Zaffar Khan: Public Record and Status Report

Subject	Zaffar Khan
Report date	10 November 2026
Compiled by	Zaffar Khan (self-compiled)
Focus period	2020 to 2026
Status	Self-compiled report. Not an official clearance. Open items are listed in sections 1 and 8.

1. Executive summary

This report sets out what the official record shows about Zaffar Khan's financial history and his work for Horizon SolSolutions Australia Pty Ltd, trading as Cocoon SDA Care. It separates what is documented from what is alleged, disputed or still to be checked. It is self-compiled and is not an official clearance.

Documented. From 19 October 2020 to 17 November 2025 Zaffar was party to a personal insolvency agreement under Part X of the Bankruptcy Act. AFSA records the obligations as discharged and describes it as an agreement, not a bankruptcy. His National Police Certificate, issued 9 October 2026, records no disclosable court outcomes as at 30 September 2026.

Horizon. The NDIS Commission permanently banned Horizon and its director, Muhammad Latif. Zaffar is not named in the Commission's release, the Federal Court judgment of 20 May 2025, or the Tribunal decision of 16 October 2026. His employment contract, as amended on 28 September 2020, gave him the role of Corporate Strategist, not director.

Still to be verified. ASIC officeholder records for each company he has been associated with, ASIC and NDIS Commission banned-person searches, an AFSA search of his name, and the registration details of Royal Trade Pty Ltd.

2. Sources and methodology

Every statement below rests on a document or a register search. Items marked *to do* have not been searched yet and carry no finding.

Source	Scope	Status
AFSA National Personal Insolvency Index extract (14 Oct 2026)	Zaffar's personal insolvency agreement	Obtained and read
AFSA search of his name	Any other bankruptcy or insolvency entry	To do
Australian Federal Police National Police Certificate (9 Oct 2026)	Disclosable court outcomes, name check only	Obtained and read
ASIC historical company extracts	Officeholders and dates: Horizon, Doctor To You, Dial A Home Doctor Australia, Royal Trade Pty Ltd	To do
ASIC Banned and Disqualified Persons Register	Disqualification from managing corporations	Searched 4 Nov 2026: 0 results for "Zaffar Khan" and "Zaffar Iqubal Khan"
NDIS Commission banning orders register	Bans on persons and providers	To do
NDIS Commission media release on Horizon	Banning orders effective 7 June 2025	Read
Federal Court, *Horizon Solsolutions v NDIA* [2025] FCA 511 (20 May 2025)	Payment-delay application	Read
Administrative Review Tribunal decision, Latif (16 Oct 2026)	Dismissal application	Read
Employment contract (14 Sep 2020) and addendum (28 Sep 2020)	Zaffar's role at Horizon	Read

Limitation. Public searches are not definitive. A fully authoritative check needs a direct search of each register by Zaffar or his solicitor.

3. Key findings

Status shows how far each point is supported. DOCUMENTED means an official record says it. TO BE VERIFIED means no search has been done yet.

Finding	Detail	Status
Personal insolvency	Agreement executed 19 Oct 2020, ended 17 Nov 2025. Reason: "S232 PIA obligations discharged". A Part X agreement, not a bankruptcy.	DOCUMENTED
Any other bankruptcy in Australia	Zaffar states there is none. AFSA extract covers one record only.	TO BE VERIFIED
Police certificate	No disclosable court outcomes as at 30 Sep 2026. Name check only; it does not say he was never charged.	DOCUMENTED
Director or officer of Horizon	Employed as Corporate Strategist from 1 Oct 2020. The Tribunal and the court name Latif as managing director and director.	CONTRACT DOCUMENTED; ASIC TO BE VERIFIED
Banned or disqualified persons	Commission release names Horizon and Latif, not Zaffar. ASIC Banned and Disqualified Persons Register searched 4 Nov 2026 for "Zaffar Khan" (11:14 AEST) and "Zaffar Iqubal Khan" (11:18 AEST): 0 results each. Dated PDF copies of the result to be retained. NDIS Commission register and AFSA NPII searches not yet run.	DOCUMENTED (ASIC register only)
Federal Court judgment	Horizon's application dismissed with costs. No findings on the allegations. Zaffar is not named.	DOCUMENTED

Finding	Detail	Status
Tribunal decision	Commissioner's application to dismiss Latif's review was refused. The bans were not overturned.	DOCUMENTED
Royal Trade Pty Ltd	ACN 696 162 731, trading as Zaffarology. Registration date and officeholders unknown.	TO BE VERIFIED

4. Timeline

Events about Zaffar and events about Horizon are kept apart. Horizon's events come from the public record and are not findings about him.

