
Business Plan 2009/10

Beyond Disability Inc.

Formerly: Rural & Peninsula Disability Support Inc
Includes: Elderly citizen's Online & Wheelie Kids



Helping housebound, ***physically***, mobility disabled get online from home with dignity

“today technology is redefining human potential and what it means to have a disability.” *Stephen Hawking*

“Thank you so much for a chance to move outside my four walls...” *Beyond Disability participant*

This business plan is for informational purposes to assist in determining if you wish to partner this non-profit program for Victoria's communities helping housebound physically mobility disabled.

The financial projections that are part of this plan represent estimates based on assumptions considered reasonable, but they are, of course, not guaranteed. The contents of this plan are not to be reproduced without express written consent from the Secretary, Beyond Disability.

September 2009

Executive Summary

Beyond Disability brings the world into the homes of the housebound and mobility disabled on their own terms, when they want, whilst maintaining their dignity.

Beyond Disability has developed a cohesive community based network for the benefit of low income, housebound physically mobility disabled, through the provision of a low cost sustainable in-home communication and information network.

Beyond Disability provides computer equipment, software, and Internet access to the housebound and mobility disabled to allow communication with family and friends by e-mail, chat functions, and writing, using computer assistance. It provides access to the vast information available from the global Internet, enabling a better understanding about how other disabled people (worldwide) cope, with information on up-to-date treatments, appliances and rehabilitation aids, social skilling and just having fun. Importantly, it also provides individual training and support.

Since other means of access to the Internet, through such sources as the local library, is not feasible because of their mobility disability, these adults and children are therefore disadvantaged in their access to information and modern communication channels.

People in the program are aged from 8 to 83 and have paraplegia, stroke, muscular dystrophy, multiple sclerosis (from controlled to very advanced); spinal muscular atrophy; emphysema; osteo-arthritis, motor neurone disease, polio and other less well known illnesses like Erler's Danlos syndrome are able to be assisted. Beyond Disability also have people from non-English-speaking backgrounds and single disabled mothers.

Beyond Disability is a volunteer community program serving the Mornington Peninsula and rural surrounds. An area with over 250,000 people and over 1000 sq km in size and covers the areas from Bonbeach across to Dandenong and Cranbourne.

This program is believed to be the first in Australia to provide an online computer and Internet access plus training and support in the individual home of the housebound and elderly disabled member/family group. After eleven hard years work, the Beyond Disability program is now well established and a proven success. Feedback from our community partners and participants confirm that this is a groundbreaking project which will provide a model for other projects for community based services in Victoria and beyond.

The overall goals for 2009/10 are as follows:

1. Provide and maintain cost effective accessible technology to the housebound and mobility disabled, together with individual on-going training and support.
2. Maintain a motivated, effective network of volunteers.
3. Ensure effective fundraising on a sustainable basis.
4. Deliver effective, sustainable management

Beyond Disability – Meeting a Community Need

If nothing is done, the low income, housebound, physically less-able people in our community will continue to be disadvantaged in their access to modern information and communication technologies.

Medical research shows that therapeutic and preventative health are not sufficient to cure all persistent health afflictions. The Australian Bureau of Statistics shows 18 percent of our population have a disability, that is, 2 million people. In the **Beyond Disability** catchment area on the Mornington Peninsula and rural surrounds, there are 12,500 disabled parking permits and over 45,000 people with a disability.

The quality of life for a housebound, low income mobility disabled person can be fundamentally improved by this program –

- if they want to use the Internet
- if they have the equipment to get online.
- if they have someone to show them what to do

Everyone is an individual and will need differing levels of support which **Beyond Disability** tries to provide with regular home visits and our own training manual.

Information access for people with disabilities is creating numerous opportunities and challenges. There is an increasing shift to publishing Internet based documents. We have moved from the typewritten, and edited published press is to computer-generated paperless information.

Stephen Hawking said “today technology is redefining human potential and what it means to have a disability.”

Screen enhancements, voice synthesisers, customised keyboards, support organisations, online resources - Technology can be a wonderful equaliser – if you have access to it.

You can use technology to help fulfil your dreams. Disabled people using online technology from home are looking at the death of the tyranny of distance. On-line communication will hold the way we do many things in the future.

“We are aware of the Christopher Reeve's and Stephen Hawking's - but there are millions of disabled, many who cannot afford a computer”.

