

## Joi - Business Plan (2023-2024)

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**Joi Limited**

**ABN: 55 621 826 051**

# Creating Opportunity

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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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## 1 BUSINESS PROFILE

### 1.1 Overview

<b>Structure</b>	Australian Public Company Limited by Guarantee
<b>Date Registered</b>	22 September 2017
<b>ABN #</b>	55 621 826 051
<b>Website</b>	www.joi.org

### 1.2 Contact Details

<b>Contact name</b>	Peter Harder
<b>Position</b>	CEO
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## 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 Long Term Goals

1. Providing those disadvantaged with a pathway to employment and financial security.
2. For our 2nd Chance Program, the unique combination of a job and housing, to be recognised by Correctional Services and therefore provide a 'fast track' pathway for the Parole Board to grant parole.
3. Make the Jooi business model sustainable, through either well operated enterprises or partnerships.
4. Be transparent, through reporting and tracking our social impact.



## Our Focus

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

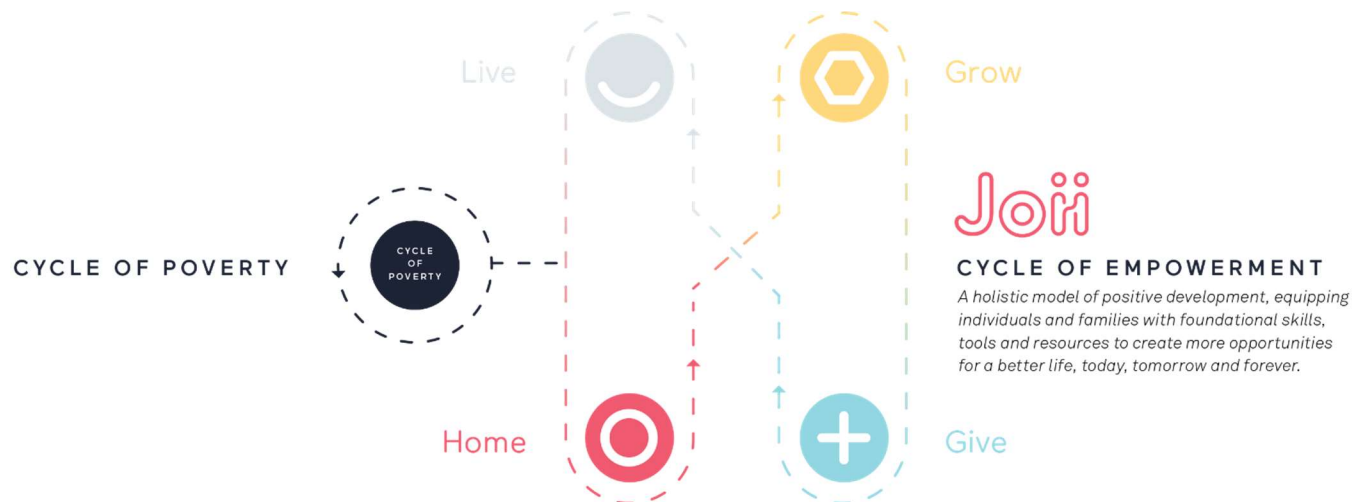
Spearheaded by the Jooi Labour Hire workforce, Jooi has developed and invested into, and will continue developing and investing into various enterprises aimed at providing employment and affordable housing solutions for our community, while providing funds to, again, provide housing and employment.

Jooi 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:

- Jooi People (immigration services, labour hire and managed HR)
- Jooi Homes & Specialist Housing
- Jooi Trades (roofing, carpentry, tiling & bricklaying)
- Jooi Workstream (ethical offshoring)

Jooi 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.



## 3 BUSINESS BACKGROUND

### 3.1 Objects of the Company (As per the Joo 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.





## 4 BUSINESS GOALS

### 4.1 Where are we now?

- Incorporation of the Charity completed & Board established.
- Multiple Social Enterprises operating and viable.
- 2<sup>nd</sup> 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?

