utilising innovative software to increase speed and efficiency, and continually track and manage progress for mentors, mentees and administrators
- Train the supervisor's mentors in general management and mentoring techniques.
- All Labour Hire customers need to have a commitment to the collection of vulnerability measures and mentoring approach.

### **Referral point for wrap around services**

At certain stages, employees may require access to additional supports outside the workplace for their own personal or financial wellbeing. The Supervisor provides a trained point of contact to help facilitate these referrals. These services may include;

- Financial Counselling
- Accredited Training
- Personal Mentoring
- Suicide Risk Prevention

### **Benefits**

- Small mobile labour hire teams with highly trained supervisors allow for a unique point of difference.
- Provides a clear point of delineation between labour hire and permanent employees from an employment law perspective.
- Integrates mentoring into the everyday workplace without having to direct staff to work or mentor others outside of work hours.
- Ability to effectively partner up vulnerable and non-vulnerable staff in teams across the organization.
- Reduces internal bureaucracy and flattens the management structure.
- Allows individual business units to more easily be “spun off” into independent businesses, or to incorporate other small businesses within the structure.
- Keeps staff and management closer to the customers and products or services delivered by reducing middle management.

### **Risks**

- Ability to translate this to other businesses in a Labour Hire context
- Time and resources to provide additional training to line managers
- Risk of line managers maintain professional boundaries with staff under their management
- Reduction in productivity if mentoring aspect of management takes up to much of the management role.

## **1.4 Agreements**

### **Operational**

Agreement between Jooi Labour Hire and the external Operations (customer) will outline;

- Conditions of the relationship between parties.
- Financial remuneration for Jooi Labour Hire and employees.
- How the Jooi Labour Hire effectively complies with relevant Industrial Relations legislation, including the “BOOT” test (Better off Overall Test) for current employee agreements.
- Conditions of participation in management training programs, mentoring and the Vulnerability Index.

### **Employee**

Agreement between Jooi Labour Hire and the Employee which sets out;

- Pay and Conditions
- Expectations of Vulnerability Index, Mentoring and Wrap Around services

## **1.5 Measurement**

### **Implementation of Outcomes and Impact Measures**

- Jooi Employment Vulnerability Index (JEVI) will be used to determine vulnerable and non-vulnerable employees. The improvement for the vulnerable employees will be tracked according to the Jooi Impact Measurement Framework.
- Cross-referencing between the Market Research data outlined in the Business Plan and the Jooi Impact Measurement Framework will be used as an additional measure of reliability.

## **1.6 Governance**

### **Jooi Board and Senior Management**

- The Board and Senior Management of Jooi Limited will provide oversight of general Business operations and employee outputs and outcomes.

### **Policies and Procedures**

- Jooi Policies and Procedures will govern the operation of Jooi Labour Hire and associated entities, and these will be available for easy reference by all staff.

### **Line Management**

- The Manager of Jooi People and Culture will provide oversight of Jooi Labour Hire.
- For day to day direction, employees will report to their Host Employer.
  - For any HR related matters, employees will liaise with Jooi People and Culture.

## **1.7 System Support**

### **Accounts**

The Joi Accounts Department will provide administration of all;

- Payroll
- Accounts Receivable
- Accounts Payable
- Board Reports and Auditing

### **Information Technology**

Joi Invent will provide setup, maintenance and security of all required Information Technology support for Joi Labour Hire. This includes;

- Hardware and Software
- User Records
- Data and Employee Record storage
- Setup and maintenance of all relevant applications
  - HR3 - Payroll
  - iHub
  - Svrge

### **Marketing**

Joi Creative will provide all graphics, marketing and promotional material as required.

