

CPSA



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

ANNUAL REPORT 2016-2017

Serving the community since 1931

2017: Celebrating 86 years

The 2016-2017 Annual Report is published by
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Note: All case study names have been changed.

CONTENTS

CPSA: Who we are.....	3
Our Vision	3
Our Mission	3
Executive Report	4
Office Bearers and members of CPSA Executive	5
Campaign wins over the year	6
Branches, Area Councils and Affiliate Members	7
Head Office	
Grants	9
Donations.....	9
APSF	9
Volunteers	9
Media	10
CPSA Official Publications	10
CPSA InfoLine	11
Core policy areas for 2016-17	
Income security.....	12
Housing.....	13
Transport	14
Health.....	15
Aged care.....	16
Campaign endorsements	18
CPSA Representation on external boards, committees, forums and organisations.....	19
Submissions	20
Community Visitors Scheme	21
Health Promotion Service for Older People.....	23

Financial Report..... 24

Statement of Comprehensive Income 26

Statement of Financial Position 27

Statement of Cash Flows 28

Statement of Changes in Equity 29

Notes to the Financial Statements..... 30

Statement by Members of the Management Committee 37

Independent Auditor’s Report to Members..... 38

Financial Report Glossary 40

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 2017, CPSA had 102 Branches and Affiliates and 572 Unattached Members with a combined membership of over 24,567 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.

CPSA Executive Report

The CPSA Executive takes great pleasure in presenting the 2016-2017 Annual Report.

As always, it has been a busy year 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 service, which are auspiced by CPSA, expanded their services and had a productive year.

The CPSA Executive began the year uncertain as to whether the Association's core funding would be renewed past June 2017. Having received no assurance about future funding by the end of 2016, CPSA's membership launched a letter writing campaign calling for support from NSW politicians. In April, the NSW Minister for Ageing announced that CPSA will be funded until 2020. The Minister did not specify the exact amount which CPSA is to receive.

It has been a year of sustained attacks on the social security system, with the Australian Government looking to address the Budget deficit by cutting back on welfare spending. CPSA has been on the front foot campaigning against the Government's attempts to squeeze pensioners and other social security recipients. This work has proved partially successful, with the Australian Government unable to gain the support needed to pass most of the proposed pension changes through Parliament.

The CPSA Executive fought hard to retain a number of pensioner concessions, rebates and supplements that came under threat, including the Energy Supplement, the Pensioner Council Rate Rebate and the \$2.50 Gold Opal fare cap. The Executive will continue to campaign for more support to help pensioners meet the rising cost of living.

The CPSA Executive has continued working to raise awareness of abuse of older people, with a particular focus on abuse and neglect in nursing homes. The Australian Law Reform Commission has made a number of recommendations to address the abuse of nursing home residents, including an overhaul of the reportable assaults scheme, for which The Executive has long been calling.

The quality of aged care has remained a campaign focus for CPSA, with a number of high profile nursing home scandals shining a light on the failings of the current aged care quality standards. The CPSA Executive will continue to fight to ensure that all Australians are able to access high quality aged care when and where they need it.

The CPSA Executive has continued campaigning in support of both reduced gas and electricity prices and universal health care. The Executive was pleased with the announcement that the freeze on the indexation of Medicare Rebates is set to be lifted. The Executive will continue campaigning for much better access to dental 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 other CPSA Executive Members







The following were members of the CPSA Executive for all or part of the 2016-2017 financial year:




CPSA President	Grace Brinckley, OAM (formerly Selway)
CPSA Secretary	Bob Jay
CPSA Treasurer	George Ray
CPSA Senior Vice-President	Bill Holland (to 7 June 2017)
CPSA Vice-President	Sue Latimer
Assistant Secretary	Stuart Carter
Assistant Treasurer	Bill Holland (to 7 June 2017)
Other CPSA Executive Members:	Shirley Bains
	Victor Borg
	Richard Carpent (from 6 July 2016)
	Neville Fahy (from 6 July 2016)
	James Grainda
	John Newell (from 3 October 2016)
	Terry Watts (to 21 July 2016)
	Barbara Wright


Campaign wins over the year



-  \$2.50 Gold Opal fare cap retained
-  XPT fleet upgrade fast-tracked
-  One-off Energy Assistance payment for Age Pensioners and Disability Support Pensioners

-  Energy Supplement retained for new recipients of social security payments
-  Pension Concession Card returned to those who lost their part-pension following changes to the asset test

-  Pensioner Council Rate Rebate retained
-  Additional \$10M allocated to clear NSW Public Dental Waitlist
-  Medicare rebate indexation freeze lifted
-  Standardised parking fees and concessions at all NSW public hospitals
-  Overhaul of NSW hospital parking concessions
-  NSW Government back-down on proposed privatisation of regional public hospitals

-  \$100M palliative care reform package
-  Proposal to charge public housing tenants bonds scrapped
-  Funding for Community Legal Centres to provide advice and advocacy to owners adversely affected by changes to strata laws



