

CPSA



**COMBINED PENSIONERS
& SUPERANNUANTS
ASSOCIATION OF NSW INC**

ANNUAL REPORT 2015-2016

Serving the community since 1931

2016: Celebrating 85 years

The 2015-2016 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 2016, CPSA had 110 Branches and Affiliates with a combined membership of over 22,490 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 and 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.

Executive Report

The CPSA Executive takes great pleasure in presenting the 2015-2016 Annual Report.

The year has again 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.

Both the Health Promotion Service for Older People and the Community Visitors Scheme, which are auspiced by CPSA, expanded their services and had a productive year.

CPSA continues to be concerned about funding for its core activities. With only a year's funding assured at the end of the 2015-2016 year, lack of certainty makes for less than optimal operating conditions.

Continuous campaigning by CPSA and others against changes to pension indexation has forced the Australian Government's hand. To make the Australian retirement funding system fairer, the Government has formulated proposals to cut some tax benefits available to wealthy superannuants through super. CPSA has campaigned on the need to address excessive superannuation benefits for a number of years and will continue to do so.

CPSA continues to be in the vanguard of the campaign to raise awareness of abuse of older people, including those people who are living in nursing homes. CPSA has given evidence to a NSW Parliamentary Inquiry on this issue and will also contribute to an inquiry into elder abuse by the Australian Law Reform Commission.

During the year CPSA campaigned against the rushed introduction of the OPAL card and Gold OPAL card, as well as against the woeful arrangements to buy or top-up OPAL cards in outer suburban and regional areas. This was a high-profile campaign that earned CPSA a lot of media recognition.

Aged care continued to be a campaign focus for CPSA. CPSA was in the forefront of a campaign on the retention in New South Wales of registered nurses in residential aged care; however, the NSW Government decided not to retain the requirement for at least one Registered Nurse to be on duty.

CPSA continued its long-standing campaign for the introduction of effective age care quality standards, both in residential and home care.







CPSA policies have always been at the heart of all that we do and they will continue to be so 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 2015-2016 financial year:














CPSA President	Grace Selway, OAM
CPSA Secretary	Bob Jay
CPSA Treasurer	Betty Chamberlain (to 20 September 2015) George Ray (from 25 November 2015)
CPSA Senior Vice-President	Bill Holland
CPSA Vice-President	Sue Latimer
Assistant Secretary	Sue Latimer (to 4 November 2015) Stuart Carter (from 4 November 2015)
Assistant Treasurer	Bill Holland
CPSA Executive	Shirley Baines Victor Borg Stuart Carter Margaret Craven-Scott James Grainda Darcy Vane (to 1 June 2016) Julie Vane (to 1 June 2016) Terry Watts (from 28 October 2015) Barbara Wright

Campaign wins over the year

-  Public transport fares in NSW frozen for one year
-  Growing public support for fairer treatment of older drivers
-  Maximum subsidy under the Taxi Travel Subsidy Scheme doubled
-  Change to Age Pension eligibility blocked in the Senate
-  Change to overseas travel rule for Age Pension blocked in Senate
-  Growing awareness of the problem of abuse of older people

-  Continued increases in the number of Home Care Packages (HCPs)
-  Growing awareness of the link between quality aged care and nursing home staffing levels
-  Start of winding back excessive tax benefits for rich superannuants to make retirement funding system fairer and sustainable
-  Retention of superannuation measures designed for low-income workers.

Ongoing campaigning into 2016-17

-  Accessibility of public transport, including access to Gold Opal card
-  Improved public transport options, particularly for regional NSW
-  Continuation of availability of Medicare
-  Fairness and equity in the privatisation of public services
-  Mandatory staff-to-resident ratios in nursing homes
-  Effective quality standards in aged care
-  Protection of entitlements under the Age Pension, Carer Payment, Disability Support Pension and Newstart Allowance
-  Fair superannuation for all
-  Improved pensioner concessions on all NSW utility-type charges
-  Fighting strata renewal laws in NSW and protection of tenure
-  More social and other affordable housing
-  Raising awareness of abuse of older people as a widespread problem
-  Raising awareness of the effects of the digital divide.