### **Human Resources**

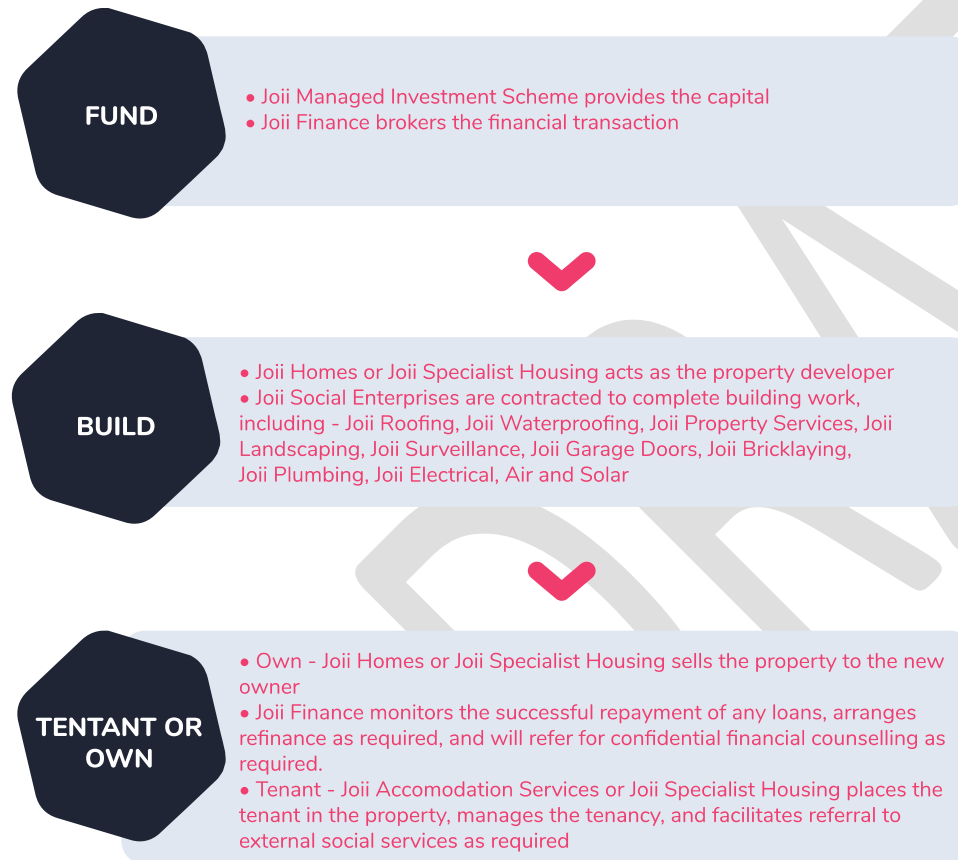
The Joi People and Culture Department will manage all relevant employee matters for Joi Labour Hire. This includes;

- Industrial Relations
- Work Health and Safety
- Performance Management
- Employee Training

## 2 JOII HOUSING

### 2.1 How it Works

#### Process Flowchart



## 2.2 Agreements

### Customer

Agreement outlines;

- What services we will be providing for the customer
- Their financial obligations to Joi
- Their financial obligation to the bank holding their primary mortgage
- Participation in Financial Counselling and Joi's legal and ethical obligations in the delivery of financial counselling and advice services

### Financial institution

Agreements outline;

- Customers will have their own agreements with each financial institution, governed by the criteria and conditions of the loan that they take out with that financial institution.
- Joi will have an agreement with each financial institution if we are entering into a second mortgage on the property with the customer.

### Insurers

Agreements outline;

- Relationship and conditions between customer and insurer (e.g. – Lenders Mortgage Insurance)
- Relationship between Joi and the Customer (e.g. – Joi Head Lease)
- Relationship between Joi and Customer receiving services (e.g. – Joi Homes customer)

## 2.3 Measurement

### Implementation of Outcomes and Impact Measures

- Joi Housing Vulnerability Index (JHVI) will be used to determine the eligibility of customers. The improvement for the customers based on our interventions will be tracked according to the Joi Impact Measurement Framework.
- Cross-referencing between the Market Research data outlined in the Business Plan and the Joi Impact Measurement Framework will be used as an additional measure of reliability. Market Research Data will also be utilised to identify location and target market for future developments.

## 2.4 Governance

### Joi Board and Senior Management

- The Board and Senior Management of Joi Limited will provide oversight of general Business operations and employee outputs and outcomes.

### **Policies and Procedures**

- Joi Policies and Procedures will govern the operation of Joi Housing and associated entities, and these will be available for easy reference by all staff.

### **Line Management**

- The Manager of Social Impact will provide oversight for the following business units. Each business unit will have its own Business Manager in place;
  - Joi Homes
  - Joi Specialist Housing
  - Joi Accommodation Services
- The Manager of Social Enterprise will provide oversight for the following business units. Each business unit will have its own Business Manager in place;
  - Joi Roofing
  - Joi Waterproofing
  - Joi Property Services
  - Joi Landscaping
  - Joi Surveillance
  - Joi Garage Doors
  - Joi Bricklaying
  - Joi Plumbing
  - Joi Electrical, Air and Solar

## **2.5 System Support**

### **Accounts**

The Joi Accounts Department will provide administration of all;

- Accounts Receivable
- Accounts Payable
- Board Reports and Auditing

### **Information Technology**

Joi Invent will provide setup, maintenance and security of all required Information Technology support. This includes;

- Hardware and Software

- User Records
- Data and Employee Record storage
- Setup and maintenance of all relevant applications
  - iHub
  - Svrge

### **Marketing**

Joi Creative will provide all graphics, marketing and promotional material as required.