History of *Beyond Disability*

Richard Stubbs, the program founder suffered severe spinal injuries in a car accident in 1991. After many visits to hospital, his son, Jason set Richard up with a computer and Internet access. Richard found in the early hours of the morning when his pain was severest, that he could manage with the distraction of "surfing" the Internet. He wrote a 300 page book on companion planting and organic gardening with his online research. Richard then decided to dedicate his resources to helping others who were also housebound with a physical mobility disability.

The project concept was formed following numerous discussions with disabled people, rehabilitation and community centres. This was followed by a survey through local newspapers.

Eventually with the support of VICNET which donated the Internet equipment and donations of computers from various companies and equipment, a working stock was established and volunteers soon joined. Frankston City Council and Frankston Communitynet together with ParaQuad Vic were the early consulting team.

Department of Communication and Information Technology and the Arts (DoCITA) provided a once-only three-year seed grant totalling \$16,000.

Skillsnet provided two grants. The latter enabling **Beyond Disability** to change to meet the community needs. The catchment area had been declining elderly population with some mobility who could access their local library with difficulty. With the Skillsnet grant we commenced "Elderly Disabled Online" to accommodate this group.

The Department of Planning and Community Development through the Community Support Fund has provided \$150,000 which has significantly assisted the program in its development and outcome achievement. New equipment has been purchased replacing older frequently faulty and older donated items.

The **Beyond Disability** program has a proven track record of helping housebound mobility disabled aged from 5 years to 89 years across the catchment area. We have much feedback from participants confirming that we have enhanced the quality of life of the participant and their immediate family. We have provided a means for communication with family, support groups and many other areas.

The program is operated via volunteers with significant local community and business support. We have had to adapt technology to meet some of our participants' needs.

The success of this program can be judged from the testimonials of participants and community group partners which are contained in Appendix 4.

Details of Beyond Disability Program

Beyond Disability Deliverables–

- **Beyond Disability** provides 90 hours per month subsidised online Internet access to individual clients for \$10 (plus GST) together with a fully maintained Pentium computer and in-home personalised training and specialised training manual.
- **Beyond Disability** allows disabled people who would otherwise be disadvantaged, to develop communication skills from within their own home, in their own time and with dignity, supported by caring volunteers who understand that the clients need a lot of patience and repetitive training to be able to make good use of this online technology.
- **Beyond Disability** has eleven years experience and has developed unique training methods customised to individual needs whether it be advanced MS, paraplegia, Parkinson's etc. We also use voice-activated computers and with adequate funds will be able to purchase required adaptive aids and software for IntelliKeys, special keyboards, touch screens, magnifiers and special trackballs.
- **Beyond Disability** also uses Technical Aid for Disabled, Victoria (TADVIC) for technical assistance.

Beyond Disability Timelines–

- Beyond Disability has been operating for eleven years. With a sustainable funding base the project can consolidate and grow for the foreseeable future.

Beyond Disability Activities–

- Operates a specific purpose server to provide affordable Internet access,
- Charges \$10(+GST) per month ISP charge to clients,
- Builds low cost, high capability Pentium PCs to be provided at no charge to clients,
- Obtains applicable software at low, or no, cost to meet client needs,
- Trains and supports clients with individual personalised training and specialist manuals through our volunteers network,
- Works in partnership with government, community groups and individuals to deliver above.

Beyond Disability Achievement Awards–

Beyond Disability has been awarded:

- One of two Australian-based not-for-profits nominated to the inaugural FACSIA 2007 inclusion award;
- City of Casey most innovative program and also best family and community programme;
- Beyond Disability volunteers have also received best Volunteer – City of Casey 2002 and 2008;
- CEO was awarded an order of Australia in the Queen's honours list 2008

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- CEO has also received the Rotary International Paul Harris fellow which is the highest award globally Rotary can issue.

Goals and Objectives – 2009/10

Beyond Disability will continue to help housebound physically mobility disabled of all ages and seek help from the philanthropic groups to ensure the program continues to grow. We will develop partnerships with our support groups - Anglicare, Catholic Education Board / Church, Recruitnet, Rotary and others. We will maintain our program strength, being, local volunteers with local enterprise, helping local less abled.

