



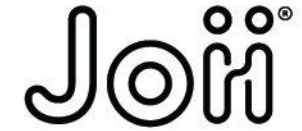
Joi Limited

Business Plan (2021)

ABN: 55 621 826 051



Creating Opportunity



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This Business Plan does not constitute an offer to invest in, donate to or otherwise support the activities of Joi Limited. Statements in this plan in relation to Joi Limited's future plans, expectations, beliefs, intentions and projects are "forward-looking statements" and are subject to material risks and uncertainties.

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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1. BUSINESS PROFILE

1.1 Overview

Structure	Australian Public Company Limited by Guarantee
Date registered	22 September 2017
ABN #	55 621 826 051
Website	www.joi.org

Contact name	Peter Harder
POSITION	CEO
TELEPHONE	0439 106 611
Email	peter@joi.org
Address	U5, 8-12 Nevilles Street, Underwood QLD 4119



2. EXECUTIVE SUMMARY

Our Vision

Providing hope and opportunity for disadvantaged and vulnerable people.

Our Mission

To provide access to employment pathways and viable housing.

Our Tag

Creating Opportunity

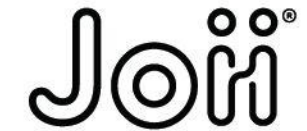
Our Approach

Our approach is twofold:

1. Creating social impact programs that provide hope and opportunity for the disadvantaged and vulnerable. The programs focus on providing employment, pathways to employment and housing opportunities.
2. Setting up sustainable funding creation social enterprises whose objective is to support the vision.

Our Goals

1. Providing Australians with a pathway to employment and financial security.
2. Make the Joi business model sustainable and create long term sustainable change by doing the work ourselves or partnering with others that have similar objectives.
3. Be transparent, through reporting and tracking our social impact.
4. Partnering with a financial institution to help vulnerable people be free from debt and financial hardship.
5. Take what we have learnt and help transform an overseas/developing community.



Our Focus

We're creating long-term sustainable change for the common good.

Spearheaded by the Joi Labour Hire workforce, Joi has developed and invested into, and will continue developing and investing into various enterprises aimed at providing employment and affordable housing solutions for all Australians, while providing funds to, again, provide housing and employment.

Joi intends to become a significant provider of employment to various commercial and not for profit organisations across Australia through its own social enterprises and employment programs and intends to create income from the same activities that create employment.

The goal is to develop an independent, forward thinking, and financially secure work force by mentoring and training our employees to not just be good at their job, but to achieve long term financial security. These enterprises/business units include but are not limited to:

- Joi People
- Joi Homes
- Joi Specialist Housing
- Joi Trades
- Joi Finance

Joi has invested considerable time and expense to ensure that our innovative model of profit for purpose is compliant with all regulatory arrangements and sustainable for the future.



CYCLE OF EMPOWERMENT
A holistic model of positive development equipping individuals and families with foundational skills. Tools and resources to create more opportunities for a better life, today, tomorrow and forever.



3 BUSINESS BACKGROUND

3.1 Objects of the Company (As per the Joi Limited Constitution)

The Object of the Company is to pursue the prevention or relief of poverty, financial crisis and distress, suffering, disadvantage, helplessness and vulnerability of persons who are experiencing, or at the risk of experiencing, poverty, financial crisis, disadvantage, helplessness and vulnerability, by:

- (a) providing employment, pathways to employment and housing opportunities.
- (b) to promote the public good by providing employment and housing opportunities.
- (c) providing vocational training, mentoring and support.
- (d) providing financial assistance, subsidies, loans, financing and co-ownership options.
- (e) to improve mental and physical health by creating opportunity to participate more fully in family, community, cultural, political, social and economic activities
- (f) By being an advocate.
- (g) to ensure sustainability of the Company, while providing employment and housing, by founding and operating enterprises that fund the Object of the Company.
- (h) to work in partnership with, or assist in the work of, or financially assist with, or provide subsidies or subsidised assets to organisations who have similar objects, or who are able to further the Object of the Company.



(i) as a public benevolent institution and a charitable institution, to utilise the benefits of current and future legislation available to benevolent institutions and charities, including its charitable status and exemptions from federal and state taxation and duty laws, to achieve the Object of the Company.