Branches, Area Councils and Affiliated Organisations

Membership

















As at 30 June 2016, CPSA's combined membership of 22,490 comprised:

-  3,751 Individual CPSA Members
-  28 Affiliated Organisations with 18,739 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 2015-16, Branches have operated in the following areas:

 Albury	 Malabar-Matraville
 Ashfield	 Manilla
 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
 Gladesville- Hunters Hill-Ryde	 Stroud
 Greenacre	 Surry Hills

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

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

-  Chinese-speaking groups (10)
-  Egyptian group (1)
-  Greek-speaking group (1)
-  Italian-speaking groups (2)
-  Portuguese-speaking groups (2)

Area Councils

As at June 2016 there is one Area Council, South Coast Area Council with 11 Branches. The Riverlands Area Council was dissolved in March 2016.

Affiliated Organisations

The following organisations were affiliated to CPSA during the 2015-2016 financial year:

-  Ashford Senior Citizens
-  BeConnected Community Services
-  Camden District Activity Centre
-  Cardiff Combined Pensioners & Senior Citizens Assoc. Inc.
-  Carers NSW Inc.
-  CWU Retired Members Association
-  Dungog and District Neighbourcare
-  Forster-Tuncurry Senior Citizens Association Inc.
-  Kooloora Community Centre

-  Leichhardt Women's Community Health Centre Inc.
-  Lismore CPSA Inc.
-  Mascot Senior Citizens Association
-  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, Newcastle Inc.
-  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)
-  Uralla Neighbourhood Centre
-  War Widows' Guild of Australia NSW Ltd
-  Welfare Rights Centre
-  Wyoming Community Centre

CPSA Head Office

Grants

The majority of the funding of CPSA's peak body and core activities came from a grant of \$475,327 from NSW Family and Community Services; a grant of \$24,560 from the Australian Department of Social Services; and a grant of \$49,119 from the Australian Department of Health. 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 2015-16: the Health Promotion Service for Older People (funded by New South Wales Health) and the Inner West and South East Sydney Community Visitors Scheme (funded by the Australian Department of Health).

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).

Volunteers: the backbone of CPSA

Branches

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

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.

Media

CPSA has continued its strong media presence over the last year. We have been able to appear on a number of high-profile television and radio programs. We have also been able to get stories out there on issues of importance, by providing the evidence and real-life examples to journalists.

CPSA wrote and disseminated to media outlets 19 media releases during 2015-16 and had 210 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, like-minded organisations and Government Departments

CPSA InfoLine

Over 2015-16, CPSA InfoLine took 1,293 information queries:

- Transport, utilities and concessions: 399 (31%)
- Income security 325: (25%)
- Housing 196: (15%)
- Social participation and aged care 176: (14%)
- Consumer protection 72: (6%)
- Legal and advocacy access: 72(6%)
- Health 53: (4%)

Core policy areas for 2015-16

Aged Care

The past year has seen the appointment of an Aged Care Minister after a period during which aged care was only a policy area within the health portfolio. CPSA campaigned for the appointment of an Aged Care Minister.

Residential aged care

2015-2016 has been the second year of the Living Longer Living Better aged care reforms. The changes for residential aged care have led to significantly higher accommodation bonds. Average bonds were \$296,000 just before the new reforms in residential aged care. The average bond paid is now \$342,000, although averages vary greatly from region to region. Increases in accommodation bonds may soon come to an end, with providers reporting increased vacancy rates, which in an efficient market will keep bonds down.

An emerging issue is the creation of what effectively is a retention amount charged against accommodation bonds. Retention amounts were abolished under the changes starting on 1 July 2014, but it appears some providers are testing the water by using a provision in the Aged Care Act that allows a provider and a resident to voluntarily agree on periodic charges that are allowed to accumulate until the resident exits, when these charges are withheld from the refund of the accommodation bond. The issue is that providers are demanding this payment and only charge it if a resident opts for an accommodation bond. The Aged Care Act clearly stipulates that, whether a

resident opts to pay accommodation charges periodically or to take an accommodation bond, the options need to be financially equivalent. CPSA is campaigning on the issue.