The detailed overall goals for 2009/10 are:

1. Provide and maintain cost effective accessible technology to the housebound and mobility disabled, together with individual on-going training and support
2. Maintain a motivated, effective network of volunteers.
3. Ensure effective fundraising on a sustainable basis.
4. Deliver effective, sustainable management

Objective 1: Provide and maintain cost effective accessible technology:

The specific individual goals within this area include:

- The provision of a cohesive, sustainable community based information network for the benefit of low income, housebound physically mobility disabled;
- The provision of in-home Internet capable computer facilities for the housebound mobility disabled participants with respect for their privacy and dignity.
- An increase in the number of participants from the current levels around 50 to 100.
- The maintenance of specialised training programs for participants and provision of in-home training and support through the volunteer network;
- Continuing to meet the special needs of individuals with paraplegia, multiple sclerosis, spinal muscular atrophy, stroke, emphysema, muscular dystrophy, spinal and arthritic degeneration, polio, obesity, Parkinson's, motor neurone disease and any other disabilities.
- The investigation of contingency plans and cost-effective long term alternative locations for program hardware and service facilities.
 - Of necessity the initial workshop and server hardware facilities were established at the home property of the founder. While this has obvious cost advantages there are longer term risks.
- The investigation of future Internet Service Provider facilities to reflect developing technologies

Initial hardware provided was based on a severe shortage of funds. With the growth of the program services and client base it is necessary to investigate options for

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appropriate future facilities. In addition, demand is growing for the adoption of new adaptive technologies to enable computer use by people with particular disabilities.

Vicnet initially provided our program with a donated community Internet Service which was extremely slow. The same access from a commercial provider would have been cost prohibitive to our users. The Community Support Funds were used to update the Internet Service equipment to state-of-the-art equipment with a 10 line ISDN and ADSL in lines. This equipment has a replacement value of \$86,000.

To meet the needs of our clients we have also been engaging TADAust Connect for broadband services (\$30 for 12 gig) and for people outside our dial-up catchment area (\$6 for unlimited access). TADAust Connect has also agreed to provide broadband services to our Wheelie Kids program.

The benefit of the TADAust Connect arrangement is that we can now provide the program in the future to 95% of Australia.

Footnote: TADAust is a part of technical aid to Australia and is only available to those with a Centrelink number and veterans.

- Maintain appropriate networking to continue access to low cost computer hardware and software, in addition to utilising funding provided for new equipment and adaptive aids

Objective 2: Maintain a motivated, effective network of volunteers:

The program cannot operate without the enthusiasm, commitment and energy of the volunteers. Maintaining their support and morale is a critical success factor for the project.

The key actions to achieve this objective are;

- The preparation of specific advanced audio-visual and other training aids to improve volunteer training;
- The development of a program of mentoring, social and other programs to build morale and support volunteers;
- The recruitment of more volunteers to support the expected increase in clients;
- Support, train and ensure expert advice is available for volunteers;
- Be a conduit for local communities, local governments and service organisations support;

Objective 3: Ensure effective fundraising on a sustainable basis:

Access to sufficient ongoing funding is the key to expanding the number of participants in the project. With tax deductibility of donations approved by the Australian Taxation Office it is now possible to pursue ongoing funding on a systematic basis.

Beyond Disability has been assisted hugely by the generous grants and donations of Government, benevolent organisations and supporters. This has included:

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- Dame Elizabeth Murdoch AC, DBE - a most generous mentor and supporter for 10 years;
- Department of Human Services;
- FACSIA grants;
- Mornington Council;
- Frankston Council;
- Casey Council;
- The Department of Planning and Community Development through the Community Support Fund (CSF);
- The Newman's own foundation;
- Baillieu Myer and Janet Calvert-Jones family foundations;
- Microsoft Corporation – provision of software free of charge.

Key actions to achieve this objective are:

- Develop Fund raising support material e.g. The ***Beyond Disability*** Story;
- Build on volunteer Fund Raising training undertaken in last business period to implement an effective fundraising;
- Develop package based upon sponsoring specific individuals.