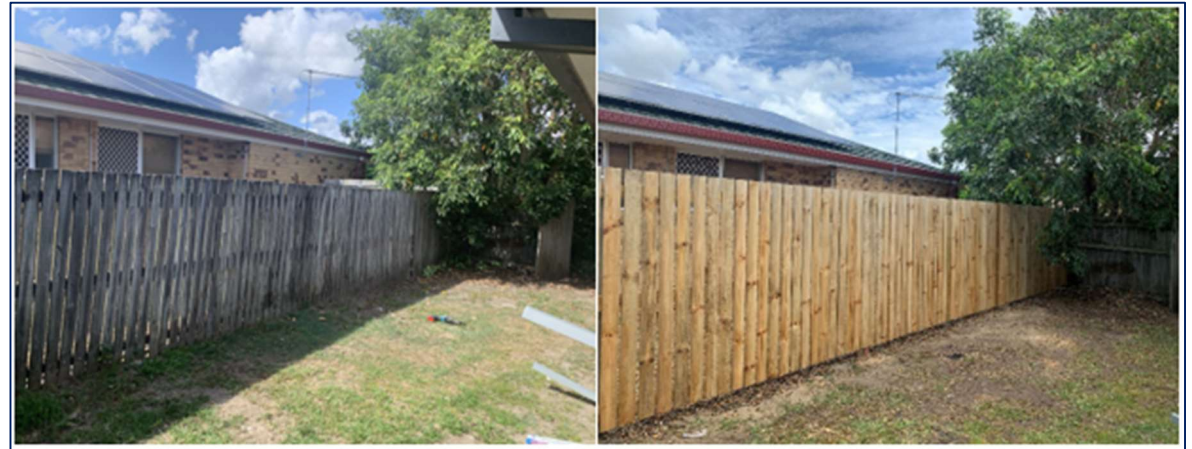
1. Providing those disadvantaged with a pathway to employment and financial security.
2. Work with Correctional Services for recognition of our program as a 'first choice' and viable pathway for parolees.
3. Formalise our 2<sup>nd</sup> Chance Program and create partnerships with 3<sup>rd</sup> party providers to ensure that participants are cared for holistically.
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.
  - 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 the disadvantaged 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. Facilitating the migration of workers into Australian and providing pathways to citizenship.
  - f. Providing all employees with a pathway from their current role into the highest potential role.
  
4. Find facilities to operate our programs.
  - a. Build or buy a warehouse to house our social enterprises.
  - b. Build housing (social impact, tiny homes, NDIS, vulnerable people)



## 4.4 2023 Goals

- Build tiny/modular homes and provide them as sustainable alternative accommodation.
- Find a partner (private or government) to provide land for the homes.
- Grow the Indoor Program through a stronger role in the growing PV panel recycling sector.
- Grow direct staffing to increase opportunities for apprentices and labourers in Jooi Trades.
- Increase the membership of Jooi.
- Improve our governance by growing and developing our directors.
- Help create a network of service providers that support correctional services and parolees.
- Develop Immigration Services as a key pillar of Jooi People.

## 5 SOCIAL IMPACT PROGRAMS

Through the finances generated by its Funding Creation Operations (see Section 6) Jooi 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 Outdoor Program - Jooi Landscaping (*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, our 3C's: **Consistency**, **Communication** and **Compliance**.
- Coordinating 3rd party support – financial counselling, etc.
- Providing personal references and supporting the employee in their transition to a full-time role in a Jooi 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 the disadvantaged 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.



## 5.2 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
- Jooi 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.

## 5.3 Indoor Program - Jooi Solar / Jooi Homes (PV Panel recycling, Tiny/modular homes)

### *Program Aims*

- Placing long term unemployed into a controlled working environment
- Coaching the employee in the basic attributes of employment, our 3C's: **Consistency**, **Communication** and **Compliance**.
- Producing quality materials, pre-cutting to length, framing, painting, etc that can be used in the construction industry and support other Jooi Social Enterprises.
- Coordinating 3rd party support – financial counselling etc.