-  Growing recognition of need for a nation-wide minimum nursing requirement in residential aged care

-  Continued increases in the number of Home Care Packages (HCPs)
-  Increased community awareness around assessing the quality of aged care services

Branches, Area Councils and Affiliate Members







Membership

As at 30 June 2017, CPSA's combined membership of 24,567 comprised:

-  3,412 Individual Members
-  24 Affiliate Members (affiliated organisations) with 21,155 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, to discuss important issues and to maintain an active participation in their local community. During 2016-17, Branches have operated in the following areas:

 Albury	 Gulgong	 Patonga Beach
 Ashfield	 Gunnedah	 Penrith
 Asquith	 Haberfield	 Port Macquarie
 Barraba	 Holbrook	 Portland
 Batemans Bay	 Hornsby	 Punchbowl
 Bathurst	 Kandos	 Robertson
 Bellingen	 Kiama	 Rockdale
 Belmore	 Kioloa (Waminda)	 Rylstone
 Berrigan	 Kogarah	 St Marys
 Blacktown	 Lakemba	 Stroud
 Brooklyn District	 Lambton	 Surry Hills
 Budgewoi	 Malabar-Matraville	 Sussex Inlet
 Calalla Bay	 Manilla	 The Entrance–Long Jetty
 Campsie	 Manning Valley	 Thirroul
 Corrimal	 Manyana District	 Tomakin
 Croydon	 Marrickville	 Toongabbie
 Dapto	 Merrylands	 Ulladulla
 Delungra	 Miller	 Unanderra
 Dubbo	 Molong	 Uralla
 Dulwich Hill (2)	 Morisset	 Warilla District
 Gladesville-Hunters Hill-Ryde	 Mount Druitt	 West Wallsend
 Greenacre	 Mylestom	 Windang
 Grenfell	 Nana Glen/Glenreagh	 Wollongong
 Griffith	 Orange	 Young
 Guildford	 Parkes	

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 (3)
-  Portuguese-speaking groups (2)

Area Councils

As at 30 June 2017 there is one Area Council, South Coast Area Council, with seven Branches.

Affiliates

The following organisations were CPSA Affiliates during the 2016-2017 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
-  Northern Illawarra Neighbourhood Aid Inc. - Cafe Club
-  NSW Retired Teachers Association
-  Older Men: New Ideas Inc Wagga Wagga.
-  Older Women's Network, Newcastle Inc.
-  Older Women's Network New South Wales Inc.
-  Retired Member Division, AMWU/NSW
-  Retired Port Workers, Sydney (Retired MUA Sydney)
-  Rockdale Community Services Inc.
-  Sector Connect Inc.
-  Seniors Rights Service (TARS)
-  Uralla Neighbourhood Centre
-  War Widows' Guild of Australia NSW Ltd
-  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 \$528,422 from NSW Family and Community Services; and a grant of \$74,784 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 2016-17: the Health Promotion Service for Older People (funded by a grant of \$185,800 from NSW Health) and the Inner West and South East Sydney Community Visitors Scheme service (funded by a grant of \$121,651 from 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 Member 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.

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 19 media releases to media outlets during 2016-17 and had 190 direct contacts with media. We were quoted in a number of additional publications, through our media 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 likes. 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 official publications