Date	Event	Concerns	Source
Oct 2016	Horizon begins providing NDIS services	Horizon	Federal Court, para 18
31 Aug 2020	Statement of affairs filed; entered on the insolvency index	Zaffar	AFSA extract
14 Sep 2020	Employment contract signed, position Executive Chairman	Zaffar	Contract
28 Sep 2020	Addendum changes the position to Corporate Strategist and replaces the duties	Zaffar	Addendum
1 Oct 2020	Employment commences	Zaffar	Contract
19 Oct 2020	Personal insolvency agreement executed	Zaffar	AFSA extract
9 Nov 2023	Three infringement notices issued to Horizon; penalties paid without admission	Horizon	Federal Court, para 29
Mar 2025	NDIA places Horizon's claims under manual review	Horizon	Federal Court, paras 1, 31
9 May 2025	Commission suspends Horizon's registration	Horizon	Commission release

Date	Event	Concerns	Source
20 May 2025	Federal Court dismisses Horizon's application	Horizon	[2025] FCA 511
May 2025	Zaffar's role at Horizon ends (date to be confirmed)	Zaffar	LinkedIn, to confirm
27 May 2025	Decisions to ban Horizon and refuse renewal; effective 7 June 2025	Horizon, Latif	Tribunal para 2; Commission release
17 Nov 2025	Personal insolvency agreement ends, obligations discharged	Zaffar	AFSA extract
16 Oct 2026	Tribunal refuses to dismiss Latif's review	Latif	Tribunal decision

5. Zaffar's role at Horizon

What the contract says. Zaffar was a full-time employee of Horizon from 1 October 2020. The addendum of 28 September 2020 set his position as Corporate Strategist. His duties were to lead and manage the company's sales and marketing, to identify, attract and engage investors in Australia and overseas, to develop strategies to market the company to them, and to travel as needed. It also set a requirement that 200 Specialist Disability Accommodation homes be completed by 31 December 2026.

Zaffar's account (not independently documented). He did not hold office as a director or company secretary of Horizon. His work centred on strategy, growth, sales, marketing and business relationships. Muhammad Latif was the managing director.

6. The allegations and what the record shows

Allegations, regulatory decisions and court findings are different things. This table keeps them apart. Where the column says *Horizon's position*, it is the company's stated case, not a finding.

Allegation	What the record shows	Source	Status
Fraud	The Federal Court made no finding either way. An NDIA witness said that after about two months of review he had not found fraud. The Commission's ban cites false claims for participants who were deceased or incarcerated.	Federal Court paras 28, 54; Commission release	NO COURT FINDING. BAN IN FORCE, UNDER REVIEW
Non-compliance	The same witness said the review was finding a relatively high level of non-compliant claims, but none was concluded. Three infringement notices (9 Nov 2023) for breaches of the NDIS Act and Code of Conduct were paid without admission.	Federal Court paras 29, 54	ALLEGED. DISPUTED
Claims after a participant's death	Horizon's position: the Bereavement Addendum allows claims for up to four weeks. Horizon also told the court some claims were wrong, including $20,385.22 where deaths were not notified promptly, to be refunded.	Federal Court paras 24(e), 25	DISPUTED. PART ACKNOWLEDGED BY HORIZON

Allegation	What the record shows	Source	Status
Claims while a participant was incarcerated	Horizon's position: services were provided in some cases and others were short-notice cancellations claimed under the Pricing Arrangements, with some staff failing to tick the cancellation option.	Federal Court para 24(c), (d)	DISPUTED
32 tip-offs	The NDIA received 32 tip-offs between Nov 2020 and Feb 2025, on claiming practices, treatment of participants and investor dealings. The parties accepted it was not for the court to find whether they were true, and it made no findings on them.	Federal Court paras 27, 28	UNPROVEN. NO FINDING

What this report does not say. It does not say Horizon was cleared. The Federal Court dismissed Horizon's application and made no findings on the allegations. The Commission's bans remain in force while the Tribunal reviews them. Zaffar disputes that the allegations alone describe his contribution or the work of the team.

7. Zaffar's perspective

This section is Zaffar's own account and is not independently verified.

I believe a fair account has to separate allegations, regulatory decisions and court findings. They are not the same thing, and each should be judged on its own evidence.

I dispute that allegations alone describe my contribution or the work of the team. I also recognise the difference between my own recollections and what independent records establish.

My experience has taught me that clear responsibilities, reliable systems, strong governance and independent professional advice matter as much as growth, and that expansion brings obligations that must be understood and met.

Today I run Zaffarology, which helps businesses apply the 5 Pillars of Business Transformation.

8. Conclusion and limitations

The record shows a personal insolvency agreement that was completed and discharged, a clean police certificate for the period it covers, and employment at Horizon as Corporate Strategist, not as a director. It does not show that Horizon was cleared of the allegations, and this report does not claim it.

Four things are open: ASIC officeholder records, the ASIC and NDIS banned-person registers, an AFSA name search, and Royal Trade's registration. Until they are filed, this report makes no claim of a clear regulatory record.

This document is self-compiled from official records and public sources. It is not an official clearance or a legal opinion. Readers who need a definitive check should search each register directly.