



ANNUAL REPORT 2014-2015

Serving the community since 1931

The 2013-2014 Annual Report is published by
Combined Pensioners & Superannuants Association of NSW Inc (CPSA)
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Note: All case study names have been changed.

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Combined Pensioners & Superannuants Association of NSW Inc

Who we are

Combined Pensioners & Superannuants Association of NSW Inc (CPSA) was founded in 1931 in response to pension cuts. CPSA is a non-profit, non-party-political membership association which serves pensioners of all ages, superannuants and low-income retirees. As at 30 June 2015, CPSA had 122 Branches and Affiliates with a combined membership of over 32,000 people.

CPSA is well informed of the needs, aspirations and concerns of its Members and constituents. CPSA Executive, Area Councils, Branches and staff liaise with governments and government departments at all levels, community organisations and the media to promote our objectives, policies, activities and services. Branches give Members access to affordable social activities, the opportunity to participate in local community events, as well as personal support in times of need.

Our vision

Our vision is a fair deal for pensioners of all ages, superannuants, low-income retirees and people on low incomes within a fair and just society in which people have adequate living standards and equitable access to the services they need; their rights, needs, concerns and aspirations are respected; and they have a say in the decisions which affect their lives.

Our mission

Our mission is to promote the rights, dignity and well-being of pensioners of all ages, superannuants, low-income retirees and other people on low incomes. CPSA does this by acting as an informed and representative voice of people on low incomes, helping to equip them with the information and skills they need to take part in decision-making and to act as their own advocates; and by promoting understanding in the broader community about the needs, views and aspirations of people on low incomes. We aim to challenge the negative views and assumptions that see people on low incomes as a burden on society.

I believe that CPSA are doing a very good job and I am very grateful for all the work that you do. Thank you for all the work that you do for us.

– CPSA Member

Executive Report

The CPSA Executive takes great pleasure in presenting the 2014-2015 Annual Report.

The year has been a particularly busy one for the Association, and one that has come with a number of successes for both the people for whom CPSA advocates and the Association itself.

At the beginning of 2014-15 it was looking as though CPSA may not be funded beyond June 2015 and would need to significantly wind back its operations. CPSA Members and supporters sprang into action, getting in touch with their local MPs, contacting local media outlets and writing letters of support for the work that we do. Thanks to the overwhelming response CPSA was successful in securing NSW Government funding for a further two years until June 2017.

The NSW Election gave us the opportunity to leverage a number of commitments for the betterment of CPSA Members and pensioners across the state. In particular the ongoing funding for pensioner concessions for a further three years, an increase to the Life Support Rebate and the introduction of a new \$90 gas rebate were secured.

Housing is now firmly on the NSW Government's agenda with a Minister for Social Housing being appointed and a Memorandum of Understanding signed by the Government for the development of a social and affordable housing fund. CPSA has already been a part of consultations on what form this fund should take and we will continue to do so into the coming year.

At the federal level we had the hard won success of overturning the Government proposal to index the pension to the Consumer Price Index alone. Had this gone ahead the value of the pension would have decreased over time, impacting all pensioners, but people relying on the pension alone hardest. CPSA is pleased to report that thanks to our efforts, those of CPSA's constituents and other like-minded organisations, the pension will continue to be indexed against Male Total Average Weekly Earnings, the Pensioner and Beneficiary Living Cost Index and the Consumer Price Index.

CPSA's efforts and collaboration with a number of other organisations, which we both worked with directly and supported, resulted in the proposal to introduce a GP tax to visit a doctor being rejected.

In the aged care space CPSA was successful getting a proposal to dramatically increase home care fees withdrawn and a Consumer Directed Care Transition Hotline launched to assist people in receipt of home care packages. Other positive successes in aged care have included the Aged

Care Complaints Scheme being distanced from the Department and placed under the Aged Care Commissioner.

CPSA's ongoing campaign to keep public services in public hands continues and the Australian Government's plan to privatise Australian Hearing has been abandoned thanks to the campaigning of CPSA and other concerned organisations.












CPSA Members have always been at the heart of all that we do and will continue to be into the coming year.

Office Bearers and members of the Executive








The following were members of the CPSA Executive for all or part of the 2014-2015 financial year:

CPSA President	Grace Selway, OAM
CPSA Secretary	Bob Jay
CPSA Treasurer	Betty Chamberlain
CPSA Senior Vice-President	Bill Holland
CPSA Vice-President	Janet Coxon (to 28/10/2014) Sue Latimer (from 28/10/2014)
Assistant Secretary	Sue Latimer
Assistant Treasurer	Bill Holland
CPSA Executive	Shirley Baines Victor Borg Stuart Carter (from 4/2/2015) Margaret Craven-Scott James Granda Lyn Maclver (to 26/11/2014) George Ray Darcy Vane (from 26/11/2014) Julie Vane (from 26/11/2014) Colin Vernon (to 28/10/2014) Barbara Wright

Campaign wins over the year

-  Pension indexation remains in place
-  Pensioner concessions in NSW assured for a further 3 years
-  Medicare co-payment plan scrapped
-  Retention of registered nurses in NSW nursing homes for the year 2014-15 and the launch of an inquiry
-  Aged Care Complaints Scheme distanced from the Department and placed under the Aged Care Commissioner
-  Free call numbers now also free from mobile phones as well as landlines
-  Increase to the Life Support Rebate and introduction of a new gas rebate
-  Retention of credit card signature authorisations for people unable to use PINs
-  Australian Hearing to remain in public hands
-  Proposal to dramatically increase home care fees withdrawn
-  Consumer Directed Care Transition Hotline launched to assist people with home care packages

Ongoing campaigning into 2015-16

-  No increase to the Age Pension qualification age
-  Protection of tenure for home unit dwellers
-  More social and affordable housing
-  No increase to the GST
-  Retaining registered nurses in all NSW nursing homes indefinitely
-  Proportional council rate and energy rebates based on a percentage of bills
-  Increased funding for palliative care

Branches, Area Councils and Affiliated Organisations

Membership





As at 30 June 2015, CPSA's combined membership of 32,312 comprised:

-  4,439 Individual CPSA Members
-  33 Affiliated Organisations with 27,873 members






CPSA Branches

CPSA provides social and community support through its Branches. There are Branches in many parts of New South Wales, enabling CPSA Members to meet, discuss important issues and to maintain an active participation in their local community. During 2014-15, Branches have operated in the following areas:

 Albury	 Malabar-Matraville
 Ashfield	 Manilla (2)
 Asquith	 Manning Valley
 Auburn	 Manyana District
 Barraba	 Marrickville
 Batemans Bay	 Merrylands
 Bathurst	 Miller
 Bellingen	 Molong
 Belmore	 Morisset
 Berrigan	 Mount Druitt
 Blacktown	 Mylestom
 Brooklyn District	 Nana Glen/Glenreagh
 Budgewoi	 Orange
 Bundeena	 Parkes
 Bungendore	 Patonga Beach
 Calalla Bay	 Penrith
 Campsie	 Port Macquarie
 Corrimal	 Portland
 Croydon	 Punchbowl
 Dapto	 Robertson
 Delungra	 Rockdale
 Dubbo	 Rylstone
 Dulwich Hill (2)	 St Marys
 Erskineville	 Stroud
 Gladesville- Hunters Hill-Ryde	 Surry Hills

 Greenacre	 Sussex Inlet
 Grenfell	 The Entrance – Long Jetty
 Griffith	 Thirroul
 Guildford	 Tomakin
 Gulgong	 Toongabbie
 Gunnedah	 Ulladulla
 Haberfield	 Unanderra
 Holbrook	 Uralla
 Hornsby	 Warilla District
 Kandos	 Wentworthville
 Kiama	 West Wallsend
 Kioloa (Waminda)	 Windang
 Kogarah (3)	 Wollongong (2)
 Lakemba (2)	 Wooli District
 Lambton	 Yagoona
 Lindfield (Visually Impaired Support Group)	 Young










CPSA actively supports culturally and linguistically diverse (CALD) Members. The Branches include:


























-  Chinese-speaking groups (9)
-  Egyptian group (1)
-  Greek-speaking group (1)
-  Italian-speaking groups (3)
-  Portuguese-speaking groups (2)

Area Councils

As at June 2015 there are two Area Councils – Riverlands, with 4 Branches, and South Coast with 11 Branches. The Central West Area Council was dissolved in April 2015.