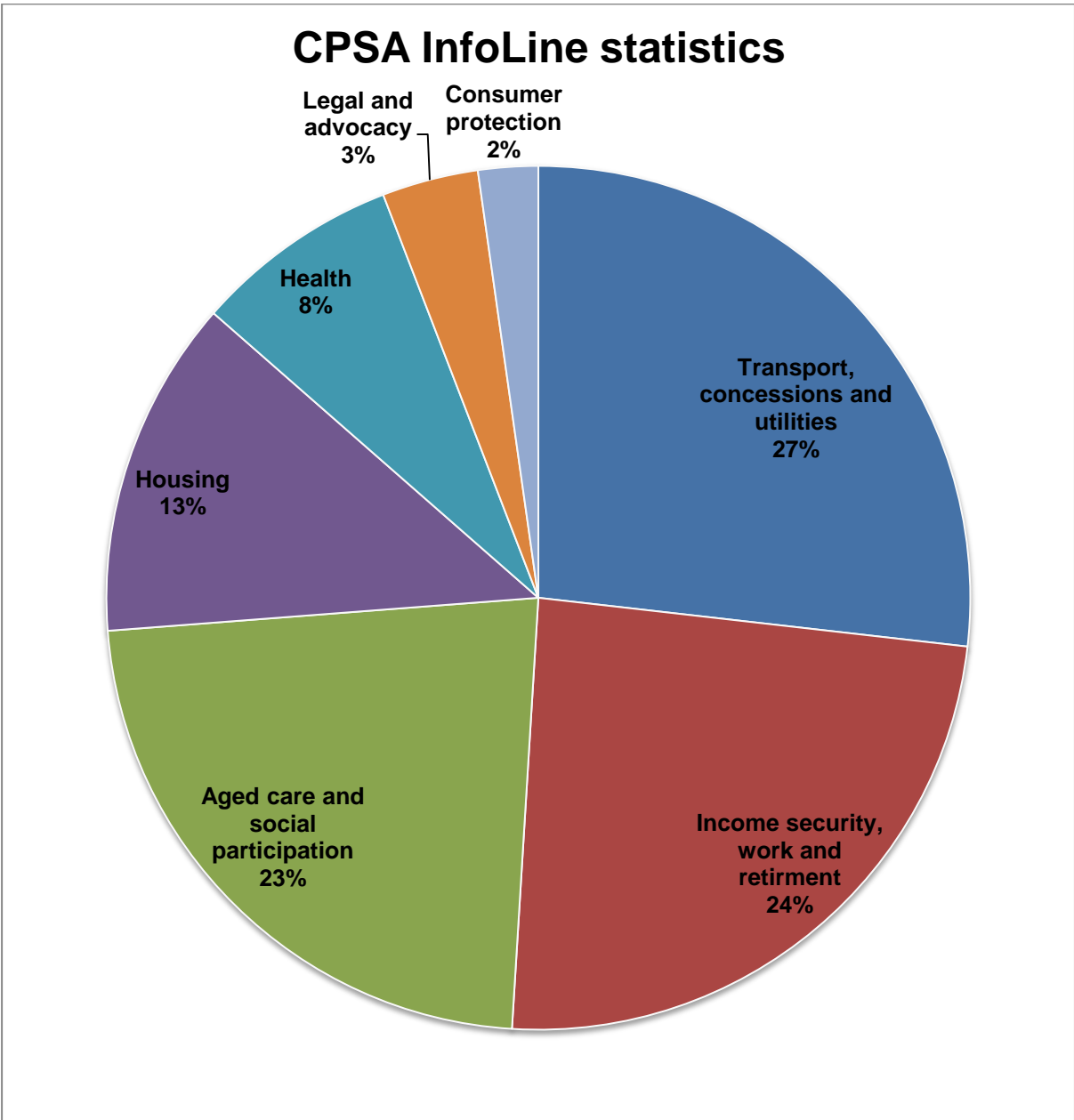
THE VOICE of Pensioners and Superannuants is CPSA's periodical newspaper published eleven times a year and is both a source of information and a communication channel for Members. *THE VOICE* addresses current policy issues of specific interest and importance to CPSA's constituents, balanced with letters,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

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

CPSA InfoLine

Over 2016-17, the CPSA InfoLine took 1,026 information queries:

-  Transport, utilities and concessions: 275 (27%)
-  Income security, work and retirement: 248 (24%)
-  Social participation and aged care: 234 (23%)
-  Housing: 130 (13%)
-  Health: 79 (8%)
-  Legal and advocacy access: 37 (3%)
-  Consumer protection 23: (2%)



Consultation with members

In addition to Branch feedback and feedback from individuals through CPSA's InfoLine, the Association conducted two surveys amongst members during 2016-17.

Social Isolation Survey

CPSA received 750 responses to the Social Isolation survey. The vast majority of respondents reported either never having experienced loneliness or only sometimes experiencing feelings of isolation. This is not unexpected given that most respondents were members of CPSA branches.

Housing Survey

CPSA received a total of 1026 responses to the survey, 897 of those were paper responses and 129 were online responses. The results of the survey revealed that financial reasons are generally not the key factor motivating households to downsize, with factors like household maintenance requirements and proximity to family weighing heavily on downsizing decisions.

Core policy areas for 2016-17

Income security

The value of state-based concessions on council rates, water charges and energy bills continue to fall as these concessions are set as a flat rate and are not indexed annually. There have been significant price increases, particularly for energy bills, which means that these concessions no longer provide the same discount they used to. CPSA will continue to campaign for the introduction of percentage based – rather than flat rate – concessions with a minimum rebate and maximum cap.

It has been a year of sustained attacks on Australia's social security system with successive attempts to reduce the value of payments and restrict payment recipients. Changes to the Age Pension Asset Test saw around 90,000 part pensioners lose their pension on 1 January 2017. The Australian Government has been unable to pass many of its other proposed changes, which include cutting the Pensioner Education Supplement, cutting the Energy Supplement for new social security payment recipients, increasing the

residency requirements for pensioners born overseas and increasing the Age Pension eligibility age to 70. These proposals have been met with a fierce backlash from CPSA and other organisations as well as the community. CPSA will continue to campaign against any attack on pensions or Australia's social security system.

Despite these attacks on the social security system, CPSA has seen a number of major wins in the 2016-17 year. Age Pensioners and Disability Support Pensioners received a one-off Energy Assistance Payment to help with the rising cost of power in June 2017. The payment was worth \$75 for singles and \$125 for couples. Those part-pensioners who lost their Age Pension on 1 January 2017 as a result of the changes to the Asset Test, will receive a Pension Concession Card in October 2017, which provides access to state-based concessions.