Objective 4: Deliver effective, sustainable management:

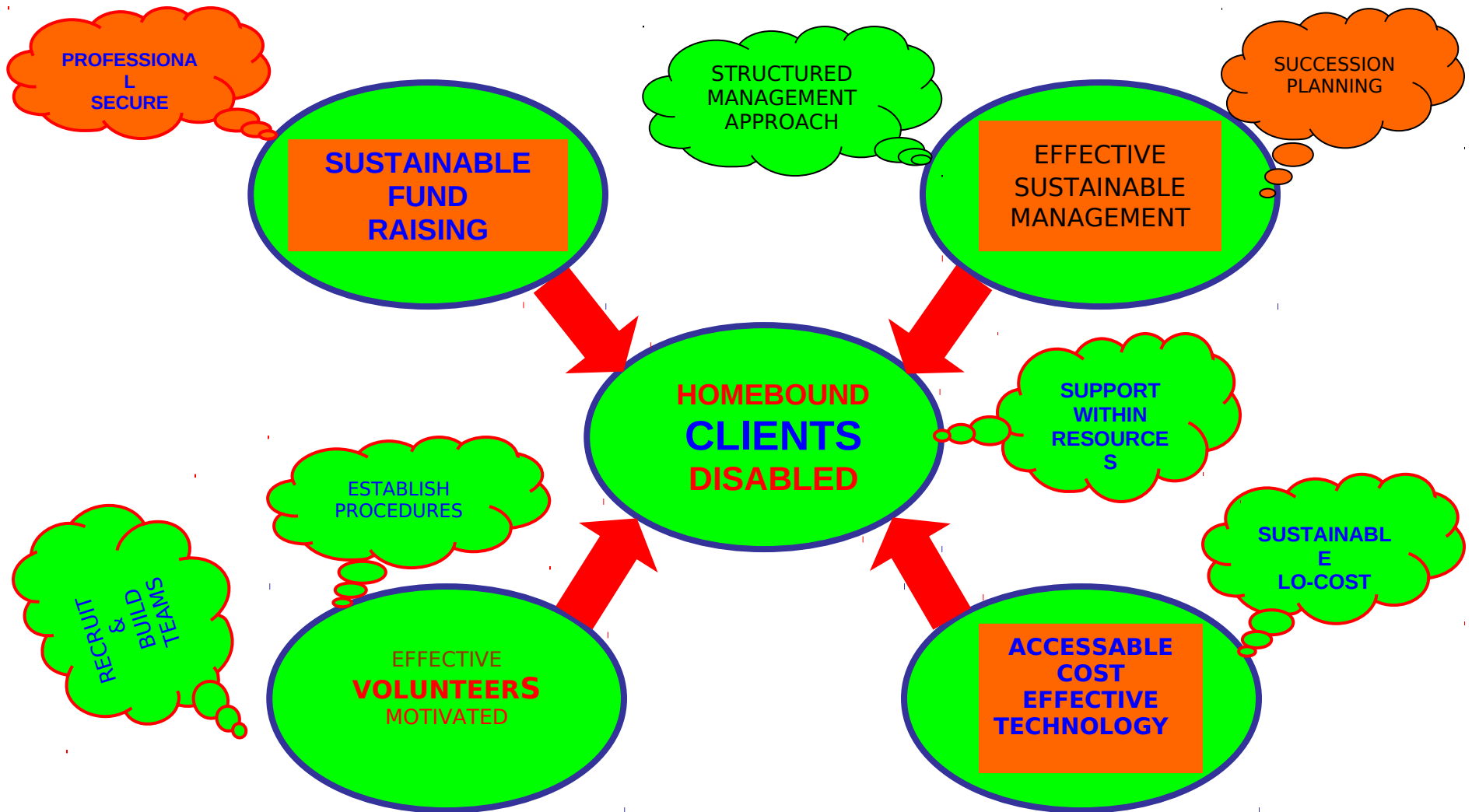
Volunteer organizations are highly dependent upon the enthusiasm and skills of the leadership group. The program has been increasing its client list each year since inception.

To maintain this growth rate while ensuring continuing high quality service delivery it is essential to ensure the continuity of this leadership.

Key actions to achieve this objective are:

- Develop a leadership group contingency and succession plan.
- Undertake a comprehensive review of risks and implement an appropriate risk management program.

These activities are represented diagrammatically on the following page. The Orange background represents where the activity is considered to be in need of some focus and improvement. The Green background represents areas which are considered to be functioning in an acceptable manner.



Risk Management

The key strength of Beyond Disability is that it has operated for some eleven years and has developed a good understanding of the challenges and risks of the program.

The key risks that have been identified are:

- Maintaining network of support and training volunteers;
- Relationship with GreenPC;
- Maintaining pool of volunteers to build cost-effective computers;
- Development of partnerships to source usable donated computers and laptops. This recycling of computer equipment is also greenhouse friendly;
- Continuity of funding;
- Loss of key management personnel;
- Continued access to current Workshop location;
- Insurance and Risk Management.