Affiliated Organisations

-  Ashford Senior Citizens
-  Camden District Activity Centre
-  Cardiff Combined Pensioners & Senior Citizens Assoc. Inc.
-  Carers NSW Inc.
-  Caringbah Ladies Probus Club
-  Cowra Community & Information Centre
-  CWU Retired Members Association
-  Forster-Tuncurry Senior Citizens Association Inc.
-  Jannali Neighbourhood Aid

-  Junee Community Centre
-  Kooloora Community Centre
-  Leichhardt Women's Community Health Centre Inc.
-  Lismore CPSA Inc.
-  Mascot Senior Citizens Club
-  MUA Vets Southern Branch
-  North Penrith Seniors Group
-  Northern Illawarra Neighbourhood Aid Inc. - Cafe Club
-  NSW Retired Teachers Association
-  Older Men: New Ideas Inc.
-  Older Women's Network Australia Inc.
-  Older Women's Network NSW Inc.
-  Older Women's Network, Newcastle Inc.
-  Probus Club of Neutral Bay
-  Public Service Association of NSW (Retired Members)
-  Raymond Terrace Senior Citizens Inc.
-  Retired Member Division, AMWU/NSW
-  Retired Port Workers, Sydney (Retired MUA Sydney)
-  Rockdale Community Services Inc.
-  Sector Connect Inc.
-  The Aged-care Rights Service (TARS)
-  The Coast Centre for Seniors at Little Bay Inc.
-  Thirroul Neighbourhood Centre
-  Uralla Neighbourhood Centre
-  War Widows' Guild of Australia NSW Ltd
-  Welfare Rights Centre
-  Wyoming Community Centre

Thanks to CPSA for taking up the campaign on strata. You're the only group publicly advocating for the rights of elderly people to remain in their home.

– Age Pensioner strata owner, Mid-North Coast.

CPSA Head Office

Grants

The majority of the funding of CPSA's peak body activities came from a grant of \$475,326 from NSW Family and Community Services and a grant of \$72,590 from the Australian Department of Social Services. CPSA engages in policy research and systemic advocacy on behalf of its constituency. CPSA acknowledges the potential for conflict of interest arising from CPSA and the New South Wales and Australian Governments as a result of these funding arrangements and is committed to managing any conflict of interest issues in an ethical manner. CPSA also provided two services which received Government funding in 2014-15: the Health Promotion Services for Older People and the Inner West and South East Sydney Community Visitors Scheme.

Donations

CPSA's role is to support people on low fixed incomes. Each and every donation made by a Branch, an Affiliate or an individual Member is greatly appreciated because it helps CPSA in fulfilling that role.

APSF

CPSA is an Affiliate Member of, and provides secretariat services for, Australian Pensioners and Superannuants Federation Inc. (APSF).

Philanthropy



Vincent Fairfax Family Foundation

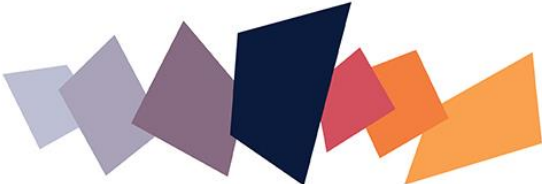
CPSA is most grateful to the Vincent Fairfax Family Foundation for a grant of \$25,000 covering the period from March 2014 to March 2015. This allowed CPSA to continue its work in supporting older tenants, residential park residents and those at risk of homelessness since the loss of Government funding for CPSA's tenancy services (the Older Persons Tenants' Service and the Park and Village Service). With this grant we employed an expert tenant advocate. CPSA provided direct assistance to 291 people on housing matters. These people included older people and people with disability living across NSW in various housing tenures including residential parks, private rental

accommodation, social housing, retirement villages and boarding houses. The issues they had included: facing eviction; an inability to find affordable housing; and being unable to get basic repairs done to their properties. More than 40 individuals and three communities were provided with in-depth, written and ongoing assistance. CPSA also produced and distributed a number of factsheets to assist current social housing tenants, residential park residents and people seeking affordable and social housing options.



Vitamin X

The creative agency Vitamin X has been a fantastic asset in assisting CPSA to update its image and has produced a number of communication tools for the Association in both a pro bono capacity and at well below market prices. The company’s ever helpful design team have created radio and print ads, business cards, images for the website, bumper stickers and were responsible for updating CPSA’s logo.



UTS Shopfront

CPSA was incredibly lucky to work with the University of Technology, Sydney’s Shopfront Communities Program which links students with community based organisations. CPSA was paired with five MBA students who critiqued how CPSA operates and what could be improved in order to make us more efficient, cost effective and draw on our strengths as an organisation. They put together a report which Head Office will use over the coming year to investigate ways that we can increase our impact and enhance our sustainability.

Volunteers: the backbone of CPSA

CPSA Branches are run entirely by volunteers. Every single community activity, every Branch meeting, and every social gathering – these are all the result of hours of work by volunteers. In addition, many Branches have other dedicated programs such as fundraising, campaigning, advocacy and membership support.



Marie Byrne, CPSA Volunteer

Governance structure

The CPSA Executive and CPSA Council are made up entirely of volunteers.

CPSA publications

Newsletter

THE VOICE of Pensioners and Superannuants is CPSA's newsletter published eleven times a year and is both a source of information and a communication channel for Members. *THE VOICE* addresses current policy issues of specific interest and importance to CPSA's constituents, balanced with letters, other news and lighter items.

CPSA media releases, submissions, fact sheets, health information and *THE VOICE* are all available on CPSA's website cpsa.org.au or by contacting CPSA directly.

Thank you for the opportunity to contribute to surveys and for the excellent updates contained in THE VOICE. I'm unable to attend local meetings and it is only through THE VOICE that I find out important information that affects me as a pensioner.
– CPSA Member.

Website

CPSA's homepage received a makeover during 2014-15 to make it more topic focused, which has made the campaigns and issues CPSA works on clearer for new visitors. This has drawn more people to the website, particularly those who have not previously been involved with the Association. New visitors included media outlets, pensioners and superannuants across Australia (we have had 500 additional online subscribers to *THE VOICE* as a result) and organisations and businesses.

Media

CPSA has increased its media presence over the last year. We have been able to appear on a number of high-profile television and radio programs and in nation-wide and international publications. We have also been able to get stories out there on issues of importance, by providing the evidence and real-life examples to journalists. We have expanded the reach of our media releases and have built up positive working relationships with an increasing number of journalists.

CPSA wrote and disseminated to media outlets 35 media releases during 2014-15 and had 218 direct contacts with media. We were also quoted in a number of additional publications, through our releases. CPSA Head Office also puts individual Members and Branches in touch with journalists to give a local and/or personal perspective on issues.

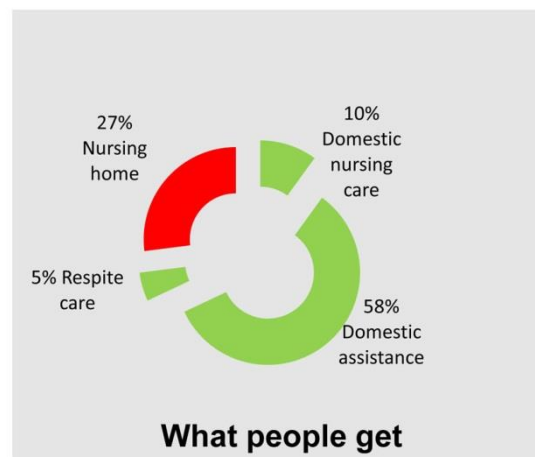
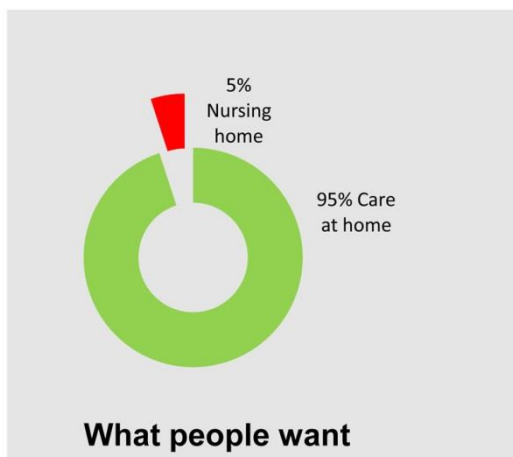
CPSA continues to expand its social media presence with an increasing number of followers and friends. This allows CPSA to distribute information more quickly and provides another avenue of engagement with constituents, the media, likeminded organisations and Government Departments.

I love hearing CPSA on the wireless. I'm thankful to be a part of such a forthright organisation.
– Age Pensioner Member, Newcastle.