Another emerging issue is that providers continue to cut their intake of concessional residents, favouring residents able to pay accommodation charges exceeding the accommodation supplement paid by the Government on behalf of concessional residents. One explanation is that under the aged care reform changes, more people can be asked to pay accommodation charges, which could have the effect of reducing the demand for concessional places. However, given that providers are willing to pay the significant financial penalty associated with falling short of the 40 per cent concessional quantum, it seems providers will only consider concessionals if there aren't better candidates.

After years of audits of care need assessments under the Aged Care Financial Instrument (ACFI) resulting in providers being found to report ACFI, the Government has taken the axe to care subsidies by changing the ACFI scoring matrix. This will reduce care subsidies by \$1.2 billion over four years. The Government will also cut indexation of subsidies for complex needs by 50 per cent. CPSA is campaigning on the issue on the basis that a system of clinical aged care standards can clarify care needs, staffing requirements and, therefore, required funding levels under ACFI.

The campaign to continue the requirement under NSW law for nursing homes to have at least one registered nurse on duty has failed, with the NSW Government rejecting the recommendation of the Parliamentary Committee. Legislation has been introduced in the NSW Upper House to try and reverse the Government's decision.

Federally, the Senate's Inquiry into the Aged Care Workforce was aborted due to the calling of the double dissolution election.

The mandatory installation of fire sprinkler systems in NSW nursing homes is nearing completion, although several dozen nursing homes have yet to comply. CPSA has spearheaded the fire sprinkler campaign and will not rest until every last nursing home is compliant.

CPSA has campaigned about the abuse of older people for a number of years. Its campaigning was key to the establishment of the Elder Abuse Helpline and Resource Centre. In its submission to a NSW Parliamentary Committee, CPSA recommended an extended, investigatory and case management role for the Elder Abuse Helpline. CPSA also took the opportunity to highlight the horrific abuse being perpetrated in some NSW nursing homes, but the Committee has declined to make recommendations on residential aged care,

noting that a forthcoming elder abuse inquiry by the federal Government will look at this specifically.

Also as part of the Living Longer Living Better reforms, all in-home care has become the responsibility of the federal Government. In NSW, the Government sold its Home Care Service to a not-for-profit provider. The battle in in-home care, both at the level of low level care and higher level care provided as part of Home Care Packages is going to be fees, while the Government changed the funding model to Consumer Directed Care (CDC), theoretically giving care recipients control over who their provider is. The issue of exit fees is shaping up as an early battleground.

Income security

CPSA has consistently campaigned for the tax benefits available under super to be focused on those who would be struggling to accumulate sufficient wealth to adequately fund their retirement. While superannuation continues to be a home-grown tax haven mainly for those on high incomes and those with extensive assets, Budget 2016 proposes caps that will have a very limited effect in terms of reducing the poor targeting of tax benefits under super, but is likely to signal further moves in the future. CPSA will continue to campaign on this issue.

Low interest rates are wreaking havoc with retirement incomes and this is expected to continue for some years. CPSA is advising retirees to consult independent, hourly-fee-for-service financial planners to find ways to boost their returns. Retirees are traditionally risk-averse, but for many sticking with term deposits will make it necessary to eat into their capital beyond what they had anticipated.

The return to the pre-2006 asset taper rate of \$3, which was passed as a result of the Greens supporting the Government's legislation, was also embraced by the Labor Party. The new taper rate will take effect on 1 January 2017 and it is expected this will take many part-pensioners by surprise. The effect on retirement income can be quite significant, while those that cease to qualify for a part-pension will have to come to terms with the loss of State and Local Government concessions as well.

CPSA is continuing its campaign on council rates rebates, which are being reviewed by the NSW Independent Pricing and Regulatory Tribunal as part of its review of how councils raise revenue. This review coincides with statewide council amalgamations.

Housing

CPSA will continue to scrutinise the NSW Government's Social and Affordable Housing Fund (SAHF). It should be noted that the Fund is expected to build 3,000 social and affordable homes in a market where some 60,000 are on the waiting list. CPSA will continue to press the NSW and Australian Governments to adopt a comprehensive housing policy that enshrines the right for every Australian to housing security. The NSW Government has said the Fund will complete dwellings over the next two to three years.