### **Human Resources**

Joi Labour Hire and the Joi People and Culture Department will manage all relevant employee matters. This includes;

- Industrial Relations
- Work Health and Safety
- Performance Management
- Employee Training

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### **3 JOII FINANCIAL**

#### **3.1 Purpose and intended use**

##### **External Investors**

External Investors, either individuals or institutions, will have the opportunity to invest and generate returns in a Joi Managed Investment Scheme (JMIS) operated by Joi Ltd. under an Australian Financial Services Licence (AFSL). The Joi Managed Investment Scheme would invest in a range of assets, including but not restricted to, Joi Housing property developments.

Joi Finance, operating under an Australian Credit Licence (ACL) would act as a Broker for both the JMIS and other Financial Institutions for customers of Joi Housing projects.

##### **Customer**

Alongside other Financial Institutions (e.g. Banks), customers of Joi Housing initiatives would have the opportunity to borrow from the JMIS for mortgages or purchase of other assets (e.g. vehicles).

Customers would access Brokers of Joi Finance to facilitative lending for housing and other assets.

Joi Finance will also oversee the customer's participation in financial counselling activities which can run alongside their lending activities.

##### **Joi Housing**

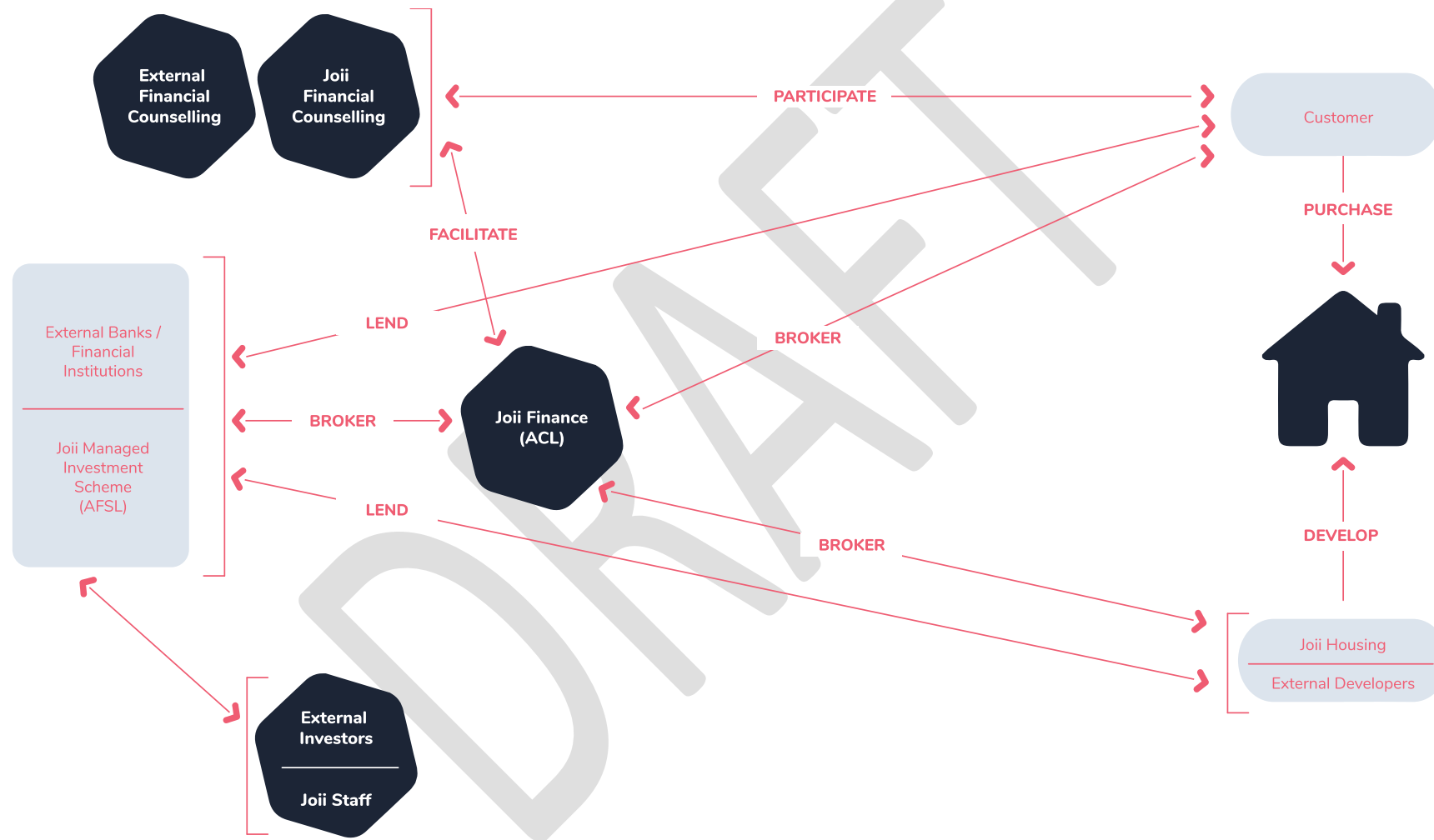
Joi Housing will have the opportunity to lend from either the JMIS or other institutions as brokered by Joi Finance for its housing development projects.