Consultation with Members

In addition to Branch feedback and feedback from individuals through CPISA's helpline, the Association conducted two surveys over 2014-15.

The first was about home-based aged care and asked people their thoughts, including whether they believed it is easy to access, what their own experience has been and whether the new fees being charged are affordable. 95% of the 1085 respondents stated that they would rather receive care in their own home rather than a nursing home and 84% made it clear that they would prefer to be in control of their provider and the care they receive. The survey also shed light on how confusing aged care fees are for people. The results were provided to the Department of Social Services and have influenced CPISA's aged care work.

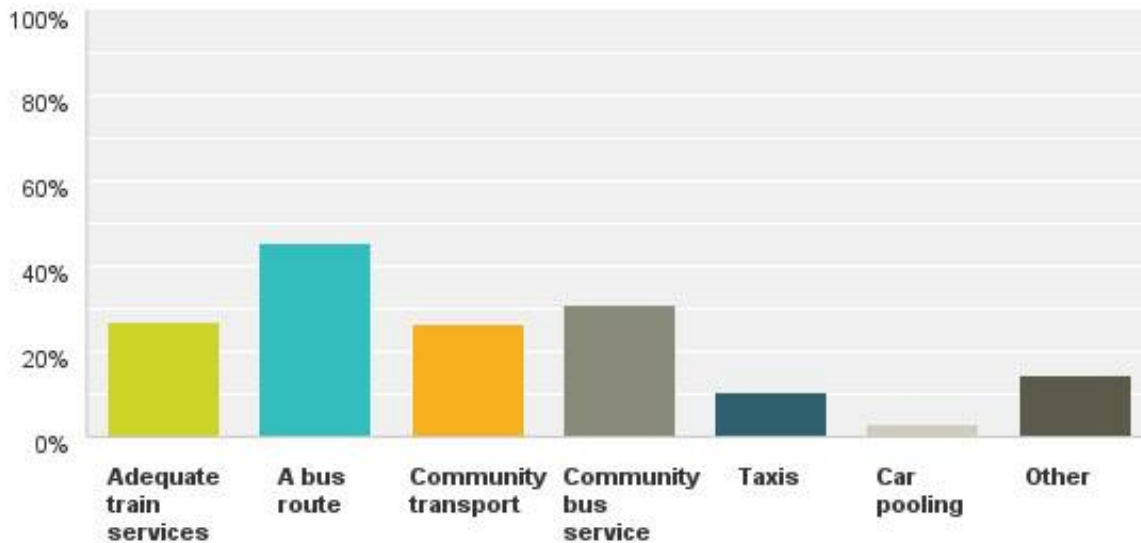


The second survey CPISA conducted asked people about the transport they use and what they would like to see made available to them. 992 people participated and provided input about accessibility, driving, community transport, country services, taxis and the Opal card. This information has been provided to the NSW Government and continues to influence the lobbying CPISA does in the area of transport.

When my husband had cancer, I found there to be expensive and insufficient parking near the hospital entrance. I am sure that as I get older I will consider using community transport. For now, lifts at train stations are very important to me. The cost of transport for services is fantastic, I feel very fortunate to have access to subsidised travel through the Pensioner Excursion Ticket.

– Survey respondent aged 65–74 living in northern Sydney.

What kind of transport would you like to have available which you don't have currently?



CPSA Helpline

Over 2014-15, CPSA took 1,130 queries from individuals through our freecall helpline, via email and by letter. These included queries from pensioners about aged care, income and rebates, housing and utilities, to name a few.

It is amazing how fast to respond you are, thank you. I am always able to get timely advice about both my pension and care needs.

– Disability Support Pensioner.

Core policy areas for 2014-15

Aged Care

2014/15 was a big year for aged care, with the implementation of the final tranches of the *Living Longer Living Better* aged care reforms.

CPSA ran several campaigns in response to these reforms to improve the affordability and quality of both home care and residential aged care.

Commonwealth Home Support Programme

In early 2015, the Australian Government proposed a new fee schedule for the Commonwealth Home Support Programme (formerly known as Home and Community Care or HACC). The new schedule would have seen most care recipients' fees double. For example, it proposed that a pensioner pay at least \$9 for a Meals on Wheels meal, plus the cost of ingredients.

CPSA campaigned against these new fees, gaining broad media attention about the issue. The campaign was successful, with the Australian Government withdrawing its fee proposal.

Jenny uses community transport several times each week to get to medical appointments at her local hospital. She pays \$4 each round trip. Under the proposed community transport fees, Jenny's trip to the hospital and back would cost her \$10. In other words, Jenny's fees would increase by 150%.

Thanks to CPSA's campaign to stop home care fee increases, Jenny will not have to pay hundreds of dollars extra each year for her community transport. Jenny was very grateful to CPSA for helping keep her fees at an affordable level.

Consumer Directed Care

Also in the home care space was the transition to Consumer Directed Care for Home Care Package recipients. From 1 July, all care recipients had to be given the option of consumer directed care, which gives them greater say in how their care is delivered. This is a good reform. However, it also meant that aged care providers could no longer pool funding, meaning that some care recipients would see a loss of services from 1 July, unless they paid higher fees for the same service.

CPSA campaigned against the loss of services, raising the matter in the media and with the Assistant Minister for Social Services. This prompted the Assistant Minister to set up a telephone hotline for affected care recipients to help ensure they could continue receiving the same level of care without having to pay more from 1 July 2015.

Registered nurses in NSW nursing homes

CPSA ran an effective campaign against the removal of NSW legislation which requires nursing homes to have at least one registered nurse on duty at all times. This requirement came under threat from 1 July 2014 when the Australian Government removed the distinction between high and low care in aged care facilities. The NSW legislation applies to 'high care' facilities, as

defined by the Commonwealth. This resulted in the legislation becoming incompatible once the Commonwealth distinction was removed.

CPSA successfully lobbied to have the legislation retained for another 18 months. The NSW Government set up a committee of which CPSA is a Member to develop proposals for the future of the legislation. CPSA was instrumental in helping the NSW Nurses and Midwives Association to get 10,000 signatures for a petition supporting the requirement. The NSW Upper House also agreed to hold an inquiry into registered nurses in NSW nursing homes.

Income security

2014-15 saw CPSA have some major successes in the areas of both Centrelink pensions and NSW concessions.

Pensions

After much campaigning since the 2014 Federal Budget, the proposal to reduce pension indexation to CPI alone was formally taken off the table. Had this gone ahead, pensions would have seen the real value of their pension erode over time, with the pension worth \$80 less within ten years. The replacing policy leaves the vast majority of pensioners unaffected. CPSA expressed concerns about the 2015 budget proposal which will make some part pensioners at the higher end of the asset threshold lose access to the pension. CPSA created a spreadsheet to assist part pensioners to work out how they will be affected by the change.

Brett is a Disability Support Pensioner who got in touch with CPSA after being in an accident where a car reversed into him, damaging his wheelchair. His chair was Government subsidised and Brett had been told he was not eligible for a new chair until 2018. CPSA got in touch with Enable NSW seeking assurances that Brett could receive a new chair as soon as possible and arranged for Enable NSW's repair team to undertake an assessment of his wheelchair to determine whether it could be repaired or had to be replaced.

We also provided Brett with information about the National Disability Insurance Scheme (NDIS), which Brett hadn't heard of and how to register so that he can access it as soon as the Scheme reaches his area. At the same time Centrelink had made administrative mistakes and was requiring Brett to repay money which he didn't believe he owed and could not afford to repay. CPSA advised him to get in touch with CPSA's Affiliate, the Welfare Rights Centre to assist him with his Centrelink appeal.

Concessions

Largely due to CPSA's efforts, funding for pensioner concessions in NSW were extended for a further three years (we were successful in 2013-14 in extending it for one year). This provides some certainty to pensioners and gives us time to campaign to ensure they remain in place well into the future.

As background, in 2014 the Australian Government cut funding to the States which went towards the Council Rate Rebate, the Low Income Household Rebate, transport concessions and free car registration and licences. CPSA worked with the NSW Government to attempt to get this funding reinstated and when this was unsuccessful we lobbied all parties in the lead up to the NSW Election and were successful in getting all the major parties to commit to retaining these concessions for at least the next three years.

Housing

Housing was centre stage in CPSA's work over 2014-15. We campaigned strongly for more social and affordable housing and thanks to the generosity of the Vincent Fairfax Foundation we were also able to continue some of the work of the Older Persons' Tenants Service and the Park and Village Service.