The Government has pushed through its new strata titled property rules, which mean that strata schemes can be terminated with 75 per cent agreement among owners, rather than termination requiring a unanimous decision. This means that owner-occupiers who do not want to sell their home can be forced to sell. CPSA has vigorously campaigned against this new law and will campaign again once the evictions start.

Transport

CPSA's most visible campaign in transport has been about the introduction of the OPAL card for all public transport in NSW. The OPAL card introduction omitted to address issues of accessibility and affordability for those with mobility impairment, pensioners and NewStart Allowance recipients. While OPAL's introduction may have been successful for the greater majority of public transport users, accessibility issues remain and CPSA will continue its campaigns based on the idea that public transport is something that must work for everyone, not just the greater majority.

CPSA opposed public transport fare increases, which were subsequently frozen for one year. These increases would have seen the pensioner excursion fare increase to \$3.60 from \$2.50 and also a huge increase in the cost of the concession OPAL card. CPSA is monitoring developments closely.

After years of campaigning by community groups including CPSA, the NSW Taxi Transport Subsidy Scheme (TTSS) has had its maximum subsidy doubled to \$60 per trip. While this is pleasing, it is obvious that for the TTSS to remain viable and useful to particularly those on low incomes, it needs to be indexed on a regular basis. This is a policy that CPSA will pursue.















Health


















CPSA continued its standing campaign to protect Medicare, which remains under constant attack, particularly at the primary care level, where illness and disease can be prevented or diagnosed and treated early. Patient co-

contributions and the cancellation of bulk billing continue to be favourite targets of those bent on privatising healthcare.

CPSA also continued its campaign for adequate patient accommodation in terms of proximity to hospitals, affordability and availability. The NSW Government offers some assistance through the Isolated Patient Travel and Accommodation Assistance Scheme (IPTAAS), but this is far from adequate for patients who live in country areas. CPSA will continue its campaign for adequate patient accommodation.

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












-  Accessible Transport Advisory Committee
-  Action for Public Transport
-  Aged Care Psychiatry Eastern Suburbs Mental Health Service
-  Aged Care Standards Agency Liaison Group – NSW
-  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)
-  Community Partnership, Population, Health, Planning & Equity Directorate, SESLHD
-  Cemeteries & Crematoria NSW: Community Consultative Group
-  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
-  Independent Pricing and Regulatory Tribunal (IPART)
-  National Agency Liaison Group [representing APSF]
-  NSW/ACT CVS State Forum
-  NSW Ageing Alliance









-  NSW Government Ageing Strategy
-  NSW Government Cemeteries and Crematoria Community Consultation Group
-  NSW Health Aged Care Steering Committee
-  NSW Oral Health Alliance
-  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
-  Strata reform consultations
-  Strategic Carer Action Network
-  Tenants' Union subcommittees
-  Transport Policy Advisory Group
-  Accessible Transport Advisory Committee
-  University of Sydney roundtable on ageing

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 21 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:

-  NSW Poison and Therapeutic Goods Act
-  NSW Strata Scheme Development Bill
-  Residential Tenancies and Housing Legislation Amendment (Public Housing – Anti-Social Behaviour) Bill
-  Commonwealth Aged Care Advocacy Services review
-  Medicare Benefits Schedule review
-  NSW Elder Abuse Inquiry
-  Human Rights Commission – Inquiry into Employment Discrimination
-  Residential Park Regulations review
-  NSW Residential Tenancies Act review
-  Social Services Legislation Amendment (Budget Repair) Bill
-  NSW taskforce on 24/7 Registered Nurses in nursing homes (2 submissions)

-  ATO – Digital by Default consultation
-  IPART – OPAL fare restructure (2 submissions)
-  Senate Inquiry into Aged Care Workforce
-  Federal Treasury – Objectives of Superannuation
-  Advance Care Directive – comments on template
-  IPART – Local Government revenue raising review
-  Increasing Choice in Home Care consultation
-  Integrated Carer Support Services consultation

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
-  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



(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 for those who receive Home Care Packages. The CVS service arranges 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 provided by CPSA for 22 years. CPSA provides this service for residents and clients in the Aged Care Planning Regions of South East Sydney and the Inner West, which reaches from Kings Cross to Kirrawee and over to Menai, and between Leichhardt and Homebush.