Low interest rates continue to be a cause of concern for pensioners with their assets in term deposits. An ongoing issue is the discrepancy between the interest rates on term deposits offered by banks and the deeming rates, used by Centrelink to determine the income generated through an investment.

Housing

CPSA conducted a survey on Housing in 2017 investigating members' experiences with downsizing and the accessibility of their current home. The results of the survey provide a basis for further campaign work on the issue of downsizing. There is a total lack of support for pensioners who want to downsize, which must be addressed.

There has been growing recognition among politicians and the media that housing in NSW has become increasingly unaffordable, particularly for people who are renting through the private market. In order to address the housing crisis, CPSA has been calling for a significant increase in the stock of social housing. CPSA has also been campaigning for improved inclusionary zoning laws, which would force developers to allocate a proportion of dwellings to be rented out to low income households. CPSA has been campaigning to improve the security of tenants in the private rental market through changes to the NSW Residential Tenancies Act which would prevent landlords from evicting tenants for no reason. CPSA will continue to campaign for an increase in the rate of Commonwealth Rent Assistance.

The Social and Affordable Housing Fund (SAHF) is now in its second year, with five non-profit organisations having been chosen to deliver the first phase of redevelopments. Initially the NSW Government had stated it was considering applications from for-profit providers, however this was met with community backlash. Construction is yet to begin, however it is anticipated that

the first phase of the SAHF will deliver an additional 2,200 dwellings. CPSA will be watching the SAHF closely.

The Independent Pricing and Regulatory Tribunal (IPART) conducted a special review of social and affordable housing rent models, which CPSA has been heavily involved in. CPSA strongly supports IPART's recommendation that the NSW Government needs to provide an additional \$1 Billion per year in order for the sector to sustain itself. However, CPSA has been leading the campaign against IPART's recommendation that the Pension Supplement be included in the calculation of rent for public housing tenants. If introduced, this would result in a yearly rent increase of \$426 for single pensioners and \$644 for couples, which is unacceptable.

The 2016-17 year saw the introduction of new strata laws, which permits the sale of a strata complex if 75% of owners agree to sell. CPSA spearheaded the campaign against these changes. CPSA has now established connections with the Community Legal Centres which have been funded to provide advice and advocacy to those owners who find themselves being forced to sell.

Transport

CPSA has had a major campaign win, with the retention of the \$2.50 fare cap for Gold Opal card holders, in the face of two separate fare increases for all other Opal card holders. CPSA has continued campaigning to have Gold Opal cards made available at Service NSW Centres. Thousands of Gold Opal cards are lost each month and the holders of these cards have no choice but to pay the full adult fare while they wait for a replacement card to be sent out in the mail.

The issue of NSW's discriminatory older driver licensing system has again reared its head as part of a NSW Parliamentary Inquiry into Driver Education and Safety. Despite the fact that NSW and Illinois remain the only two jurisdictions in the developed world with mandatory on-road testing for older drivers, the Inquiry did not agree with CPSA's assertion that the system was unfair and discriminatory.

There have been a number of issues in the Community Transport space, brought about by the transition to the National Disability Insurance Scheme and aged care reforms. Community Transport providers in NSW are now required to recoup 15% of their revenue through client contributions, which has led to a doubling of client fees for most Community Transport services. This is completely unaffordable and CPSA has heard reports from clients who have stopped attending medical appointments as they cannot afford the cost of transport. CPSA has also heard numerous reports of Community Transport Providers refusing to transport clients across council boundaries which mean

some clients are unable to get to medical appointments. CPSA will continue to push both Transport for NSW and the Australian Government until these issues are resolved.

In the public transport space, station accessibility continues to be a high priority issue, with a significant number of train stations remaining inaccessible to people with limited mobility. While the latest NSW Budget included ongoing funding for the Transport Access Program, the upgrade of all stations across the state must be fast-tracked as this is a matter of equity and access to NSW's public transport system.

CPSA has established links with NSW TrainLink. NSW TrainLink has been working with CPSA Branches in regional areas to identify timetable changes and improve the coordination of regional transport services.

Health

CPSA has spearheaded the fight to improve access to dental care. CPSA was invited to join the Geriatric Dental Advisory Group which is pushing to improve the availability of dental care in nursing homes. There has been a blow out in NSW Public Dental waiting lists and CPSA has been receiving concerning reports from wait-listed patients with seemingly urgent dental care needs. CPSA has established links with the Centre for Oral Health Strategy and is referring these concerning cases on for follow up. CPSA campaigned for an increase in funding for public dental services. This was met with a NSW Budget allocation of \$10 million over four years, which is nowhere near enough, but a good start.

It has been a positive year in the palliative care space, with the NSW Government announcing a \$100 million package, following many years of sustained community advocacy. This \$100 million will increase the number of palliative care doctors and nurses and provide training to the palliative care doctors and nurses of the future. While the package was welcomed by all, NSW still falls short of the clinical recommendations around palliative care staff numbers.