We produced a number of housing fact sheets to assist current tenants and also people looking for affordable options and took part in a number of housing consultations, including a NSW Upper House Inquiry.

Nora got in touch with CPSA after being unable to resolve a dispute with the company which installed and own the solar panels on her roof. The company was refusing to pay the money Nora was owed for feeding energy back into the grid, yet was sending her paperwork claiming that the repayments had been made. CPSA acted as a representative for Nora with the Energy and Water Ombudsman (EWON). It turned out that the problem was widespread across Nora's residential park village. CPSA arranged for EWON to visit the residential park directly and assist the residents with their concerns and three case workers visited, spoke to those residents experiencing problems and took action against the company. Nora has finally been paid what she was owed.

CPSA is pleased to announce the push for more social and affordable housing is finally gaining some traction. The NSW Government has committed to forming a social and affordable housing fund and CPSA has been part of the discussions on what this fund will look like and will continue to be involved into the future.

Bill is 90 years old and got in touch with CPSA for advice about the problems he is facing in his Sydney retirement village. Bill has been living in his village for 26 years and the operator of the village has changed a number of times since he moved in. His contract has changed retrospectively and he will now be left worse off should he move out because his deferred management fee has changed from being a percentage of the purchase price to a percentage of the selling price. Bill told CPSA that the current operators are blatantly refusing to recognise resident contracts and charge what they like while not meeting their obligations. Because it is a strata retirement village Bill faces other costs he did not foresee. He is still liable to pay council rates (which he was aware of) but because of minimum rates, he and the other residents are paying more in council rates than they should be based on the value of the property. These are increasingly unaffordable, along with the strata management fees. CPSA was able to assist Bill in getting the assistance services promised to him when he moved in and to find a pro bono lawyer to assist him with his contract dispute.

CPSA continues to push for security of tenure for residential park residents, protected tenants and people living in strata dwellings. The campaign to retain unanimous agreement of unit owners for the sell-off of strata blocks continues into the next year, with the Association fighting a measure which would see some older people pushed out of their homes.

Transport

During 2014-15 CPSA has continued to advocate for the travel needs of older people and people with disability, particularly those with mobility impairments. Issues were raised about the affordability and accessibility of public transport and taxi concerns, especially those affecting rural older people.

CPSA has been closely following the roll out of the Opal card across parts of NSW and engaging with both Transport for NSW and the media to ensure that the card is user friendly for CPSA's constituency and advocating for paper tickets to continue to be available alongside the new electronic ticketing system. Thanks to CPSA, there are set to be more Opal top up machines at train stations and major transport points and these machines will have the option of using cash or card. We continue to push for these machines to be available at every train station.

During this year, we conducted a survey of CPSA Members about their transport use in order to find out the gaps in the transport available to them and barriers to usage. Typically, information which is collected about transport

use focuses on the users of each mode. CPISA wanted to find out what transport means people would like to access if it was indeed available.

We remained active on the Accessible Transport Advisory Committee and the Transport Policy Advisory Group and became a member of Transport for NSW's Older Persons Transport and Mobility Plan Steering Group which formed in November 2014.

CPISA Representation on and/or Membership of External Boards, Committees, Forums and Organisations







-  Accessible Transport Advisory Committee
-  Action for Public Transport
-  Aged Care Standards Agency Liaison Group – NSW
-  Australian Association of Gerontology Cost of Ageing Forum
-  Australia Free Trade & Investment Network (AFTINET)
-  Australian Communications Consumer Action Network
-  Australian Government Older Australians Working Group
-  Australian Health Promotion Association
-  Australian Housing and Urban Research Institute (AHURI) housing for people with disability policy workshop
-  Australian Pensioners and Superannuants Federation Inc (APSF)
-  Centre for Volunteering
-  City of Sydney over 55s Interagency Forum
-  Community Care Consortium
-  Council of Social Service of NSW (NCOSS)
-  Department of Social Services Aged Care Liaison Group
-  Energy & Water Consumers' Advocacy Program (EWCAP)
-  Energy and Water Ombudsman NSW (EWON) consultative forums
-  Energy Efficiency in Low Income Households Stakeholder Forum
-  FACS NGO Housing Partners Reference Group
-  FACS Social Housing in NSW Discussion Forums
-  Fair Go for Pensioners NSW
-  Forum of Non Government Agencies (FONGA)
-  NSW Community Care Issues Forum
-  Health Care Complaints Commission Consumer Advisory Committee
-  Health Policy Advice Group
-  Illawarra Dental Health Action Group
-  Independent Pricing and Regulatory Tribunal (IPART)
-  Korean Government Health and Welfare Delegation
-  National Agency Liaison Group [representing APSF]
-  NSW/ACT CVS State Forum
-  NSW Ageing Alliance
-  NSW Cemeteries and Crematoria Board
-  NSW Government Ageing Strategy Review
-  NSW Government Rebuilding NSW Consultation





















-  NSW Health Aged Care Steering Committee
-  NSW Oral Health Alliance
-  NSW Tax Reform Roundtable
-  NSW Trade & Investment Consumer Advocates Stakeholder Consultations
-  Older Persons' Transport and Mobility Plan Steering Group
-  Planning for Later Life Forum
-  Productivity Commission consultations on aged care and equity release
-  Quality Aged Care Action Group (QACAG)
-  Residential Parks Forum
-  Save Medicare Forum
-  Social and Affordable Housing Fund Consultation
-  Strata reform consultations
-  Strategic Carer Action Network
-  Tenants' Union subcommittees
-  Transport for NSW Opal Card briefings
-  Transport Policy Advisory Group
-  University of Sydney Aged Care Reform Symposium
-  University of Sydney Home Modification Information Clearing House Project
-  University of Sydney roundtable on ageing
-  Wheelchair Accessible Taxi Customer Service Improvement Initiative consultation

Submissions

In addition to meetings with Ministers, Shadow Ministers, Cross-Benchers, Local MPs and senior staff at all levels of Government, CPSA regularly makes submissions to Governments and other agencies on issues affecting older people and people living on low incomes, arguing for the best outcomes for CPSA's constituency.







This year, CPSA produced 26 formal submissions. This was in addition to providing feedback and policy alternatives via other channels such as letters, meetings, forums, and phone calls. These submissions included written comment on/to the following:

-  Access to care for supported residents in residential aged care (Department of Social Services)
-  Commonwealth Home Support Programme fees (Department of Social Services)
-  Disability Inclusion Plan (NSW Government)
-  Draft *Disability Inclusion Act* Regulation 2014
-  Draft hardship policies of Ausgrid, Essential Energy, Endeavour Energy
-  Extent of Income Inequality in Australia Senate Inquiry

-  External benefits of public transport (IPART)
-  Federal Budget 2015/16 (Federal Government)
-  Financial System Inquiry (Federal Government)
-  Home care package consumer directed care (Department of Social Services)
-  Review of Australia's Welfare System (McClure Review)
-  Medicine Labelling (TGA)
-  NSW Inquiry into Social Public and Affordable Housing
-  Rebuilding NSW (NSW Government)
-  Registered nurse requirement (NSW Health)
-  Retailer Price Variations in Market Retail Contracts (AEMC)
-  Residential (Land Lease) Communities Regulation 2014
-  Review of the Disability Standards for Accessible Public Transport (Department of Infrastructure and Regional Development)
-  Review of the National Triple Zero (000) Operator (Department of Communications)
-  Senate Inquiry into young people living in nursing homes
-  Social housing in NSW (FACS)
-  *Social Services and Other Legislation Amendment (2014 Budget Measures No. 2) Bill 2014*
-  *Social Services Legislation Amendment (Fair and Sustainable Pensions) Bill 2015*
-  Tax White Paper (Federal Government)
-  Telecommunications Consumer Protections Code (ACMA)
-  Tenancy management in social housing inquiry (NSW Parliament)

Campaign endorsements

CPSA prides itself on being a collaborative organisation, working alongside like-minded organisations on issues that matter to CPSA's constituents. While often this involves "behind the scenes" information sharing and support, campaigns which CPSA was involved with and endorsed over the year included:

-  Save Medicare – maintain universal healthcare for all
-  RN 24/7 – keep the requirement to have registered nurses in NSW nursing homes at all times
-  Hands off the Pension – maintain pension indexation
-  Push for Palliative Care – increase funding for palliative care in NSW
-  Australian Fair Trade and Investment Network – calling for the Trans-Pacific Partnership Agreement text to be released and for no adverse impacts on Australia's health system and medicine prices
-  Save our FOFA (Future of Financial Advice)



(Funded by the Australian Department of Social Services)

The Community Visitors Scheme (CVS) is a national program that provides companionship to socially isolated people living in Australian Government-funded aged care homes and at home. CVS services arrange community volunteers to visit selected residents on a regular, one-to-one basis or in a group. A CVS service (currently operating in the Aged Care Planning Regions of the Inner West and the South East of Sydney) has been auspiced by CPSA for 21 years. This year the service has expanded to 35 aged care facilities located between Kings Cross, Kirrawee and Menai and between Leichhardt and Homebush.