As in previous years funding was received for 58 community visitors in aged care facilities on a one-to-one basis. 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 provided group visits in aged care facilities. Our recruitment and support for volunteers continues to be very successful and the number of volunteer visitors is around 120. The Home visiting has been a very successful addition to the program as people who live at home are often isolated and very lonely.

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 our wonderful volunteers best describe the importance of the CVS service.

“A. was delighted to see me today. She said I wish you could visit me every day! So nice to know that my visits are enhancing her life, however small.”

“I would never have believed that visiting could mean so much to people if I had not been part of this program”.

“Lovely visit, great chat, M. recognised me today and good one-on-one.”

“B. a little tired today but we still had good conversations and laughs.”

“I had to take time off last month but I was with her on Saturday and we both missed each other. She and I get along well and I bring her some sweet treats from time to time.”

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

HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

(Funded by South Eastern Sydney Local Health District)

Health Promotion Service for Older People (HPSOP) is auspiced by Combined Pensioners and Superannuants Association of NSW Inc. (CPSA) and is funded by South Eastern Sydney Local Health District (SESLHD). 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.

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.

The goal of HPSOP aligns with a key component of the NSW Government's plan, *NSW 2021*, to keep people healthy and out of hospital. HPSOP is also supporting other NSW Government goals to make it easier for people to be involved in their communities and to increase opportunities for older people in NSW to fully participate in community life.

HPSOP is actively promoting healthy ageing among older people with a view to keeping them well and out of hospital. The service has provided 38% more than the targeted number of health education sessions throughout the year. People from CALD backgrounds comprised 49.3% of the total participants (4,928) attending the sessions which clearly shows that the service is successfully focussing on CALD communities. A total of 1,241 Medicine Record Cards which are very popular among older people and 15,124 information resources were distributed to the participants throughout the year. The demand for health education sessions has been increasing over the years. Indeed, almost every year, the number of sessions and/or participants increases so the service is clearly meeting the needs of older people in the community.

HPSOP has received excellent feedback from the community group leaders/organisers following education sessions. Letters of appreciation to HPSOP and Peer Educators from various organisations were received as recognition of the excellent work done by HPSOP. At the end of the sessions educators asked participants whether they will use any information from the

session for their daily life. Most of the participants answered positively and said they would carry out things from the session such as regular walking/exercising, eating more fresh fruits and vegies, looking at ingredients before buying foods, regular checkups with a doctor, regular tooth brushing, use of fluoride toothpaste, getting sunlight every day, eating calcium enriched food etc.

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 \$321,557, which is a 9.4% 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 the New South Wales and Australian Governments and 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 2016**

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2016

	Notes	2016 \$	2015 \$
Revenue & Other Income			
Grant revenue		842,477	838,990
ERO funding		6,100	15,998
Fee income		87,927	89,785
Donations		3,925	6,175
Interest received		27,892	1,431
Other income	2	4,369	2,640
		972,690	955,019
Expenditure			
Employee costs	3a	592,956	591,972
Employee costs - ERO	3a	6,100	15,998
Communication expenses		49,600	40,758
Occupancy costs	3b	106,669	106,634
Insurance		32,273	35,761
Audit and accounting		12,331	9,616
Prepaid memberships		42,739	43,472
Other expenses	3c	130,022	110,808
Total Expenses		972,690	955,019
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 2016