Health transport remains a significant barrier to accessing health care, services and treatment, particularly for those living in rural and regional areas. CPSA has had a campaign win in the area of hospital parking fees, with the NSW Government introducing a standardised system that will cover all public hospitals in the state. Pensioners and patients who are required to attend hospital regularly can look forward to significant savings compared to previous parking fees.

The freeze on the indexation of Medicare Rebates has finally been lifted by the Australian Government, however it will be a number of years before many of

these changes take effect. But it seems the damage has already been done as CPISA has received an increase in calls from pensioners whose GPs are refusing to bulkbill their consultations, instead offering a discounted pensioner rate, which is costlier. This is a huge concern and an issue that CPISA will be monitoring closely.

Aged Care

The past year has seen the appointment of a dedicated federal Minister for Aged Care following a period during which aged care was only a policy area within the health portfolio. CPISA will continue to campaign for the appointment of a dedicated federal Minister for Ageing.

Residential aged care

Three years into the Australian Government's Living Longer, Living Better reforms, CPISA's focus has been firmly on quality of care. In conjunction with the NSW Aged Care Roundtable, CPISA has been involved in a project to develop consumer-focused information and education resources called '10 Questions to Ask About Residential Aged Care'. Each leaflet contains 10 questions to ask about a particular aspect of care. The project aims to drive improvements in the quality of residential aged care services by providing prospective residents and their support networks with clear information about the level of care and services they should expect. This will make it easier for prospective residents to distinguish between aged care facilities based on the quality of their services, rather than based on marketing brochures or appearances. The leaflets are available to download free of charge from the project website and CPISA has been posting copies of the leaflets out to members and constituents.

CPISA has continued to campaign for the introduction of mandatory minimum staff-to-resident ratios in residential aged care. CPISA has been involved in the Senate Inquiry into the Future of Australia's Aged Care Workforce. The Final Report of this Inquiry has fallen short of recommending mandatory staffing ratios across the board, but has recommended the introduction of a minimum nursing requirement. The introduction of a minimum nursing requirement at the federal level is critical to ensuring the safety of residents and the delivery of quality care. This is particularly critical given that the requirement for NSW aged care facilities looking after residents with high care needs to have a Registered Nurse on duty around the clock has been removed. CPISA will continue to campaign for the introduction of staffing ratios in aged care through our involvement in the development of a new Aged Care Quality Framework.

The Australian Law Reform Commission (ALRC) has addressed residential aged care as part of its inquiry into Elder Abuse. CPISA called for an overhaul

of the reportable assaults scheme, which was supported in the ALRC's final report. The ALRC has recommended that all reportable assaults be treated as complaints and referred to the Aged Care Complaints Commissioner to be followed up, to ensure incidents are not repeated. CPSA will be pushing to ensure this critical change is implemented as soon as is practicable. CPSA was disappointed that the ALRC refused to provide recommendations relating to staffing levels in residential aged care, despite many submissions highlighting the link between poor staffing and neglect.

CPSA has been monitoring the ongoing issues around fees and charges for residential aged care. Last year, CPSA led the charge against residential aged care providers that were charging residents additional fees for based on how they opted to pay their accommodation charges (through a bond or weekly fee). As a result, the Department of Health provided clarification to all approved providers that fees of this nature were not permitted under the legislation.

Since the 2014 reforms, CPSA continues to hear reports of high out-of-pocket costs. An area of particular concern has been that residents are required to cover the costs of transport to and from medical appointments. Residents are not eligible for subsidised community transport and so often have to fork out for taxis. Residents also have to pay for the cost of a carer to accompany them if they need assistance or support.

The Aged Care Funding Instrument (ACFI), which was introduced in 2008, has been earmarked for replacement on the basis that it is no longer fit for purpose. The Department of Health in conjunction with the University of Wollongong are proposing an activity-based funding model, similar to the model used in Australian public hospitals. Before a new model is introduced, the Department will conduct a cost of care study in order to provide an objective assessment of the costs of providing residential aged care services.

Home care

Funding for the Commonwealth Home Support Programme (CHSP) has been extended to give the sector more time to prepare for the consolidation of CHSP and Home Care services.













The 2016-17 year saw the next step in the roll out of consumer-directed home care, with funding now following the home care package recipient rather than being allocated to a specific provider. This means that package recipients can switch providers if they're not happy with the care and services they are receiving. However, this shift has also been accompanied by the introduction of exit fees, payable out of the recipient's unspent funds should they choose to switch providers. CPSA has spearheaded the campaign against these fees which act as a disincentive to switch home care providers.

There is also growing concern around the affordability of Home Care Packages. The minimum fee for a Home Care Package is 17.5% of the Age Pension. Given that pensioners still have to cover all other costs, including their housing costs, transport costs, bills and medical costs, this minimum fee is completely unaffordable and must be abolished.