This year funding was received for 58 community visitors in aged care facilities on a one-to-one basis. However the service supported many more than 58 visitors who provided companionship and support to residents of aged care facilities. Recruitment of volunteers continues to be very successful. In addition, expansion funding enabled a further 15 volunteer visitors to go to people living at home who receive the Community Aged Care Packages and another 10 volunteers to provide group visits in aged care facilities. As people who live at home are often isolated and very lonely this is a great project and the facilitation of interaction between residents by a volunteer can enable a better quality of life for residents.

As in previous years, support groups are run regularly for volunteers, giving them the opportunity to discuss their concerns and challenges. Regular newsletters, emails and phone contact are available for all community visitors.

Comments by volunteers best describe the importance of the CVS service (names are changed):

“I visit every week and C says that our chats were the highlight of her week”.

“Very pleasant visit – P was on top form and said she was looking forward to my next visit after holiday”.

“J and I are so appreciative of you bringing us together. We truly love and care for one another and it’s lovely” – this was of a young woman and a woman who is now bed-ridden.

The death of a resident can be distressing for the volunteer but one volunteer explained to me “I saw her on the day she died. She said to me “I love you B” and I said to her “I love you too”. This was a most wonderful true friendship and the spoken words alleviated the grief tremendously.

The Community Visitors Scheme in its expanded version will continue to reduce isolation and loneliness. The impact on the lives of the recipients cannot be overestimated.

HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

(Funded by South Eastern Sydney Local Health District)

The Health Promotion Service for Older People (HPSOP) has been operating since 1991 providing free health education sessions to groups of older people in NSW. It is a volunteer peer educator program, with a particular focus on people from Culturally and Linguistically Diverse (CALD) backgrounds who might otherwise not have access to vital health information.

A statewide service, HPSOP is currently operating across metropolitan Sydney and in the Central Coast, Newcastle, Camden, Blue Mountains and Illawarra / Shoalhaven areas. There has been consistent and strong demand for its education sessions which are now being presented in English and 15 community languages.

HPSOP is actively promoting healthy ageing amongst older people with a view to keeping them well and out of hospital. Topics covered in education sessions are fall injury prevention and medicine management; diabetes awareness and osteoporosis awareness which are chronic medical conditions; and oral health care which, if neglected, can require treatment in hospital. A study in 2011-12 by the Australian Institute of Health and Welfare found 77% of hospital admissions among people aged 65 and over were due to a fall only. This study indicates the significance of this service for older people in NSW.

HPSOP volunteers are aged 50+ and many have a first language other than English. HPSOP volunteers receive training from an accredited trainer with a background in adult education and experience in health promotion. Further training on working with an interpreter and specific health topics are provided in partnership with Local Health Districts and hospital staff and key health NGOs.

HPSOP is currently Australian Service Excellence Standards Certificate (ASES) Accredited by Quality Innovation Performance (QIP).

During 2014-15, 254 health education sessions were conducted by peer educators.

People from CALD backgrounds comprised 55% of the 5,039 participants. A total of 11,585 information resources and 2,187 Medicine Record Cards were distributed throughout the year.

CPSA Financial Report

CPSA receives funding from the New South Wales and Australian Governments to provide specific services. Donations from Members and friends of CPSA augment this generous funding. Donations of time (especially in Branches), money and expertise ensure that CPSA continues to be the peak grassroots organisation helping older people, pensioners of all ages, superannuants and other people on low incomes in NSW.

CPSA continues to put money aside in the “Towards 2031 Reserve”, the balance being \$293,798, which is a 12% increase on last year. The future viability of CPSA is in part dependent on CPSA having a well-funded reserve.

CPSA’s work continues to be recognised by decision-makers and by the community. CPSA would like to thank everyone who assisted us by all forms of donation and support during this reporting period.

**COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION
OF NSW INC
ABN: 11 244 559 772**

**SPECIAL PURPOSE FINANCIAL REPORT
FOR THE YEAR ENDED 30 JUNE 2015**

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2015

	Notes	2015 \$	2014 \$
Revenue & Other Income			
Grant revenue		838,990	1,025,738
ERO funding		15,998	8,155
Fee income		89,785	94,567
Donations		6,175	8,664
Interest received		1,431	2,145
Other income	2	2,640	29,257
		955,019	1,168,526
Expenditure			
Employee costs	3a	591,972	716,726
Employee costs - ERO	3a	15,998	8,155
Communication expenses		40,758	52,476
Occupancy costs	3b	106,634	114,750
Insurance		35,761	40,388
Audit and accounting		9,616	6,331
Prepaid memberships		43,472	45,608
Other expenses	3c	110,808	184,094
Total Expenses		955,019	1,168,526
Surplus before income tax		-	-
Income tax expense		-	-
Surplus for the year		-	-
Other comprehensive income:			
Other comprehensive income for the year, net of tax		-	-
Total comprehensive income for the year		-	-

COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION OF NSW INC
ABN: 11 244 559 772

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2015

	Notes	2015 \$	2014 \$
CURRENT ASSETS			
Cash and cash equivalents	4	921,551	793,430
Trade and other receivables		592	2,772
Prepayments		36,145	32,154
TOTAL CURRENT ASSETS		<u>958,288</u>	<u>828,356</u>
TOTAL ASSETS		<u>958,288</u>	<u>828,356</u>
CURRENT LIABILITIES			
Trade and other payables	5	49,238	14,098
Employee entitlements	6	130,183	118,801
Grants in advance	7	119,808	13,110
Sundry accruals and provisions		76,843	118,369
TOTAL CURRENT LIABILITIES		<u>376,072</u>	<u>264,378</u>
NON-CURRENT LIABILITIES			
Employee entitlements	6	64,676	66,351
Sundry accruals and provisions		25,930	25,930
TOTAL NON-CURRENT LIABILITIES		<u>90,606</u>	<u>92,281</u>
TOTAL LIABILITIES		<u>466,678</u>	<u>356,659</u>
NET ASSETS		<u>491,610</u>	<u>471,697</u>
EQUITY			
Bequests		13,000	12,100
CORE One-off Expenditures		57,440	61,704
Reserve ("Towards 2031")		293,799	261,776
Reserve - Redundancy		127,371	136,117
Retained earnings		<u>491,610</u>	<u>471,697</u>

STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 30 JUNE 2015

	Notes	2015	2014
		\$	\$
Cash flows from operating activities:			
Receipts from customers		1,067,102	1,031,700
Payments to suppliers and employees		(940,411)	(1,316,485)
Interest received		1,431	2,145
Net cash provided (used) by operating activities	8b	128,121	(282,640)
 Cash flows from investing activities:			
Payments for property plant & equipment		-	-
Net cash used in investing activities		-	-
Net increase (decrease) in cash and cash equivalents held		128,121	(282,640)
Cash at the beginning of the year		793,430	1,076,070
 Cash and cash equivalents at the end of the year	 8a	 921,551	 793,430

STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 JUNE 2015

	2015 \$	2014 \$
Accumulated funds at the beginning of the year	471,697	365,998
Change in net assets resulting in contribution towards Bequest	900	-
Change in net assets resulting in contribution towards CORE one-off expenditure	(4,263)	1,422
Change in net assets resulting in contribution towards redundancy	(8,746)	56,341
Change in net assets resulting in contribution towards the 2031 fund	32,023	47,936
Accumulated funds at the end of the year	491,610	471,697

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2015

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of this special purpose financial report are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

The financial report is presented in Australian currency.

Combined Pensioners and Superannuants Association of NSW Inc is an Incorporated Association, incorporated and domiciled in Australia. Its registered office and principal place of business is at Level 9, 28 Foveaux Street Surry Hills 2010.

(a) Financial Reporting Framework

This special purpose financial report has been prepared in accordance with the Associations Incorporation Act 2009.

These financial statements, except for the cash flow statement, have been prepared on accrual basis and are based on the historical cost convention.

(b) Significant accounting judgements, estimates and assumptions

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and other various factors that are believed to be reasonable under the circumstances, the results of which form the basis of making the judgements. Actual results may differ from these estimates.