	Notes	2016 \$	2015 \$
CURRENT ASSETS			
Cash and cash equivalents	4	789,786	921,551
Trade and other receivables		1,148	592
Prepayments		30,025	36,145
TOTAL CURRENT ASSETS		820,959	958,288
TOTAL ASSETS		820,959	958,288
CURRENT LIABILITIES			
Trade and other payables	5	19,605	49,238
Employee entitlements	6	118,458	130,183
Grants in advance	7	-	119,808
Sundry accruals and provisions		81,974	76,843
TOTAL CURRENT LIABILITIES		220,037	376,072
NON-CURRENT LIABILITIES			
Employee entitlements	6	38,912	64,676
Sundry accruals and provisions		25,930	25,930
TOTAL NON-CURRENT LIABILITIES		64,842	90,606
TOTAL LIABILITIES		284,879	466,678
NET ASSETS		536,080	491,610
EQUITY			
Bequests		13,000	13,000
CORE One-off Expenditures		60,068	57,440
Reserve ("Towards 2031")		321,557	293,799
Reserve - Redundancy		141,455	127,371
Retained earnings		536,080	491,610

STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 30 JUNE 2016

	Notes	2016 \$	2015 \$
Cash flows from operating activities:			
Receipts from customers		854,821	1,067,102
Payments to suppliers and employees		(1,014,478)	(940,411)
Interest received		27,892	1,431
Net cash provided (used) by operating activities	8b	(131,765)	128,121
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		(131,765)	128,121
Cash at the beginning of the year		921,551	793,430
Cash and cash equivalents at the end of the year	8a	789,786	921,551

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

	2016 \$	2015 \$
Accumulated funds at the beginning of the year	491,610	471,697
Change in net assets resulting in contribution towards Bequest	-	900
Change in net assets resulting in contribution towards CORE one-off expenditure	2,628	(4,263)
Change in net assets resulting in contribution towards redundancy	14,084	(8,746)
Change in net assets resulting in contribution towards the 2031 fund	27,758	32,023
Accumulated funds at the end of the year	536,080	491,610

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2016

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 NSW 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 DoH (Department of Health) 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 2016 but has an accumulated surplus as of that date of \$394,625 (2015: \$364,239). 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

	2016	2015
	\$	\$
Advertising	1,100	1,239
Organisational transfers	2,865	638
Reimbursements	25	33
Sales income	379	730
	4,369	2,640

3a EMPLOYEE COSTS

	2016 ERO	2015 ERO	2016	2015
	\$	\$	\$	\$
Allowance	-	173	6,042	6,406
Annual Leave Accrual	(452)	188	(10,382)	6,968
Long Service Leave Accrual	134	(231)	(3,443)	(8,556)
Sick Leave Accrual	101	233	(5,282)	8,632
Provision for Redundancy	221	(230)	13,864	(8,516)
Parental Leave Accrual	-	(119)	(5,845)	(4,421)
Superannuation - Employer	501	1,309	50,092	48,453
Wages & Salaries	5,557	14,574	544,755	539,267
Workers Compensation	37	101	3,156	3,738
	6,100	15,998	592,956	591,972

3b OCCUPANCY COSTS	2016	2015
	\$	\$
Cleaning	3,445	3,380
Waste Paper, Garbage	792	585
Electricity	5,588	4,485
Maintenance Building	401	565
Rent - Tibmor Pty Ltd	96,443	97,619
	<u>106,669</u>	<u>106,634</u>
3c OTHER OPERATING EXPENSES	2016	2015
	\$	\$
Bank Charges	1,495	2,071
Catering	6,474	3,237
Comp. Maint/Software/Accessories	12,150	9,542
Consultants	-	330
Equipment Purchased	432	2,082
Expenses - Volunteers	7,614	6,885
Legal Fees - Projects	12,684	15,546
Library & Subscriptions	6,593	6,521
Office Supplies	5,009	7,188
Office/Equipment Maintenance	677	455
Photocopy charges	8,932	9,172
Printing	11,925	28,030
Publicity/Promotions	3,529	3,844
Storage	1,863	1,680
Venue Hire	3,045	1,015
Staff Training/Development	3,011	2,675
Advertising - Staff	510	624
Travel Exp	15,423	9,913
Other Expenses	28,656	-
	<u>130,022</u>	<u>110,808</u>
4 CASH AND CASH EQUIVALENTS	2016	2015
	\$	\$
Cash at Bank	67,814	219,061
Short Term Deposits	721,455	701,938
Petty Cash	517	552
	<u>789,786</u>	<u>921,551</u>
5 TRADE AND OTHER PAYABLES	2016	2015
	\$	\$
Trade Creditors	8,721	30,524
GST Payable	6,986	17,186
Other Creditors and Accruals	3,898	1,528
	<u>19,605</u>	<u>49,238</u>
6 LEAVE ENTITLEMENTS	2016	2015
	\$	\$
Current		
PAYG Withholding	6,008	5,004
Superannuation	43	5,989
Prov. Sick Leave	30,068	35,248
Prov. Annual Leave	46,814	57,650
Prov. Long Service Leave	23,149	6,539
Wages Accrual	4,873	9,461
Salary Sacrifice Payable	7,503	10,292
	<u>118,458</u>	<u>130,183</u>
Non Current		
Prov. Long Service Leave	23,011	42,930
Prov. Parental Leave	15,901	21,746
	<u>38,912</u>	<u>64,676</u>
Total Leave Entitlements	<u>157,370</u>	<u>194,859</u>