(j) to act as trustee and to perform and discharge the duties and functions incidental thereto where this is incidental or conducive to the attainment of the Object; and

(k) to do such other things as are incidental or conducive to the attainment of the Object.

3.2 Self-Sustaining (Perpetuating) Charity

It's a crazy idea: a charity that doesn't encourage public donations! But often those who are crazy enough to think they can change the world are the ones who do. At Joi, we're creating a new way of doing charity. We don't think donations are bad - just not sustainable. Joi is creating long-term sustainable change, we couldn't do that if we had to rely on public donations or government grants. We set up social enterprises that fund our social impact programs. As a registered Public Benevolent Institution, Joi doesn't have shareholders. We reinvest 100% of the funds we raise back into Joi's work for the disadvantaged.

4 BUSINESS GOALS

4.1 Where are we now?

- Incorporation of the Charity completed & Board established.
- Social Enterprise start-ups.
- 2nd Chance Programs underway
- Significant Legal and Financial investment in the appropriate setup and running of the PBI.

4.2 What are we going to achieve?

1. Employing Australian's and provide them with a pathway to employment and financial security.
2. Partnering with a financial institution to help set vulnerable people free from debt and financial hardship.
3. Make the Joiï business model sustainable and create long term sustainable change by:
 - a. doing or partnering with others that have similar objectives.
 - b. Partnering with local developers to create vibrant and sustainable mixed-use developments for people of all incomes.
4. Be transparent, by reporting and tracking our social impact.

4.3 How are we going to achieve this?

1. Create sustainable Social Enterprises that generate a financial surplus and use this surplus to fund our key social impact programs.
2. Use current tax laws available to charities to help achieve this purpose (work where there is the most benefit from these tax laws)
 - a. Payroll exemptions
 - b. Fringe benefits
 - c. Stamp duty
 - d. GST concessions
3. Employ people by
 - a. Starting new Social Enterprises
 - b. Purchasing existing businesses
 - c. Creating a labour hire business to create employment pathways for Australians including:
 - i. People with disabilities, and National Disability Insurance Scheme (NDIS) customers
 - ii. Domestic Violence victims
 - iii. People with Mental Health Challenges
 - iv. Parolees



- d. Creating employment opportunities and addressing skills shortages for our clients in the construction industry.
 - e. Utilising mentoring and financial counselling programs and services so all staff and participants can succeed to the best of their ability.
 - f. Providing all employees with a pathway from their current role into the highest potential role.
4. Find land for property development.
- a. Acquire land.
 - i. Donated or Gifted.
 - ii. Acquire land (at a cheaper acquisition cost) and then get rezoned.
 - iii. Get longer settlement terms.
 - iv. Buy at Market Value
 - b. Build or buy a warehouse to house our social enterprises.
 - c. Use what we can and lease out the rest until it is required by the company or can be used to generate social impact.
 - d. Build housing (social impact, tiny homes, NDIS,vulnerable people)
5. Work in partnership with a financial institution
- a. Set people free financially from high interest loan repayments.
 - b. Make it low cost so we can charge low fees.

5 SOCIAL IMPACT PROGRAMS

Through the finances generated by its Funding Creation Operations (see Section 6) Joiï will provide free or heavily subsidised services. These programs will provide pathways of hope for some of Australia's most disadvantaged and vulnerable people through employment and housing opportunities.

5.1 Employment through Housing Program



Program Aims

- Placing long term unemployed into a 6-month program to be exposed to all facets of the residential housing industry.
- Supporting the employees and assisting them to transition into a career pathway with a host or other Joiï Social Enterprise.
- Coordinating 3rd party support – financial counselling, etc.

Need

- A controlled and stimulating environment that exposes disadvantaged Australians to career opportunities within the construction industry.
- Rental accommodation for parolees

Solution

- A program that takes the construction of a required house, slows it down and enables participants to be trade assistants to almost every trade involved in the residential construction industry.
- Uses the newly constructed house as accommodation for future participants in the program, thereby creating a 'circle of meaning' as the participants see the result of their labour and experience the impact of the participants who have gone before them.