The estimates and the underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

Significant accounting judgements

The association has entered into leases of premises as disclosed in Note 15.

Management has determined that all of the risks and rewards of ownership of these premises remain with the lessor and has therefore classified the lease as operating leases.

Significant accounting estimates and assumptions

The key estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of certain assets and liabilities within the next annual reporting period are:-

Provisions for employee benefits

Provisions for employee benefits payable after 12 months from the reporting date are based on current wage and salary levels, experience of employee departures, and periods of service, as discussed in Note 1(g). The amount of these provisions would change should any of these factors change in the next 12 months.

Closing down provisions

Provisions have been raised for storage and run off insurance for the possibility of grants ceasing and the organisation closing based on costs of these items at this time. These are revised annually based on current prices. Moving costs have also been provided for, based on current cost of moving & relocating of premises.

(c) Cash and cash equivalents

Cash on hand and in bank is stated at its nominal value. For the purposes of the statement of cash flows, cash includes cash on hand and in bank, net of outstanding bank overdrafts.

(d) Trade and other receivables

Trade receivables are recognised and carried at original invoice amount less any allowance for impairment. An allowance for impairment of receivables is recognised when collection of the full amount is no longer probable. Significant financial difficulties of the debtor, probability that the debtor will enter into bankruptcy or financial reorganisation, and default or delinquency in payments are considered indicators that the trade receivable is impaired.

(e) Office Equipment - Depreciation

Items of office equipment are not depreciated as per accounting standard AASB1021 AASB 116. Items purchased are expensed in the year of purchase and a provision provided to meet expected cost of replacement.

(f) Trade and Other Payables

Liabilities for trade creditors and other amounts are carried at cost, which is the fair value of the consideration to be paid in the future for goods and services received, whether or not billed to the association.

(g) Employee Benefits

A liability is recognised for the association's liability for employee benefits arising from services rendered by employees to balance date. Long service leave payable later than one year has been accrued in respect of all employees; it has been measured based on remuneration rates current at the reporting date. In the opinion of the Committee Members this estimate of long service leave is not materially different from the estimate determined by using the present value basis of measurement.

(h) Income Tax

The association is a charity organisation and is endorsed for charity tax concessions as follows:
 -Income Tax Exemption from income tax under sub-division 50-B of the Income Tax Assessment Act 1997;
 -FBT exemption under section 123C of the Fringe Benefits Tax Assessment Act;
 -GST concessions under division 176 of a New Tax System (Goods and Services Tax) Act.

(i) Economic dependency

The Association is dependent upon the ongoing receipt of grants from FACS (ADHC, Department of Family & Community Services), SESLHD (South Eastern Sydney Local Health District, NSW Health) and DSS (Department of Social Services) to ensure the continuance of its services.

(j) Comparative Figures

Where required by accounting standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

(k) Revenue Recognition

Revenue from the sale of goods and disposal of assets is recognised when the entity has passed control of the goods or other assets to the buyer.
 Revenue from the provision of services is recognised when the service has been provided. Revenue from investments is recognised when received.

(l) Going Concern

The association has broken even for the financial year ended 30 June 2015 but has an accumulated surplus as of that date of \$364,239 (2014: \$335,580). The ability of the association to continue as a going concern is dependent on the ongoing support of the government and private grants and its members. Should the grants be withdrawn, there is significant uncertainty as to the association's ability to continue as a going concern and, therefore, its ability to realise its assets and extinguish its liabilities as and when they become due and payable and at the amounts stated in the financial report. The Committee Members believe that the association will be successful and accordingly have prepared the accounts on a going concern basis.

(m) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the statement of financial position are shown inclusive of GST. Cash flows are presented in the cash flow statement on a gross basis, except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

(n) Government Grants

Government grants are recognised at fair value in the Statement of Comprehensive Income when it is controlled. When there are conditions attached to grant revenue relating to the use of those grants for specific purposes it is recognised in the Statement of Financial Position as a liability until such conditions are met or services provided.

2 OTHER INCOME

	2015	2014
	\$	\$
Advertising	1,239	11,050
Organisational transfers	638	645
Reimbursements	33	70
Translating OFT	-	(353)
Other income	-	17,125
Sales income	730	720
	2,640	29,257

3a EMPLOYEE COSTS

	2015 ERO	2014 ERO	2015	2014
	\$	\$	\$	\$
Allowance	173	72	6,406	6,290
Annual Leave Accrual	188	(416)	6,968	(36,524)
Long Service Leave Accrual	(231)	(226)	(8,556)	(19,904)
Sick Leave Accrual	233	(323)	8,632	(28,388)
Provision for Redundancy	(230)	(283)	(8,516)	(24,830)
Parental Leave Accrual	(119)	30	(4,421)	2,674
Superannuation - Employer	1,309	616	48,453	54,175
Wages & Salaries	14,574	8,629	539,267	758,319
Workers Compensation	101	56	3,738	4,915
	15,998	8,155	591,972	716,726

3b OCCUPANCY COSTS	2015	2014
	\$	\$
Cleaning	3,380	4,615
Waste Paper, Garbage	585	369
Electricity	4,485	1,408
Maintenance Building	565	1,054
Rent - Uniting Care	-	10,646
Rent - Tibmor Pty Ltd	97,619	96,658
	<u>106,634</u>	<u>114,750</u>
3c OTHER OPERATING EXPENSES	2015	2014
	\$	\$
Bank Charges	2,071	1,682
Catering	3,237	2,840
Comp. Maint/Software/Accessories	9,542	16,724
Consultants	330	26,564
Equipment Purchased	2,082	330
Expenses - Volunteers	6,885	8,712
Funds Transfer to next period	-	24,024
Legal Fees - Projects	15,546	16,633
Library & Subscriptions	6,521	9,420
Office Supplies	7,188	10,656
Office/Equipment Maintenance	455	1,064
Photocopy charges	9,172	4,261
Printing	28,030	17,164
Publicity/Promotions	3,844	1,582
Storage	1,680	14,137
Venue Hire	1,015	2,209
Staff Training/Development	2,675	14,413
Advertising - Staff	624	514
Travel Exp	9,913	11,164
	<u>110,808</u>	<u>184,094</u>
4 CASH AND CASH EQUIVALENTS	2015	2014
	\$	\$
Cash at Bank	219,061	369,704
Short Term Deposits	701,938	705,366
Petty Cash	552	1,000
	<u>921,551</u>	<u>1,076,070</u>
5 TRADE AND OTHER PAYABLES	2015	2014
	\$	\$
Trade Creditors	30,524	4,367
GST Payable	17,186	7,942
Other Creditors and Accruals	1,528	1,789
	<u>49,238</u>	<u>14,098</u>
6 LEAVE ENTITLEMENTS	2015	2014
	\$	\$
Current		
PAYG Withholding	5,004	3,434
Superannuation	5,989	-
Prov. Sick Leave	35,248	32,747
Prov. Annual Leave	57,650	50,494
Prov. Long Service Leave	6,539	18,192
Wages Accrual	9,461	8,448
Salary Sacrifice Payable	10,292	5,486
	<u>130,183</u>	<u>118,801</u>
Non Current		
Prov. Long Service Leave	42,930	40,064
Prov. Parental Leave	21,746	26,287
	<u>64,676</u>	<u>66,351</u>
Total Leave Entitlements	<u>194,859</u>	<u>185,152</u>

7	GRANTS IN ADVANCE	2015	2014
		\$	\$
	FACS Grant	119,808	-
	VFFF	-	13,110
		119,808	13,110
8	CASH FLOW INFORMATION	2015	2014
		\$	\$
(a)	Reconciliation of cash		
	Cash at the end of the financial year as shown in the Statement of Cash Flows is reconciled to the related items in the Balance Sheet as follows:		
	Cash at Bank	219,061	148,653
	Short Term Deposits	701,938	644,251
	Petty Cash	552	526
		921,551	793,430
(b)	Reconciliation of cash flow from operations with surplus after income tax		
	Surplus after income tax	-	-
	Non-cash flows in surplus from ordinary activities		
	Depreciation	-	-
	Gain on disposal of plant and equipment	-	-
	Changes in assets and liabilities		
	(Increase)/decrease in receivables	2,180	4,887
	(Increase)/decrease in other current assets	(3,991)	35,653
	Increase/(decrease) in payables	35,140	(50,135)
	Increase/(decrease) in provisions	(11,905)	(60,095)
	Increase/(decrease) in other liabilities	106,697	(212,950)
	Cash flows from operation	128,121	(282,640)
9	AUDITOR'S REMUNERATION	2015	2014
		\$	\$
	MLT Accounting	12,000	10,500
		12,000	10,500

10 EVENTS SUBSEQUENT TO REPORTING DATE

The committee are not aware of any significant event subsequent to the reporting date of 30 June 2015.