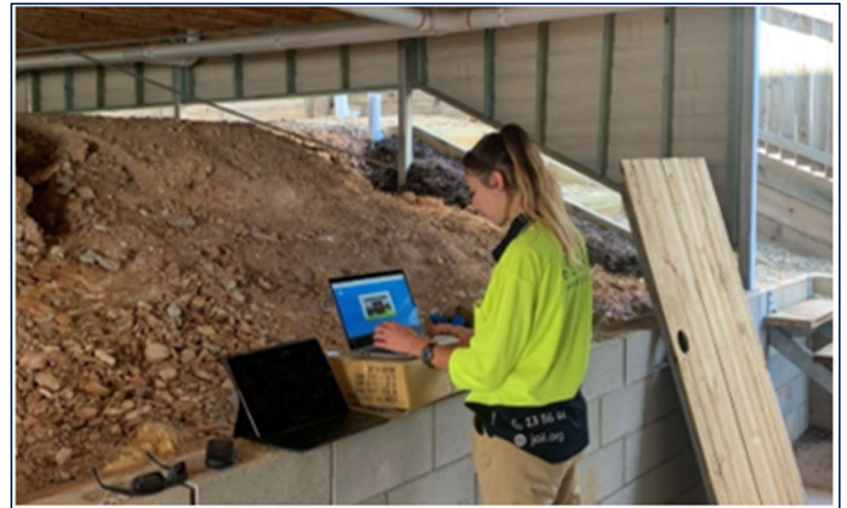


## *Need*

- 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*

- A warehouse space that allows for the creation of a production line environment e.g. the construction of house frames (timber or metal) or the pre-cutting/painting of materials.
- The creation of a safe, controlled and lower stress environment to expose those disadvantaged to the routine of working life.



## 5.4 Jooi Homes

### 5.4.1 Jooi Property Management – NDIS and Parolees

#### *Program Aims*

- Providing subsidised housing to qualified NDIS clients and Parolees.
- Ensuring a community benefit from Jooi'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).

#### *Solution*

- Jooi 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 Jooi Social Enterprises.
- Jooi 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.

## 5.4.2 Joi Homes – Tiny/Modular Homes

### Program Aims

- This is a warehouse-based project that enables participants to experience many facets of the construction industry. It provides a hands-on experience in an easy to manage and safe environment. The program will deliver:
  - Quick, affordable yet dignified accommodation to help ease the housing crisis.
  - Opportunity for participants to have a hands-on role and learn skills in every part of a home's construction.
  - Preparing the participants for work in an environment better lending itself to creating a rhythm of work.
  - It will make use of land that has a better and higher future purpose but is currently underutilised.
  - The fully off-the-grid options makes the tiny homes very temporary and transportable and reduces the cost of living for clients.
- To utilise Joi's balance sheet to bridge the gap and assist the disadvantaged to access the housing they need.



### Need

- There is a housing shortage.
- There is a lack of opportunity for unskilled and the disadvantaged to learn about the construction industry.

### Solution

- A warehouse-based production line that builds tiny/module homes that can temporarily use land that has a higher and better future purpose. Resulting in a dwelling that is flexible, quick to install, dignified and affordable for the tenant.

## 6 FUNDING CREATION OPERATIONS

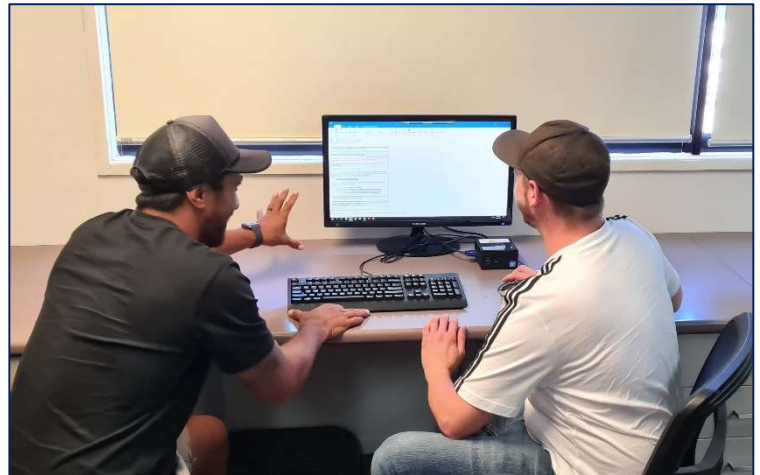
Joi is a not-for-profit organisation that creates Social Enterprises that exist solely to generate income to fund Joi's Social Impact programs (Section 5). Joi will create long term sustainable change and cannot do so by solely relying on donations and government grants. Joi is operating Social Enterprises 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 Joi's Indoor solar panel recycling program.
- Above the Line - Creates an employment pathway for people to progress from being a labourer in the Landscaping Social Impact Program.