5.2 **Joiï Fencing** (*landscaping, vegetation management, labourers, etc*)

Program Aims

- Placing the long term unemployed into an active, structured business environment
- Coaching the employee in the basic attributes of employment, reliability, productivity and safety.
- Coordinating 3rd party support – financial counselling, etc.
- Providing personal references and supporting the employee in their transition to a full-time role in a Joiï Social Enterprise or with another host.

Need

- Exposure for long term unemployed to a commercial “like” environment without the pressures of instant success.

Solution

- The creation of a safe, controlled and stimulating environment to expose disadvantaged Australians to the routine of working life.
- A program that works for real clients, delivering real fences (or similar services/products), but with the safety net of a program subsidy and support systems.



5.3 Client Managers

Program Aims

- Placing the long term unemployed or disadvantaged into a host business.
- Supporting the hosted employees through regular contact and helping with training and career advancement.
- Finding new hosts.
- Coordinating 3rd party support – financial counselling, etc.

Need

- Host employers who are willing to give back and provide a safe environment for participants to thrive.
- An ongoing support framework to support the participant and to ease the burden on the host.

Solution

- A number of dedicated client managers who actively work to find new hosts, maintain relationships with existing hosts and match participants to a suitable host.
- Coordination of state and federal subsidies
- Joiï provides subsidies to make the hosts role more attractive in the initial stages before the program has a chance to demonstrate the benefits to the culture of the host and its existing employees.



5.4 Joiï Café or similar style Enterprise

Program Aims

- Placing long term unemployed into a controlled working environment
- Producing quality services and training opportunities
- Coordinating 3rd party support – financial counselling etc.



Needs

- A safe environment for the training of people who have been unable to enter the labour market or who have been out of the labour market for a considerable period of time in a less male dominated industry.

Solution

- A standalone social enterprise or one in partnership with another entity in the hospitality industry.
- The creation of a safe, controlled and lower stress environment to expose disadvantaged Australians to the routine of working life.

5.5 Indoor Manufacturing Facility

Program Aims

- Placing long term unemployed into a controlled working environment
- Producing quality materials, pre-cutting to length, framing, painting, etc that can be used in the construction industry and support other Joi Social Enterprises.
- Coordinating 3rd party support – financial counselling etc.

Need

- A safe environment for the training of people who have been unable to enter the labour market or who have been out of the labour market for a considerable period of time.

Solution

5.6 Joi Homes

5.6.1 Joiï Property Management – NDIS and Parolees

Program Aims

- Providing subsidised housing to qualified NDIS clients and Parolees.
- Ensuring a community benefit from Joiï's balance sheet.

Need

- 300 parolees leave Queensland's Borallon Prison each year. They need two basic factors to achieve early release, housing and employment. There is currently a shortage of suitable housing available in the catchment area (Logan & Ipswich).
- Similar to Borallon there are needs in NSW and Victoria as well as the in the woman's and youth justice systems.
- NDIS clients needing shared accommodation???

Solution

- Joiï will provide property management services.
- Providing additional client support through regular contact and low client to staff ratio.
- Coordinating 3rd party support – financial counselling, etc.
- Property management agreement will include maintenance and vegetation contracts to create opportunities for further Joiï Social Enterprises.
- Joiï will construct and own properties as liquid assets to fund its medium and long-term employee entitlements as both a safeguard and to maximise the community benefit of these funds.



5.6.2 Joiï Homes - Joiï Specialist Housing

Program Aims

- To undertake a variety of highly specialised and customised Housing projects for use by vulnerable people. This includes Disability Support providers, Not-for-Profit Housing providers, Social Housing providers and individuals with specific needs. Projects include new developments, or renovation of existing properties.
- Specialist Design is required for a range of different target markets:
 - o People with physical or intellectual disabilities who require specialist layouts and fit outs to meet their requirements, promote independence and reduce reliance on external support services
 - o Domestic Violence shelters and refuges which require a high degree of security and a combination of both living and counselling spaces.
 - o Crisis accommodation, including for the homeless, that allows individuals to live with dignity and seek assistance in an appropriate environment.
- To utilise Joiï's balance sheet to bridge the gap and assist participants to access the programs and facilities they need.



Need

- Due to the complexity of the government systems there is risk and delays associated with the process.
- The timing of funding and approval process can inhibit access to the programs and facilities participants need.