The proportion of Home Care Package funds being spent on administration and care coordination continues to be of major concern. Many recipients of Home Care Packages are spending less than 50% of their package funds on actual care and services, with the majority being spent on administration and coordination. The majority of package recipients who have contacted CPSA report having little to no contact with a case coordinator or administrator and question the validity of these fees. CPSA will continue to campaign for the regulation of fees in the Home Care sector.

Campaign endorsements

CPSA prides itself on being a collaborative organisation, working alongside like-minded groups 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:

-  RN 24/7 – keep the requirement to have registered nurses in NSW nursing homes at all times
-  Cancer Council Palliative Care – increase funding for palliative care in NSW
-  Push for Palliative Care – petition-based campaign to 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 opposing adverse impacts on Australia's health system and medicine prices
-  Shelter NSW Affordable Housing Campaign
-  Make Renting Fair Campaign
-  Ageing on The Edge Older Persons Homelessness Prevention Project – Housing for the Aged Action Group
-  Save NPAH – campaign to save the National Partnership Agreement on Homelessness
-  Strata Resistance – community campaign opposing changes to NSW strata laws
-  Tenants Union NSW – Retaining the pensioner discount on NCAT fees
-  Keep Me Posted – campaign supporting consumers right to choose how they receive their bills free of charge
-  Never Alone: Save Community Legal Centres – campaign to retain federal funding for Community Legal Centres























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

-  Accessible Transport Advisory Committee
-  Aged Care Funding Model Review Consultation
-  Aged Care Regional Assessment Service Quality Framework Co-Design workshop
-  Aged Care Single Quality Framework Consumer Consultation
-  Australian Aged Care Quality Agency Liaison Group – NSW
-  Australia Free Trade & Investment Network (AFTINET)
-  Australian Communications Consumer Action Network
-  Australian Health Promotion Association
-  Australian Pensioners and Superannuants Federation Inc (APSF)
-  Benevolent Society Roundtable on the Adequacy of the Age Pension
-  City of Sydney over 55s Interagency Forum
-  Council of Social Service of NSW (NCOSS)
-  Department of Health Aged Care Liaison Group
-  Energy & Water Consumers' Advocacy Program (EWCAP)
-  Energy and Water Ombudsman NSW (EWON) consultative forums
-  FACS NGO Housing Partners Reference Group
-  FACS Housing Connect Reference Group
-  FACS Housing Future Directions For a
-  FACS Rental Security for Older Tenants Roundtable
-  Fair Go for Pensioners NSW
-  Forum of Non-Government Agencies (FONGA)
-  NSW Community Care Forum
-  Geriatric Dental Advisory Group
-  Greater Sydney Commission Social Panel
-  Health Equity Alliance
-  Illawarra Dental Health Action Group
-  Independent Pricing and Regulatory Tribunal (IPART)
-  NCOSS Roundtable on Reducing Social Isolation
-  NSW/ACT CVS State Forum
-  NSW Ageing Alliance
-  NSW Aged Care Roundtable
-  NSW Business Chamber Roundtable on Land Tax and Stamp Duty
-  NSW Cemeteries and Crematoria Board
-  NSW Seniors Festival Strategy Consultation
-  Quality Aged Care Action Group (QACAG)
-  Residential Parks Forum
-  Reserve Bank of Australia Payments Consultation Group
-  Roundtable on Strata Redevelopment Compensation
-  Strata reform consultations
-  Strategic Carer Action Network
-  Tenants' Union subcommittees
-  Transport Policy Advisory Group
-  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 28 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 in response to the following:

-  NSW Parliamentary Inquiry into Access to transport for seniors and disadvantaged people in rural and regional NSW
-  Tenancy Bonds for Public Housing: Policy and Operational Framework (draft for consultation)
-  IPART Review of Local Government Rating System
-  IPART Review of Rent Models for Social and Affordable Housing (2 submissions)
-  IPART Review of Regional Bus Fares from 1 January 2018
-  IPART Retail Electricity Market Monitoring
-  NSW Law Reform Commission Review of the Guardianship Act 1987 (2 submissions)
-  Foundations for change – Homelessness in NSW
-  NSW StaySafe Committee Inquiry into Driver Education, Training and Road Safety
-  Greater Sydney Commission Draft District Plans
-  NSW Legislative Committee Inquiry into Management of Healthcare Delivery
-  Australian Law Reform Commission Inquiry into Elder Abuse (2 submissions)
-  Productivity Commission: Introducing Competition and Informed User Choice into Human Services (3 submissions)
-  Budget Savings (Omnibus) Bill 2016
-  Superannuation (Objective) Bill 2016 and subordinate legislation
-  Social Services Legislation Amendment (Budget Repair) Bill
-  Social Services Legislation Amendment (Transition Mobility Allowance to the National Disability Insurance Scheme) Bill 2016
-  Aged Care Legislated Review
-  Review of the Community Visitors Scheme
-  Integrated Carer Support Service – draft service concept
-  Protection of Residential Aged Care Lump Sum Accommodation Payments
-  Introducing a Single Quality Framework for Aged Care
-  Australian Competition and Consumer Commission (ACCC) retail electricity prices and supply.