Appropriate risk mitigation strategies and plans are being developed and are included in the objectives of this plan.

The performance of the program will be determined on an ongoing basis through the active monitoring of key performance measures. These will include client numbers, volunteer numbers, client and volunteer turnover, attitude surveys and unit service costs.

Community Partnerships

Beyond Disability is linked with many community groups whose support is essential to our success, these include:

- ParaQuad, Victorian contact Peter Prendergast, CEO (telephone 03 9415 1200)
- Motor Neurone Disease chapter, Rod Harris, CEO, (telephone 03 9786 2286)
- Anglicare,
- Rotary Dromana, Rick Hayllar, Past President
- InfoXchange GreenPC
- Recruitnet - a Government IT work program for young unemployed
- City of Frankston (George Modrich CEO), City of Casey, Mornington Peninsula (Joe Cauchi ,Director, Sustaining Communities),
- Frankston Hospital, TAFE and John Paul College
- Support of the Catholic Church & Catholic Education Board
- Frankston Community Net
- Cranbourne Senior Citizens Club
- Commonwealth rehabilitation service, Oakleigh
- Redhill Arts Group and also Ladies Golf Club
- Soroptimists Mt Eliza
- Numerous individual volunteers

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Financial Information

Beyond Disability Budget 2009/10

Income:	Year End June 09	Estimate 2009/10	Expenditure:	Year End June 09	Estimate 2009/10
Operating Income			Operating Expenses		
User charges	8,018	7,000	Technology Services	22,439	25,000
Fundraising	68	100	Volunteer Services	12,451	12,000
Interest	3,195		Training	12,982	5,000
Sub-total	11,281	7,100		47,872	42,000
Sponsors			Administration		
Grants	30,100	20,000	Office expenses	2,995	3,000
Donations	36,661	20,000	Fundraising	1,458	3,000
			Professional Fees	1,000	1,000
			Promotions	3,208	4,000
			Other	1,664	
Sub-total	66,761	40,000		10,325	11,000
Government			Other Assets		
Community Support Fund	30,000	15,000			
Frankston, Casey Mornington Peninsula Local Govt Bodies.	15,500	8,000	Adaptive technology Wheelie Kids	21,854	15,000
Federal Government		5,000	Technology purchases	15,017	10,000
			Other costs		
			Contingency		
Sub-total	45,500	28,000	Sub total	36,871	25,000
Total Income:	123,542	75,100	Total Expenses:	95,068	78,000

Assets are represented by Cash at Bank of \$69,988

Approximately \$30,000 of these funds are fully committed.

There are no other liabilities

Appendix 1

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Financial Information: Years Ending June 2007, 2008 and 2009

Financial Year	2006/07	2007/08	2008/09	2009/10
	Actual	Actual	Actual	Budget
Income	<i>Audited</i>	<i>Awaiting audit</i>	<i>Awaiting audit</i>	
Govt Grants/CSF	30,000	30,000	30,000	15,000
Council grants	5,200	7,700	15,500	7,700
Participants	8,355	8,546	8,018	7,000
Fed Government		12,200		5,000
Philanthropy	35,631	12,495	66,829	31,000
Other		7,428	3,195	9,400
Newmans Own	31,000			
Total Income	110,186	78,369	123,542	75,100
Expenses				
Program	75,149	88,184	90,595	73,000
Operations	2,907	2,660	3,015	2,000
Fundraising	1,782	1,506	1,458	3,000
Other				
Total Expenses	79,838	92,350	95,068	78,000

Appendix 2

Legal Structure

Beyond Disability Inc (**BDI**) formerly Rural & Peninsula Disability Support Incorporated (**RPDS**) is an incorporated association in Victoria. Incorporated association number A0037035K , ABN 82 846 344 613 . The program started in 1997

BDI is a registered charity in Australia and has Gift Deductibility Status & 4.1.1Public Benevolent Institution Status from the Australian Taxation Office.

BDI Contacts;

Richard Stubbs, CEO	03 5977 6091	helpful@bdi.org.au
Amanda Lewis, Secretary	03 5977 6547	lewie@bdi.org.au
Tricia McGill, Community Representative	03 5995 2080	trmcgill@bdi.org.au

BDI is under the control of a management committee of community representatives. Details of the management committee are as follows.