Solution

- Joiï will de-risk the project for the client through upfront funding, support with approvals and the provisions of a rent to buy option.



6 FUNDING CREATION OPERATIONS

Joi is a not-for-profit organisation that creates Social Enterprises that exist solely to generate income to fund Joi's Social Impact programs (Section 5). Joi will create long term sustainable change and cannot do so by solely relying on donations and government grants. Joi is operating Social Enterprises to create a surplus to fund the activities that support its vision and mission. A secondary aim is the creation of pathways to placements, employment, housing and economic sustainability.

As a charity and a PBI, Joi does not have shareholders, so 100% of our effort is focussed on creating opportunities for those at a disadvantage. As Joi's Social Enterprises run on a commercial equivalent basis any benefits of the State and Federal tax exemptions or other charitable benefits, such as discounts or donations are redirected to fund Joi's Social Impact Programs.

In all of our Social Enterprises, we charge competitive commercial rates for quality products and services, while following an 'above the line' and 'below the line' approach in respect of any created Social Enterprise as follows:

➤ Our approach to Social Enterprise is:

We generate a Financial Surplus (**Below the Line**) to:

- Provide funding for Social Impact Programs.
- Invest in sustainability of the Social Enterprise.
- Create further Above the Line Funding Generating Operations.
- Resource partnerships with like-minded organisations.
- We create Social Impact (**Above the Line**):

To be an example of "Employer of Choice", Diversity and Inclusion.

- Employment and pathways for career development
- Development of Housing & Social infrastructure
- Provision of sustainable services
- Regional flow on benefits

Example: A Social Enterprise in the commercial sector of roofing:

- Below the Line - The financial surpluses fund Joiï's Employment through Housing Programs
- Above the Line - Creates an employment pathway for people to progress from being a labourer in the Fencing Social Impact Program.

6.1 Joiï People

For employment and training to serve as an effective poverty reduction strategy, jobs must be available to all members of society including: first nation people, disadvantaged, parolees, women and young people. Additionally, people in the work force must possess or be trained in the skills necessary to perform the work to make them employable.

Joiï has an objective to become a significant provider of employment and training to various commercial and not for profit organisations through its own Social Enterprises and employment programs with a view to offering work to those who are financially struggling, in need or require training for long-term employment. Joiï believes that employment and training are the foundations to break the cycle of poverty.

Joiï People's Labour Hire program intends to create income from the same activities that create employment and life changing opportunities. For Joiï, being "disadvantaged or vulnerable" is not just about being in poverty or crisis, we will continue to work with people until they reach a point where they are self-sufficient, and in a position to give back to others.

Staff that are disadvantaged or vulnerable will be provided with a Joiï Support Plan in terms of the Joiï Mentoring and Leadership Support programme which will focus on the above areas of assessed vulnerability. Staff that are not "disadvantaged or vulnerable" will be encouraged to enrol as Mentors into the Joiï Mentoring and Leadership Programme and be trained and supported to provide support to vulnerable employees. The support and systems for the Joiï Mentoring and Leadership Programme will be provided by Joiï Community Limited or other such qualified organisations.



6.2 Joiï Trades

Joiï Trades is a national group of Social Enterprise that focus on the construction industry. This was established within the boundaries of our mantra to empower our staff whilst focussing on our mission to provide employment opportunities and affordability of housing to our broader community. Joiï trades have a commitment to providing a training and development pathways for unemployed and those at risk.

Current trade based Social Enterprises include:

- **Carpentry**
- **Roofing**
- **Tiling**
- **Cladding Services**
- **Bricklaying**

The Social Enterprises are charged commercial equivalent rates for labour internally and their focus is to provide a quality service to external clients at commercial rates that generates funds to support Joiï's social impact work. These trades operate in a very competitive and challenging market and will focus on ensuring that they remain "Employers of Choice" and provide fair, rewarding, sustainable and safe employment.



6.3 Joiï Home Loans

Joiï Finance has been set up to assist the community reach the goal of homeownership. We work with individuals, community groups and small businesses across Australia to achieve their financial goals. Joiï Home Loans will market to a wide demographic and contribute back to Joiï's ability to assist low-income earners with no interest loans and responsible, affordable funding arrangements.