(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 has been provided by CPSA for 23 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 Bangor, 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. Additional 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 110. Home visiting has been a very successful addition to the service as people who live at home are often isolated and very lonely.

Support groups are run regularly for volunteers, giving them the opportunity to discuss their concerns and challenges and also to meet other committed volunteers. Regular newsletters, emails and phone contact are utilised for all community visitors.

Comments by our wonderful volunteers best describe the importance of the CVS service and even to those who suffer from dementia:

- *G tells me every time I visit how much she enjoys our talks and she always looks forward to seeing me every second Tuesday.*
- *J has always been well, up and about, telling everyone I'm her good friend who visits once a week. It's always a pleasure to see her.*
- *John's been preparing extensively for our get-togethers, printing out images of mining and machines and collating old photos so they've been fascinating and lots of fun.*

- *She remembers me every time as soon as I get to her room, she wants to go outside and introduce me to nurses as her friend. It's been really lovely seeing her open up to me. She has not complained of bad vision or hearing etc. for quite some time, which she did at the beginning.*
- *R has become like family. She is so sweet and very loving. We have connected well. It is unfortunate that she suffers many health problems and a lot of pain. Luckily she has been better lately. I am looking forward to seeing her this coming Tuesday.*

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 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 the community in metropolitan and regional 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 14 community languages. HPSOP is currently providing education sessions on 6 health topics including medicine management, oral health care, osteoporosis awareness, diabetes awareness and healthy brain ageing.

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. The service has provided 21% more than the targeted number of health education sessions throughout the year. People from culturally and linguistically diverse backgrounds comprised 60% of the total participants (4,451) attending the sessions which clearly shows that the service is successfully focusing on these communities. A total of 1,022 Medicine Record Cards - which are very popular among older people - and 18,282 information resources were distributed to the participants throughout the year.

HPSOP has received excellent feedback from the community group leaders/organisers following education sessions which shows recognition of the excellent work done by HPSOP through its volunteer peer educators in partnership with various health organisations.

CPSA Financial Report

CPSA receives funding from the NSW 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 \$332,300, which is a 3.3% 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**

**FINANCIAL REPORT
FOR THE YEAR ENDED 30 JUNE 2017**

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2017

	Notes	2017 \$	2016 \$
Revenue & Other Income			
Grant revenue		873,187	842,477
ERO funding		37,471	6,100
Fee income		94,422	87,927
Donations		6,008	3,925
Interest received		23,824	27,892
Other income	2	1,459	4,369
		1,036,371	972,690
Expenditure			
Employee costs	3a	612,610	592,956
Employee costs - ERO	3a	37,471	6,100
Communication expenses		55,680	49,600
Occupancy costs	3b	140,199	106,669
Insurance		27,914	32,273
Audit and accounting		13,319	12,331
Prepaid memberships		40,212	42,739
Other expenses	3c	108,967	130,022
Total Expenses		1,036,371	972,690
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 2017

	Notes	2017 \$	2016 \$
CURRENT ASSETS			
Cash and cash equivalents	4	793,375	789,786
Trade and other receivables		1,201	1,148
Prepayments		38,613	30,025
TOTAL CURRENT ASSETS		<u>833,189</u>	<u>820,959</u>
TOTAL ASSETS		<u><u>833,189</u></u>	<u><u>820,959</u></u>
CURRENT LIABILITIES			
Trade and other payables	5	12,485	19,605
Employee entitlements	6	138,729	118,458
Sundry accruals and provisions		88,146	81,974
TOTAL CURRENT LIABILITIES		<u>239,360</u>	<u>220,037</u>
NON-CURRENT LIABILITIES			
Employee entitlements	6	43,664	38,912
Sundry accruals and provisions		25,930	25,930
TOTAL NON-CURRENT LIABILITIES		<u>69,594</u>	<u>64,842</u>
TOTAL LIABILITIES		<u>308,954</u>	<u>284,879</u>
NET ASSETS		<u><u>524,234</u></u>	<u><u>536,080</u></u>
EQUITY			
Bequests		13,000	13,000
CORE One-off Expenditures		52,593	60,068
Reserve ("Towards 2031")		332,300	321,557
Reserve - Redundancy		126,341	141,455
Retained earnings		<u>524,234</u>	<u>536,080</u>

STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 30 JUNE 2017

	Notes	2017	2016
		\$	\$
Cash flows from operating activities:			
Receipts from customers		1,015,763	854,821
Payments to suppliers and employees		(1,035,999)	(1,014,477)
Interest received		23,824	27,892
Net cash provided (used) by operating activities	7b	3,588	(131,765)
 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			
Cash at the beginning of the year		3,588	(131,765)
		789,787	921,551
Cash and cash equivalents at the end of the year	7a	793,375	789,787

STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 JUNE 2017

	2017 \$	2016 \$
Accumulated funds at the beginning of the year	536,080	491,610
Change in net assets resulting in contribution towards Bequest	-	-
Change in net assets resulting in contribution towards CORE one-off expenditure	(7,475)	2,628
Change in net assets resulting in contribution towards redundancy	(15,114)	14,084
Change in net assets resulting in contribution towards the 2031 fund	10,743	27,758
Accumulated funds at the end of the year	524,234	536,080

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2017

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards - Reduced Disclosure Requirements and the Australian Charities and Not-for-profits Commission Act 2012.