11 FINANCIAL INSTRUMENTS

(a) Net Fair Values

All financial assets and liabilities have been recognised at balance sheet date at their net fair values.

(b) General objectives, policies, and processes

In common with all other businesses, the association is exposed to risks that arise from its use of financial instruments. This note describes the association's objectives, policies and processes for managing those risks and the methods used to measure them. Further quantitative information in respect of these risks is presented throughout these financial statements.

The Management Committee has overall responsibility for the determination of the association's risk management objectives and policies and, whilst retaining ultimate responsibility for them, it has delegated the authority for designing and operating processes that ensure the effective implementation of the objectives and policies to the association's finance function. The association's risk management policies and objectives are therefore designed to minimise the potential impacts of these risks on the results of the association where such impacts may be material. The committee receives monthly reports with which it reviews the effectiveness of the processes put in place and the appropriateness and policies it sets.

12 RELATED PARTY DISCLOSURES

No income was paid or payable or otherwise made available, to Committee Members in connection with the management of affairs of the association.

13 STATEMENT OF BRANCHES AND AREA COUNCILS

As at 30 June 2015 financial year, there were 92 Branches and Area Councils (2014: 98).

Of the Branches which operated at any point during the 2014/2015 financial year, 16 are incorporated Branches (2014: 17), and these entities report direct to NSW Fair Trading. One Branch is not active (2014: 1), and seven Branches are non-transacting (2014: 7), and therefore undertake no financial transactions (one of which is also incorporated).

The 2015 opening balance for the 61 groups which reported by 30 September 2015 does not match the closing balance of the 2014 financial year because the compilation of groups (number of groups, as well as which groups) is not identical. Several groups which did not report for the 2014 year have since reported for 2015, and several groups which reported in the 2014 year have not yet done so for 2015. Furthermore, several groups which reported in the year 2014 have since closed and several new groups have opened and commenced reporting.

Each Branch or Area Council is a separate entity, and does not report to the Consolidated Statement of Income or the Consolidated Statement of Financial Position elsewhere in this Annual Report.

	2015	2014
	\$	\$
Total opening balance	382,125	366,678
Receipts for the year	677,070	671,201
Payments for the year	<u>(687,726)</u>	<u>(669,598)</u>
Total closing balance	<u>371,469</u>	<u>368,281</u>
Cash in hand at close of financial year		

14 INSURANCES

During the financial year, the organisation has paid or agreed to pay insurance premiums totalling \$35,761 (2014: \$40,388) for the following insurances: Business, professional indemnity, association liability, public liability and volunteers insurance.

15 CAPITAL AND LEASING COMMITMENTS

Operating Lease commitments

Non-cancellable operating leases contracted for but not capitalised in the financial years

	2015	2014
	\$	\$
Payable		
- not later than one year	99,692	98,993
- later than one year and not later than three years	<u>199,384</u>	<u>197,985</u>
	299,076	296,978

General description of leasing arrangement

Operating lease consists of office premise rent at the addressee of Level 9, 28 Foveaux Street, Surry Hills. It is a non-cancellable lease, with rent payable monthly in advance.

The Association signed a three year term lease with APF Paragon for Tibmor Pty Ltd for its premises Level 9, 28 Foveaux Street, Surry Hills in September 2007 and the lease expired on 30/06/2011 and 30/06/2014. The lease has been renewed for another three years to 30/06/2017.

COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION OF NSW INC
ABN: 11 244 559 772

16 INCOME & EXPENDITURE BY SERVICE
(a) 2015

	FACS	DSS - HACC	DSS - HACC Transition	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	OPTS	PAVS	2% Development Funding	VFFF	Total
Income												
FACS (ADHC)	463,628											463,628
SESLHD	-			169,300								169,300
DSS	-	72,590	-		84,108	21,752	14,501					192,951
DFS	-							-	-		-	-
UnitingCare Ageing										-		-
VFFF	-										13,110	13,110
ERO funding	11,698	-	-	4,300	-	-	-	-	-	-	-	15,998
Surplus Carried Forward	-	-	-	-	-	-	-	-	-	-	-	-
Total Grant Revenue												854,988
Fee income	89,785	-	-	-	-	-	-	-	-	-	-	89,785
Donations	5,625	-	-	550	-	-	-	-	-	-	-	6,175
Interest received	924	112	-	282	79	20	14	-	-	-	-	1,431
Other income	2,640	-	-	-	-	-	-	-	-	-	-	2,640
Total Income	574,301	72,702	-	174,432	84,187	21,772	14,515	-	-	-	13,110	955,019
Expenses												
# Employee costs	284,924	72,702	-	120,124	70,874	18,330	12,218	-	-	-	12,800	591,972
## Employee costs - ERO	11,698	-	-	4,300	-	-	-	-	-	-	-	15,998
Communication expenses	34,196	-	-	4,666	1,108	287	191	-	-	-	310	40,758
Occupancy costs	73,451	-	-	26,735	4,506	1,165	777	-	-	-	-	106,634
Insurance	31,715	-	-	1,898	1,501	388	259	-	-	-	-	35,761
Audit and accounting	6,187	-	-	2,019	985	255	170	-	-	-	-	9,616
Prepaid memberships	43,472	-	-	-	-	-	-	-	-	-	-	43,472
Other expenses	88,658	-	-	14,690	5,213	1,347	900	-	-	-	-	110,808
Funds Transfer to next period	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses	574,301	72,702	-	174,432	84,187	21,772	14,515	-	-	-	13,110	955,019
Net Surplus/(Deficit)	-	-	-	-	-	-	-	-	-	-	-	-

COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION OF NSW INC
ABN: 11 244 559 772

Employee Costs Breakdown

2015	FACS	DSS - HACC	DSS - HACC Transition	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	OPTS	PAVS	2% Development Funding	VFFF	Total
Wages & Salaries	298,844	60,696	-	90,824	53,791	13,909	9,274	-	-	-	11,459	538,797
Meal Allowance	270	-	-	-	-	-	-	-	-	-	-	270
MV Allowance	479	-	-	-	4,054	1,048	699	-	-	-	-	6,280
Superannuation	25,960	6,452	-	8,498	4,526	1,170	780	-	-	-	1,044	48,430
Prov. for Annual Leave	(1,040)	2,112	-	3,246	1,921	497	333	-	-	-	-	7,068
Prov. for Sick Leave	4,801	1,354	-	-	1,765	457	304	-	-	-	-	8,681
Prov. for Long Service Leave	(13,560)	1,489	-	2,075	1,012	262	174	-	-	-	196	(8,352)
Prov. for Parental Leave	(4,373)	-	-	-	-	-	-	-	-	-	-	(4,373)
Prov. for Redundancy	(6,911)	-	-	2,402	(2,842)	(735)	(490)	-	-	-	-	(8,576)
Workers Compensation	1,734	599	-	682	440	114	76	-	-	-	101	3,746
Project Administration	(21,280)	-	-	12,397	6,207	1,608	1,068	-	-	-	-	-
	284,924	72,702	-	120,124	70,874	18,330	12,218	-	-	-	12,800	591,972

Employee Costs Breakdown - ERO

2015	FACS	DSS - HACC	DSS - HACC Transition	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	OPTS	PAVS	2% Development Funding	VFFF	Total
Wages & Salaries	11,417	-	-	3,625	-	-	-	-	-	-	-	15,042
Meal Allowance	10	-	-	-	-	-	-	-	-	-	-	10
MV Allowance	18	-	-	-	-	-	-	-	-	-	-	18
Superannuation	992	-	-	339	-	-	-	-	-	-	-	1,331
Prov. for Annual Leave	(40)	-	-	130	-	-	-	-	-	-	-	90
Prov. for Sick Leave	183	-	-	-	-	-	-	-	-	-	-	183
Prov. for Long Service Leave	(518)	-	-	83	-	-	-	-	-	-	-	(435)
Prov. for Parental Leave	(167)	-	-	-	-	-	-	-	-	-	-	(167)
Prov. for Redundancy	(264)	-	-	96	-	-	-	-	-	-	-	(168)
Workers Compensation	66	-	-	27	-	-	-	-	-	-	-	93
	11,698	-	-	4,300	-	-	-	-	-	-	-	15,998

COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION OF NSW INC
ABN: 11 244 559 772