## 6.1 Joi 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.

Joi 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. Joi believes that employment and training are the foundations to break the cycle of poverty.

Joi People's Labour Hire program intends to create income from the same activities that create employment and life changing opportunities.

For Joi, 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 Joi Support Plan in terms of the Joi 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 Joi Mentoring and Leadership Programme and be trained and supported to provide support to vulnerable employees.



Joi will also enter into partnerships with Registered Training Organisations, such as Busy at Work and the National Retail Association to assist with our mission to provide disadvantaged persons with meaningful skills and employment to lift them out of poverty.



## 6.2 Joo Trades

Joo Trades is a 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. Joo 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
- 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 Joo'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 Joo Tech

Joo Tech is a technology-based team that provides managed IT solutions:

### *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 Office 365 and software automations and integration. 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.

## 6.4 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 interdisciplinary 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 \$1.1M in 2023-2024. This will support \$1.0M in direct Social Impact operations and well as funding capital projects and debt repayments.

Revenue	\$30.50M
Expenses COS	\$28.98M
Expenses Social Impact	\$1.02M
<b>Operating surplus/(loss)</b>	<b>\$0.5M</b>

Budget details at Appendix 1



## 8 SUPPORTING STRUCTURE

### 8.1 Business Premises

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

### 8.2 Business Management

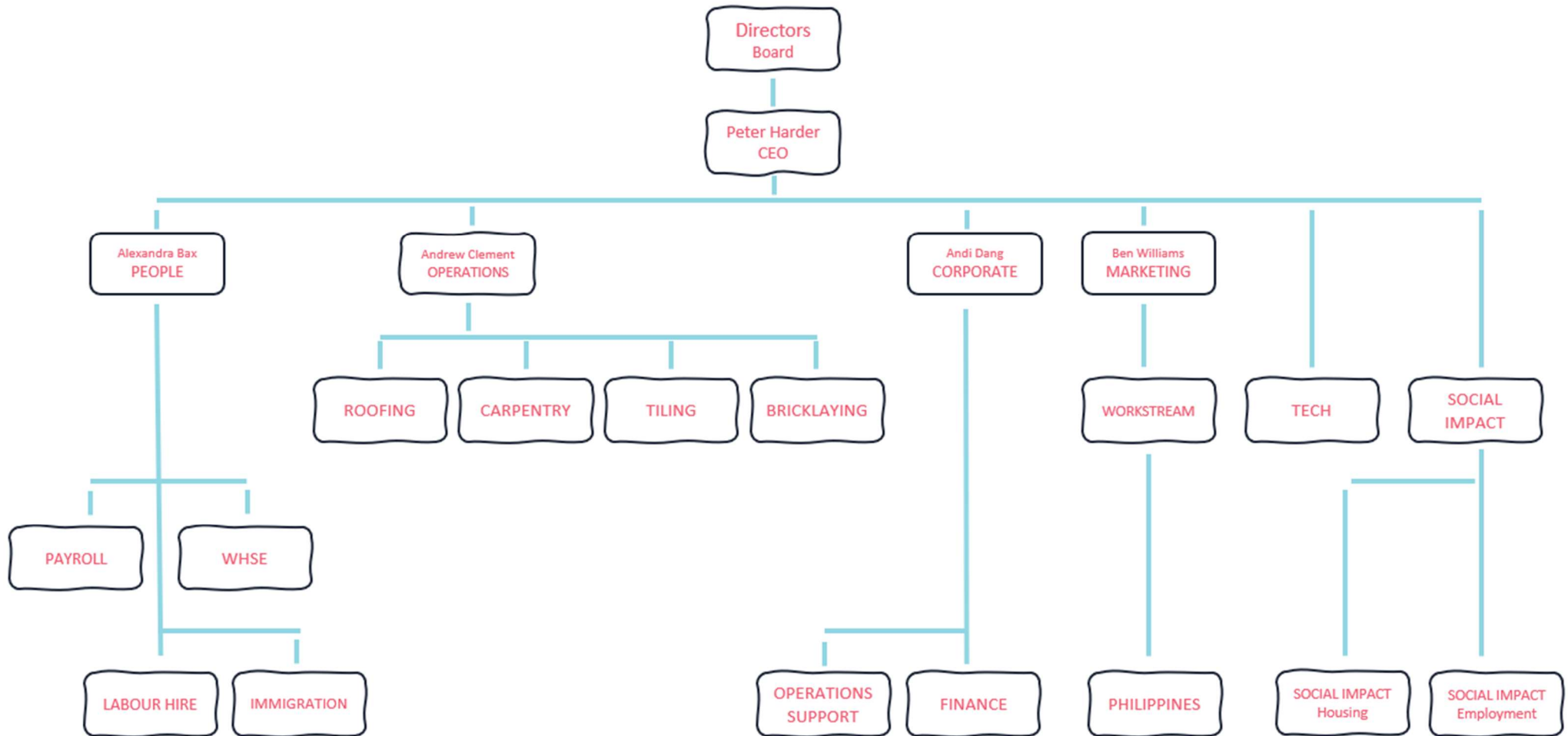
Joi is managed by a Board of experienced independent Directors. The Board operates to the standards set out by the ACNC and relevant corporate governance standards. The directors of Joi will sustain a strong governance culture and seek to be leaders in the community housing and the not-for-profit sectors.