##### **Joi Employees**

Joi Employees are free to access any external avenue for finance or investment they wish to pursue. They will also have the opportunity to;

- Access the services of Joi Finance to broker loans for the purchase of assets (e.g. homes, vehicles)
- Purchase homes developed by Joi Housing
- Invest in the JMIS and generate returns

### Joi Financial – Operating Model



## 3.2 Business Units

### Joi Finance

Joi Finance has been set up as a Lending Broker to assist Australians, particularly those who are determined as “vulnerable”, to reach the goal of homeownership. We will work with individuals, community and small Operations across Australia to achieve their financial goals. Joi Finance will facilitate Joi’s ability to assist low income earners with no interest loans and responsible, affordable funding arrangements. Joi Finance will also provide support to Joi and Joi Community participants to obtain loans to purchase property, goods and chattels, such as household items and motor vehicles.

As part of its Housing initiatives, Joi will offer financial counselling to help customers budget effectively, fund their cost of living, save for the future and understand the importance of employment. For some of its Housing initiatives, participation in financial counselling will be a condition of their loan contract. This includes;

- J25 participants
- J10 participants

Although the financial counselling programs will operate independently, Joi Finance will be responsible for referring customers to financial counselling and monitoring their participation in line with the criteria set out in their loan contracts.

### Joi Managed Investment Scheme

Joi Limited has obtained access to an Australian Financial Services License (AFSL) and an Australian Credit License (ACL) in order to establish a wholesale and retail managed investment scheme for investors to be able to invest in property initiatives and to provide loans and finance to individuals to purchase property.

### Joi Financial Counselling Services

Joi Financial Counselling Services will provide accredited financial education and counselling to improve the financial outcomes for individuals and their families. The focus will include budgeting, general financial literacy, debt reduction and saving for the future. Individuals (including Joi employees) will be voluntarily referred to a Joi or independent Financial Counselling services unless otherwise obliged to participate according to their lending arrangements.

### 3.3 Measurement

#### Implementation of Outcomes and Impact Measures

- Jii Housing Vulnerability Index (JHVI) will be used alongside bank lending criteria to determine the eligibility of customers for Housing projects. The improvement for the customers based on our interventions will be tracked according to the Jii Impact Measurement Framework.
- Cross-referencing between the Market Research data outlined in the Business Plan and the Jii Impact Measurement Framework will be used as an additional measure of reliability.
- Jii Financial Counselling Services will report the following de-identified outcomes;
  - # people started
  - # people completing program who have achieved their Financial Goals for that Financial Year

### 3.4 Governance

#### Jii Board and Senior Management

- The Board and Senior Management of Jii Limited will provide oversight of general Business operations and employee outputs and outcomes.

#### Policies and Procedures

- Jii Policies and Procedures will govern the operation of Jii Financial and associated entities, and these will be available for easy reference by all staff.

#### Line Management

- The Manager of Social Impact will provide oversight for Jii Finance.
- Once established, the Managed Investment Scheme will have its own mechanisms for oversight according to current AFSL guidelines.

### 3.5 System Support

#### Accounts

The Jii Accounts Department will provide administration of all;

- Internal Accounting processes
- Accounts Receivable
- Accounts Payable
- Board Reports and Auditing

#### Information Technology

Jii Invent will provide setup, maintenance and security of all required Information Technology support. This includes;

- Hardware and Software
- User Records
- Data and Employee Record storage
- Setup and maintenance of all relevant applications
  - iHub
  - Booster
  - Loan Management Software

### **Marketing**

Joi Creative will provide all graphics, marketing and promotional material as required.

### **Human Resources**

Joi Labour Hire and the Joi People and Culture Department will manage all relevant employee matters. This includes;

- Industrial Relations
- Work Health and Safety
- Performance Management
- Employee Training