16 INCOME & EXPENDITURE BY SERVICE
(a) 2014

	FACS	DSS - HACC	DSS - HACC Transition	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	OPTS	PAVS	2% Development Funding	VFFF	Total
Income												
FACS (ADHC)	452,603											452,603
SESLHD	-			165,200								165,200
DSS	-	69,564	35,250		82,621	10,680	7,120					205,235
DFS	-							90,586	94,801		-	185,387
UnitingCare Ageing										5,423		5,423
VFFF	-										11,890	11,890
ERO funding	5,555	-	-	2,600	-	-	-	-	-	-	-	8,155
Surplus Carried Forward	-	-	-	-	-	-	-	-	-	-	-	-
Total Grant Revenue												1,033,893
Fee income	94,567	-	-	-	-	-	-	-	-	-	-	94,567
Donations	7,271	-	-	125	-	-	-	687	582	-	-	8,664
Interest received	1,057	140	36	344	104	-	-	225	238	-	-	2,145
Other income	29,577	-	-	-	-	-	-	(320)	-	-	-	29,257
Total Income	590,630	69,704	35,286	168,269	82,725	10,680	7,120	91,179	95,621	5,423	11,890	1,168,526
Expenses												
# Employee costs	280,620	69,704	10,268	119,384	71,198	9,192	6,128	63,304	72,897	5,423	8,608	716,726
## Employee costs - ERO	5,555	-	-	2,600	-	-	-	-	-	-	-	8,155
Communication expenses	41,574	-	-	3,310	1,053	135	90	3,773	2,381	-	162	52,477
Occupancy costs	71,820	-	-	26,178	5,083	658	439	4,335	4,039	-	2,198	114,750
Insurance	34,311	-	-	1,959	1,636	211	140	740	772	-	617	40,386
Audit and accounting	(2,655)	-	-	1,668	770	99	66	3,017	3,364	-	-	6,329
Prepaid memberships	45,608	-	-	-	-	-	-	-	-	-	-	45,608
Other expenses	113,797	-	25,018	13,170	2,985	385	257	16,009	12,168	-	307	184,095
Funds Transfer to next period	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses	590,630	69,704	35,286	168,269	82,725	10,680	7,120	91,178	95,621	5,423	11,890	1,168,526
Net Surplus/(Deficit)	-	-	-	-	-	-	-	-	-	-	-	-

COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION OF NSW INC
ABN: 11 244 559 772

Employee Costs Breakdown

2014	FACS	DSS - HACC	DSS - HACC Transition	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	OPTS	PAVS	2% Development Funding	VFFF	Total
Wages & Salaries	242,722	60,628	8,312	88,778	48,881	6,310	4,207	144,623	143,294	4,964	7,693	760,412
Meal Allowance	480	-	-	-	-	-	-	-	540	-	-	1,020
MV Allowance	732	-	-	-	3,290	426	283	71	518	-	-	5,320
Superannuation	21,559	5,700	769	8,076	4,363	563	375	5,554	6,093	459	695	54,206
Prov. for Annual Leave	3,750	1,917	639	3,088	(546)	(71)	(47)	(28,463)	(17,350)	-	-	(37,083)
Prov. for Sick Leave	5,272	(300)	320	333	(218)	(28)	(19)	(27,862)	(6,311)	-	-	(28,813)
Prov. for Long Service Leave	4,536	1,354	138	2,012	1,004	130	87	(14,584)	(15,108)	-	169	(20,262)
Prov. for Parental Leave	2,656	-	-	-	-	-	-	-	-	-	-	2,656
Prov. for Redundancy	25,039	-	-	3,979	8,289	1,070	714	(25,084)	(39,666)	-	-	(25,659)
Workers Compensation	1,448	405	90	660	374	48	32	933	887	-	51	4,928
Project Administration	(27,574)	-	-	12,458	5,761	744	496	8,116	-	-	-	-
	280,620	69,704	10,268	119,384	71,198	9,192	6,128	63,304	72,897	5,423	8,608	716,726

Employee Costs Breakdown - ERO

2014	FACS	DSS - HACC	DSS - HACC Transition	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	OPTS	PAVS	2% Development Funding	VFFF	Total
Wages & Salaries	4,374	-	-	2,159	-	-	-	-	-	-	-	6,533
Meal Allowance	9	-	-	-	-	-	-	-	-	-	-	9
MV Allowance	13	-	-	-	-	-	-	-	-	-	-	13
Superannuation	389	-	-	196	-	-	-	-	-	-	-	585
Prov. for Annual Leave	68	-	-	75	-	-	-	-	-	-	-	143
Prov. for Sick Leave	95	-	-	8	-	-	-	-	-	-	-	103
Prov. for Long Service Leave	82	-	-	49	-	-	-	-	-	-	-	131
Prov. for Parental Leave	48	-	-	-	-	-	-	-	-	-	-	48
Prov. for Redundancy	451	-	-	97	-	-	-	-	-	-	-	548
Workers Compensation	26	-	-	16	-	-	-	-	-	-	-	42
	5,555	-	-	2,600	-	-	-	-	-	-	-	8,155

STATEMENT BY MEMBERS OF THE COMMITTEE

In the opinion of the committee the financial report as set out on pages 1 to 11:

- 1 Presents a true and fair view of the financial position of the Combined Pensioners and Superannuants Association of NSW Inc as at 30 June 2015 and its results and cash flows of the Association for the year ended on that date in accordance with Australian Accounting Standards.
- 2 At the date of this statement, there are reasonable grounds to believe that Combined Pensioners and Superannuants Association of NSW Inc will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the Committee and is signed for and on behalf of the Committee by:



Grace Selway OAM
CPSA President



Bob Jay
CPSA Secretary

Dated this fifteenth day of October, 2015

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC

ABN 11 244 559 772

INDEPENDENT AUDITOR'S REPORT TO MEMBERS

Report on the Financial Report

We have audited the accompanying financial report of Combined Pensioners & Superannuants Association of NSW Inc, which comprises the Statement by Members of the Committee, Statement of Comprehensive Income, Statement of Financial Position, Statement of Cash Flows, Statement of Changes in Equity, and notes comprising a summary of significant accounting policies and other explanatory notes for the financial year ended 30 June, 2015.

Committee's Responsibility for the Financial Report

The Committee of Combined Pensioners & Superannuants Association of NSW Inc is responsible for the preparation of the financial report and has determined that the basis of preparation described in Note 1, is appropriate to meet the requirements of the Associations Incorporation Act and is appropriate to meet the needs of the members. The Committee's responsibilities also include such internal control as the Committee determine is necessary to enable the preparation of a financial report that is free from material misstatement, whether due to fraud or error.

Auditors Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We have conducted our audit in accordance with Australian Auditing Standards. Those Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks material misstatements of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Association's preparation of the financial report that gives a true and fair view, in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Committee, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

I am independent of Combined Pensioners & Superannuants Association of NSW Inc and have met the independence requirements of the Australian ethical pronouncements.

Auditors' Opinion

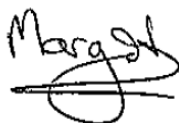
In our opinion, the financial report presents fairly, in all material respects, the financial position of Combined Pensioners & Superannuants Association of NSW Inc as at 30 June, 2015 and its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements, and the Associations Incorporation Act.

Income & Expenditure by Service

Without modifying our opinion, we draw attention to Note 16 to the financial report that describes income and expenditure by service. We confirm that this note accurately reflects the Statements of Comprehensive Income presented for the following services:

- Family and Community Services
- Home & Community Care
- Community Visitors Scheme
- Community Visitors Scheme Expansion One on One Visit
- Community Visitors Scheme Expansion Group Visits
- Health Promotion Service for Older People
- Vincent Fairfax Family Foundation

Signed on: 15/10/2015



MLT Accounting

Margot Thompson Registered Company Auditor Registration Number 4516

6/20 Somerset Ave, Narellan NSW 2567

Telephone: (02) 46481624; Fax: (02) 46473107; Email: admin@mltaccounting.com.au

Financial Report Glossary

CVS	Community Visitors Scheme
DFS	(NSW) Department of Financial Services
DSS	(Federal) Department of Social Services
ERO	Equal Remuneration Order (requirement of Fair Work Australia)
FACS	(NSW) Family and Community Services
HACC	Home & Community Care
HPSOP	Health Promotion Service for Older People
MV	Motor Vehicle
Prov.	Provision
SESLHD	South Eastern Sydney Local Health District of NSW Health
VFFF	Vincent Fairfax Family Foundation