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.



## 8.3 Organisation Structure



## 9 SWOT ANALYSIS

Strengths	Weaknesses/Challenges
<ol style="list-style-type: none"> <li>1. Combination of Labour Hire and Trades provide unique opportunities.</li> <li>2. Scalability based on corporate support and existing infrastructure and footprint.</li> <li>3. Unique Labour Hire and training/mentor model.</li> <li>4. Innovative self-sustaining model of, and commitment to, social enterprise.</li> <li>5. Strong track record in project initiation and completion of similar business.</li> <li>6. Strong commitment to social justice and social change.</li> <li>7. Capacity and capability to scale quickly and substantially.</li> </ol>	<ol style="list-style-type: none"> <li>1. Losing focus on our mission priorities.</li> <li>2. Lack of Business Systems and Job Costing.</li> <li>3. Maintaining transparency and reporting.</li> <li>4. Keeping up with the pace of growth. Multiple new initiatives being launched at once. Maintaining agility whilst ensuring systems and policy are appropriate.</li> <li>5. FBT and Payroll exemption are built into the Financial Model.</li> </ol>
Opportunities	Threats
<ol style="list-style-type: none"> <li>1. Providing unique social impact programs based on the core pillars of labour hire &amp; trades.</li> <li>2. Building Innovation and scale and with that having influence on government policy and legislation.</li> <li>3. To build strong partnerships with other organisations to ensure a comprehensive service delivery which produces people committed to growth and self-sustainability.</li> <li>4. Partnerships with Local/ State and Federal Governments willing to Grant or make available land for housing projects.</li> <li>5. Significant shortfall between Australian housing need and housing availability.</li> <li>6. Shortage of transitional housing for people leaving jail, young people, domestic violence victims.</li> <li>7. Shortage of appropriately designed housing for people with disabilities.</li> <li>8. Housing construction and maintenance requires services that can create paid contracts for JOII employment services.</li> </ol>	<ol style="list-style-type: none"> <li>1. Changes in Government Policy.</li> <li>2. Keeping enterprise, training and client support synchronised and people focused.</li> <li>3. Effective Coordination of a diverse range of businesses and wraparound services.</li> <li>4. Some people's homelessness may be the result of extreme vulnerabilities such as gambling addictions, substance abuse and mental illness that prevent interventions succeeding.</li> </ol>