Management Committee 2007/8

CEO:	Richard Stubbs, retired disabled Bank Executive
Deputy CEO:	David Lea, Government Consultant
Secretary:	Amanda Lewis, Secretarial Qualification
Treasurer:	Alan Blackburn, Retired Melbourne Water
Funding:	Mrs Cindy Reed, SupaGas Safety Manager
Technical:	Colin Richmond, Retired
Team Leaders (2)	Dave Buchanan, Team Leader Peninsula, Rotarian, Retired Public Service Tricia McGill, Team Leader Cranbourne. Published award winning author

Advisory Team

David Livingstone,	CPA, Community Auditor;
Peter Turner,	CEO, ParaQuad Vic.;
Ray Lewis,	CEO, GreyPath;
Rick Hayllar,	Past President, Rotary;
Joe Cauchi,	Director, Sustainable Communities, Mornington Shire Council;
Rodney Harris,	Chief Executive Officer, Motor Neurone Disease Victoria Inc.

Appendix 3

Celebrating *Beyond Disability* Success

Community Partner Testimonials

“ Although MND sufferers are trapped in their bodies, their minds are still very sharp. This affliction is also extremely hard on their loved ones who are ever so grateful for the computer communication received. We need ***Beyond Disability*** to continue their valuable service for the disabled who get so much pleasure from something we take for granted.”

The Motor Neurone Disease Southern President

“The outstanding success and achievements of the ***Beyond Disability*** program getting disabled online has added a new dimension to their lives. Clearly, it has provided a wonderful opportunity for people to express their desire to communicate with others and their poetry and stories indicate that whilst they have physical limitations – their ability to express themselves is not limited.”

ParaQuad President
Foreword to BEYOND DISABILITY book “Thoughts and Feelings”

The ***Beyond Disability*** Program is an outstanding success and ParaQuad is proud to have been able to assist in some small way since its inception.”

Peter Prendergast CEO

Participant Testimonials

From McGann family Date 16 / 09 / 09

From Thomas age 16

I have been involved with BDI for more than ten years and it has been a very important part of my life. I use a wheelchair as I am unable to walk, and so my opportunities for recreation and communication are limited. The computer and internet access have allowed me to stay in touch with my friends and provided interesting activities, such as the newsletter I produce for my wheelchair sports group.

Having the computer has also inspired me to aim for a career in IT in the future.

From family

Being a member of the BDI has given us some unique experiences, such as meeting politicians, having morning tea with Dame Elisabeth Murdoch at her house and

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seeing Tom's photo in the newspaper. The Internet has empowered us with extra forms of communication and information sourcing. We feel it has had a positive impact on the whole family. Tom's mum also wrote separately: "Tom has a degenerative condition, so he uses a wheelchair and his mobility is severely limited. Access to the Internet will expand his social, intellectual and interpersonal outlook which will assist his development. Tom's condition imposes extra financial strain on us, so we are unable to afford local Internet services, thanks to BDI he can use the Internet.

Our BDI membership is of benefit to us for all the reasons we have previously listed, and now that Thomas is growing up and developing intellectually he is increasingly making use of internet access to source information for his schoolwork. I expect this requirement to expand in the future, particularly as Thomas's limited mobility restricts his ability to use some traditional resources.

Des and Lina

From Lynn Roberts 14/9/09

This is a letter to explain what BDI has allowed me to do over the past years, I was lucky to be talking to one of my carers about buying a second-hand computer and she told me about BDI who she had read about in the local paper so I made some enquiries and found out more. I really do feel so lucky that I was told about them, they have supplied me with a computer that is voice activated which allows me to be able to use the computer as my hands no longer can use the keyboard, they also send around a volunteer helper which is really helpful because I had never used a computer before and luckily she has patience of a saint. I pay \$11.00 a month and get three hours per day on the Internet and now I can send e-mails to my Aunt and Uncle overseas and I receive quite a few jokes which do amuse me. It has opened a new world to me the learning has not been as easy as I thought but at least it has challenged my mind and also taught me more. I must also say that Richard Stubbs, the man in charge of BDI--I should probably say the founder, can't seem to do enough for me this is why I feel so very lucky that I was able to find them.

Regards Lynn Roberts

Lynn's parents write:

Our daughter has multiple sclerosis. Through the Beyond Disability program she has been supplied with a computer, internet access and has ongoing assistance from a volunteer helper who taught her how to operate a speech recognition program because she has limited control of her hands. The MS Society has no such program so we are indebted to Richard Stubbs and BDI for enhancing Lynn's life. I'm so lucky to have Tricia McGill keeping her eyes open for anything that might help me, she found out about this company Comtec who was able to bring out a Penny and Giles joystick roller! Having this type of control makes it so much easier for me to control the mouse (less time correcting).