7 GRANTS IN ADVANCE	2016 \$	2015 \$
FACS Grant	-	119,808
	-	119,808
8 CASH FLOW INFORMATION	2016 \$	2015 \$
(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	67,814	219,061
Short Term Deposits	721,455	701,938
Petty Cash	517	552
	789,786	921,551
(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	(556)	2,181
(Increase)/decrease in other current assets	6,120	(3,991)
Increase/(decrease) in payables	(29,633)	35,140
Increase/(decrease) in provisions	12,112	(11,905)
Increase/(decrease) in other liabilities	(119,808)	106,698
Cash flows from operation	(131,765)	128,121
9 AUDITOR'S REMUNERATION	2016 \$	2015 \$
MLT Accounting	12,000	12,000
	12,000	12,000

10 EVENTS SUBSEQUENT TO REPORTING DATE
The committee are not aware of any significant event subsequent to the reporting date of 30 June 2016.

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 2016 financial year, there were 78 Branches and Area Councils (2015: 92).

Of the Branches which operated at any point during the 2015/2016 financial year, 3 are incorporated Branches (2015: 16), and these entities report direct to NSW Fair Trading. 6 Branch is not active (2015: 1), and 2 Branches are non-transacting (2015: 7), and therefore undertake no financial transactions (one of which is also incorporated).

The 2016 opening balance for the 78 groups which reported by 30 September 2016 does not match the closing balance of the 2015 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 2015 year have since reported for 2016, and several groups which reported in the 2015 year have not yet done so for 2016. Furthermore, several groups which reported in the year 2015 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.

	2016	2015
	\$	\$
Total opening balance	425,578	382,125
Receipts for the year	449,884	677,070
Payments for the year	(502,721)	(687,726)
Total closing balance	372,741	371,469

14 INSURANCES

During the financial year, the organisation has paid or agreed to pay insurance premiums totalling \$32,273 (2015: \$35,761) 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

	2016	2015
	\$	\$
Payable		
- not later than one year	99,867	99,692
- later than one year and not later than three years	-	199,384
	99,867	299,076

General description of leasing arrangement

Operating lease consists of office premise rent at the address 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) 2016

	FACS	DSS - HACC	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	VFFF	Total
Income									
FACS (ADHC)	475,327								475,327
SESLHD	-			173,500					173,500
DSS	-	24,560	49,119		83,860	21,667	14,444		193,650
VFFF	-							-	-
ERO funding	-	-	-	6,100	-	-	-	-	6,100
Total Grant Revenue									848,577
Fee income	87,927	-	-	-	-	-	-	-	87,927
Donations	3,725	-	-	200	-	-	-	-	3,925
Interest received	27,248	9	18	253	254	66	44	-	27,892
Other income	4,369	-	-	-	-	-	-	-	4,369
Total Income	598,595	24,569	49,137	180,053	84,114	21,733	14,488	-	972,690
Expenses									
# Employee costs	307,600	24,569	39,681	117,744	72,243	18,736	12,383	-	592,956
## Employee costs - ERO	-	-	-	6,100	-	-	-	-	6,100
Communication expenses	39,803	-	4,058	4,209	1,073	274	183	-	49,600
Occupancy costs	72,723	-	2,515	25,737	3,993	1,021	681	-	106,669
Insurance	28,208	-	760	1,457	1,305	325	217	-	32,273
Audit and accounting	8,202	-	474	2,172	902	285	296	-	12,331
Prepaid memberships	42,739	-	-	-	-	-	-	-	42,739
Other expenses	99,321	-	1,649	22,634	4,598	1,092	728	-	130,022
Total Expenses	598,595	24,569	49,137	180,053	84,114	21,733	14,488	-	972,690
Net Surplus/(Deficit)	-	-	-	-	-	-	-	-	-