Joi Finance has been set up to assist the community reach the goal of homeownership. We work with individuals, community groups and small businesses across Australia to achieve their financial goals. Joi Home Loans will market to a wide demographic and contribute back to Joi's ability to assist low-income earners with no interest loans and responsible, affordable funding arrangements.

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

Joi Home Loans is set up a wholly owned subsidiary of Joi Limited incorporating two entities: Joi Money and Joi Capital.

6.4 Joi Tech

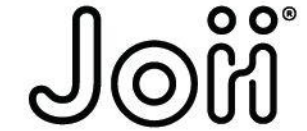
Joi Tech is a technology-based team that provides support in two key areas:

Managed Service Provider

We provide secure cloud solutions for Not-for-Profits, small and medium businesses as well as onsite support at the client's premises. We specialise in windows terminal server environments and hosting SQL databases. As a Social Enterprise we understand the most appropriate and cost-effective use of Office 365 and can help Not-for-Profit organisations get the best value for their investment. As we are not chasing profits, our win is to see other charities succeed.

Website Development

The team maintains and creates new responsive websites using WordPress. Our sites are attractive to our clients' customers and position their brand in the marketplace, making our clients easy to find in search engines. Our team also provides ongoing maintenance through regularly updating plugins and adding new content as required. We also work closely with our clients marketing professionals, SEO guides and brand designers. We can take the lead and pull the whole project together if required by the client to ensure a hassle-free development process.



We also specialise in creating landing pages and ensuring all lead tracking scripts are added to a client's website. We also have inhouse ability to link forms to customers CRM packages using automaton and workflow tools such as Zapier.

6.5 Joi Workstream



Joi Workstream is a provider of dedicated offshore staff, offering a low-cost solution that will increase the client's local teams' efficiency while helping Joi change the lives of an entire community in the Philippines.

By providing a first-class working environment, supported by medical insurance and other employee benefits, a career at Joi Workstream has a transformational impact on not only the employee, but also their extended family and local community. This community transformation is at the heart of everything that Joi Workstream does and extends to supporting a local orphanage, with funding and administrative assistance.

Joi Workstream can empower organisations to expand the capability of their local employees in a sustainable way. Joi Workstream makes a

difference by enabling enterprises to do what they (you) do best. Recognising the need for ethical remote offshoring staffing services that give back to local communities, Joi Workstream set up a flagship office in the central Philippines. From there Joi Workstream will make its mark and expand its reaches to provide services globally.

Each member of Joi Workstream's constantly expanding team of multicultural and inter-disciplinary professionals is committed to pursuing the shared vision and delivering Joi Workstream's commitments with joy and pride.

OUR TEAM = INCREASED OUTPUT & REDUCE COSTS = CHANGED LIVES

7 FINANCING THE VISION

7.1 The funding creating operations and labour hire will generate operational surpluses of \$2.7M in 2021-2022. This will support \$1.2M in direct Social Impact operations and well as funding capital projects and debt repayments.

Revenue	\$ 41.5 M
Expenses COS	\$ 38.8 M
Expenses Social Impact	\$ 1.2 M
Operating Surplus /(loss)	\$ 1.5 M





8 SUPPORTING STRUCTURE

8.1 Business Premises

<i>QLD Location:</i>	<i>U5, 8-12 Nevilles Street, Underwood QLD 4119</i>
<i>Ownership/Lease Arrangement:</i>	<i>Lease</i>
<i>How will the location support the business?</i>	<i>Head Office and QLD based Services</i>
<i>Phone</i>	<i>13 JOII (135644)</i>

8.2 Business Management

Joi is managed by a Board of experienced independent Directors. The Board operates to the standards set out by the ACNC and relevant corporate governance standards. The directors of Joi will sustain a strong governance culture and seek to be leaders in the community housing and the not-for-profit sectors.

Best practices will include:

- Use of best practice risk templates for a Board risk review.
- Establishment of a strong and independent internal audit function.
- Transparency in annual reporting.
- External Auditing to comply with all legal and compliance obligations.

Joiï[®]

For any inquiries please contact:

 13 54 44

 Joiï.org

 Hello@joiï.org