From Carol 14/9/09

“Thank you so much for a chance to move outside my four walls”

I don't know what I would do without the Internet access. Although I mainly use it for the e-mail, it has been a wonderful way to stay in touch with friends and family. I have a son in London whom I couldn't afford to ring as often as I am able to e-mail. Also a brother in Canada, my parents who live locally are elderly and not in good health and I send a regular e-mail to Canada to let them know how we are going Down under. We also have friends in Florida who I would never dream of ringing as we wouldn't get off the phone and I can't write very well. Before I became ill, I was a really fast typist, although I have slowed down a lot it is so easy to type compared to writing which is almost impossible. We also have friends in Chicago who became friends when I first became ill

In the beginning I became ill one day, went to casualty at Frankston Hospital, walked in and that was the last time I ever walked. Within 24 hours I was paralyzed up to my neck. I had a virus that nearly killed me. Was in intensive care at the Alfred for two weeks and spent 13 months in re-hab at Caulfield. A very close friend got on to the Internet to see if the world had heard of this virus and a young couple in Chicago answered as the husband had contracted the virus at about the same time. We have been communicating ever since through my friend. Now it is possible for me to e-mail directly to them and it is so encouraging to hear that he is now walking and back at work.

I also have a friend who is going to Laos for two years so that will be another contact for me. As well as several friends on the other side of Melbourne who write me. Being literally housebound, except for medical appointments, this is a wonderful way to keep in touch. I have an interest in Astrology as well and can keep up with all the latest info from around the world.

Thank you so much for a chance to move outside my four walls...

Regards,
Carol (wheelchair disabled)

From Peter

14/09/09

For the last two years I have spent a lot of time with my son in W. A. He has moved over to Donnybrook he has paid for all our airfares the last two years has been very good for me mainly due to having the computer as if we are not in W.A. we are in constant contact through messenger live it is much easier than a phone call. A lot of things have happened for me this year through a lot of intense physio I have almost thrown the wheel chair out the door I only use it now when I go shopping which is not very often.

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Richard and Trish have been a great help over the past twelve months or so. Richard Trish and myself are in contact three to four times a month just to let each of us know that we are still breathing and how I am going with the computer, I was having trouble with my hands, so Richard suggested we try the program Dragon.

Before BDI I was sitting home all day every day watching TV that was kind of boring but I didn't know of any solutions until I was put in touch with Richard and Trish they are both with a group called Beyond Disability.

For a while we were having a little bit of trouble with the computer's as they did not like some of the program is that I put on but now I have had this computer for two years and had no trouble with this model as it is new. Richard I hope you are impressed as I am writing this with Dragon we are pretty good friends now as my hands are almost constantly shaking and we have involuntary movements more often.

When Richard and Trish brought in the computer and set it up in my home I hardly knew how to turn it on but it wasn't too long before I was confident enough to be let loose and see how I could mess up. Messing things up seemed to be a very common thing as I had Trish here every couple of day's to put right my very silly mistakes. Having Trish here was a big help to me as she showed me where I was going wrong and how to rectify most of the mistakes. Richard has been a very big help to me as he sent me to do basic computer training and that was a huge help to me I was taught how to use e-mail as before this I was flying blind so to speak. It has taken me a while to master the program Dragon but as I said before we are friends now. Richard has spent some time with me showing me the ins and outs of the computer it has been a great help to me sometimes, my wife spends a few hours here reading my e-mails for me.

There is a lot more that could be said about Richard and Trish but it is hard to put words to the job that they do. I am told when Richard first started BDI he not only put in a lot of time but a considerable amount of his own money. I know that Richard and Trish put in a lot of time especially with people like me who hardly ever go out, I do have to go out when I have Doctors or Specialists appointments. Eleven years ago I was diagnosed with Multiple Sclerosis which has been very debilitating I have been in a wheelchair almost nine years, that is when I thought I had lost my dignity but my wife Kaylene has been very supportive. I have people come in to my home to shower me and do a lot of other things for me that I am not capable of doing for myself, my wife has opened our home to a lot of people who are here to help us. You see I have been diagnosed with quite a bit more than MS far too numerous for me to mention here."

Peter Fogarty