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

Employee Costs Breakdown

2016	FACS	DSS - HACC	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	VFFF	Total
Wages & Salaries	323,896	21,744	29,334	94,461	52,442	13,791	9,086	-	544,755
Meal Allowance	-	-	-	-	-	-	-	-	-
MV Allowance	574	-	-	-	3,821	988	659	-	6,042
Superannuation	28,412	2,349	3,995	8,515	4,815	1,204	803	-	50,092
Prov. for Annual Leave	(9,644)	320	2,930	(7,680)	2,593	658	440	-	(10,382)
Prov. for Sick Leave	(5,228)	(487)	(619)	1,711	(453)	(123)	(82)	-	(5,282)
Prov. for Long Service Leave	(8,544)	412	836	2,279	1,118	274	183	-	(3,443)
Prov. for Parental Leave	(5,845)	-	-	-	-	-	-	-	(5,845)
Prov. for Redundancy	8,977	-	-	3,761	829	178	119	-	13,864
Workers Compensation	1,715	230	102	637	335	82	55	-	3,156
Project Administration	(26,712)	-	3,103	14,061	6,744	1,682	1,122	-	-
	307,600	24,569	39,681	117,744	72,243	18,736	12,383	-	592,956

Employee Costs Breakdown - ERO

2016	FACS	DSS - HACC	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	VFFF	Total
Wages & Salaries	-	-	-	5,557	-	-	-	-	5,557
Meal Allowance	-	-	-	-	-	-	-	-	-
MV Allowance	-	-	-	-	-	-	-	-	-
Superannuation	-	-	-	501	-	-	-	-	501
Prov. for Annual Leave	-	-	-	(452)	-	-	-	-	(452)
Prov. for Sick Leave	-	-	-	101	-	-	-	-	101
Prov. for Long Service Leave	-	-	-	134	-	-	-	-	134
Prov. for Parental Leave	-	-	-	-	-	-	-	-	-
Prov. for Redundancy	-	-	-	221	-	-	-	-	221
Workers Compensation	-	-	-	37	-	-	-	-	37
	-	-	-	6,100	-	-	-	-	6,100

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

16 INCOME & EXPENDITURE BY SERVICE
(b) 2015

	FACS	DSS - HACC	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	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
VFFF	-						13,110	13,110
ERO funding	11,698	-	4,300	-	-	-	-	15,998
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
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	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	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	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	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

STATEMENT BY MEMBERS OF THE COMMITTEE

In the opinion of the committee the financial report as set out on pages 1 to 13:

- 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 2016 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 Fourth day of October, 2016

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, 2016.

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

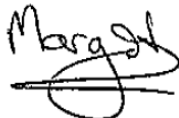
In our opinion, the financial report presents fairly, in all material respects, the financial position of Combined Pensioners & Superannuants Association of NSW Inc as at 30 June, 2016 and its financial performance for the year then ended in accordance with the accounting policies described in Note 1 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
- Commonwealth Home Support Programme
- Community Visitors Scheme
- Community Visitors Scheme Expansion One on One visit
- Community Visitors Scheme Expansion Group Visits
- Health Promotion Service for Older People

Signed on: 4/10/2016

A handwritten signature in black ink, appearing to read 'Margot', with a large, stylized flourish underneath.

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

ADHC	Ageing, Disability & Home Care
CHSP	Commonwealth Home Support Programme
CVS	Community Visitors Scheme
DFS	(NSW) Department of Financial Services
DoH	Department of Health
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, NSW Health
VFFF	Vincent Fairfax Family Foundation