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 3, 17-21 Macquarie Street Parramatta NSW 2150.

(a) Financial Reporting Framework

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 13.

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 2017 but has an accumulated surplus as of that date of \$397,893 (2016: \$394,625). The ability of the association to continue as a going concern is dependent on the ongoing support of the government 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	2017	2016
	\$	\$
Advertising	-	1,100
Organisational transfers	550	2,865
Reimbursements	196	25
Sales income	713	379
	<u>1,459</u>	<u>4,369</u>

3a EMPLOYEE COSTS	2017 ERO	2016 ERO	2017	2016
	\$	\$	\$	\$
Allowance	-	-	3,219	6,042
Annual Leave Accrual	(337)	(452)	27	(10,382)
Long Service Leave Accrual	(673)	134	(5,918)	(3,443)
Sick Leave Accrual	261	101	1,080	(5,282)
Provision for Redundancy	(1,229)	221	(13,883)	13,864
Parental Leave Accrual	121	-	1,490	(5,845)
Superannuation - Employer	2,836	501	49,794	50,092
Wages & Salaries	36,266	5,557	573,103	544,755
Workers Compensation	224	37	3,699	3,156
	<u>37,471</u>	<u>6,100</u>	<u>612,611</u>	<u>592,956</u>

3b OCCUPANCY COSTS	2017	2016
	\$	\$
Cleaning	3,380	3,445
Waste Paper, Garbage	468	792
Electricity	2,711	5,588
Maintenance Building	36,618	401
Rent - Tibmor Pty Ltd	97,022	96,443
	<u>140,199</u>	<u>106,669</u>
3c OTHER OPERATING EXPENSES	2017	2016
	\$	\$
Bank Charges	2,182	1,495
Catering	6,956	6,474
Comp. Maint/Software/Accessories	14,429	12,150
Consultants	200	-
Equipment Purchased	415	432
Expenses - Volunteers	6,339	7,614
Legal Fees - Projects	6,502	12,684
Library & Subscriptions	9,177	6,593
Office Supplies	5,693	5,009
Office/Equipment Maintenance	759	677
Photocopy charges	8,276	8,932
Printing	7,695	11,925
Publicity/Promotions	876	3,529
Storage	1,082	1,863
Venue Hire	8,045	3,045
Staff Training/Development	1,802	3,011
Advertising - Staff	1,877	510
Travel Exp	15,753	15,423
Other Expenses	10,909	28,656
	<u>108,967</u>	<u>130,022</u>
4 CASH AND CASH EQUIVALENTS	2017	2016
	\$	\$
Cash at Bank	260,053	67,814
Short Term Deposits	532,909	721,455
Petty Cash	413	517
	<u>793,375</u>	<u>789,786</u>
5 TRADE AND OTHER PAYABLES	2017	2016
	\$	\$
Trade Creditors	5,821	8,721
GST Payable	5,930	6,986
Other Creditors and Accruals	734	3,898
	<u>12,485</u>	<u>19,605</u>
6 LEAVE ENTITLEMENTS	2017	2016
	\$	\$
Current		
PAYG Withholding	4,388	6,008
Superannuation	-	43
Prov. Sick Leave	31,409	30,068
Prov. Annual Leave	46,503	46,814
Prov. Long Service Leave	13,417	23,149
Wages Accrual	29,938	4,873
Salary Sacrifice Payable	13,074	7,503
	<u>138,729</u>	<u>118,458</u>
Non Current		
Prov. Long Service Leave	26,151	23,011
Prov. Parental Leave	17,513	15,901
	<u>43,664</u>	<u>38,912</u>
Total Leave Entitlements	<u>182,393</u>	<u>157,370</u>

7 CASH FLOW INFORMATION	2017	2016
	\$	\$
(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	260,053	67,814
Short Term Deposits	532,909	721,455
Petty Cash	413	517
	<u>793,375</u>	<u>789,786</u>
(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	(52)	(556)
(Increase)/decrease in other current assets	(8,588)	6,120
Increase/(decrease) in payables	(7,121)	(29,633)
Increase/(decrease) in provisions	19,349	12,112
Increase/(decrease) in other liabilities	-	(119,808)
Cash flows from operation	<u>3,588</u>	<u>(131,765)</u>

8 EVENTS SUBSEQUENT TO REPORTING DATE

The committee are not aware of any significant event subsequent to the reporting date of 30 June 2017.

9 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.

10 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.

11 STATEMENT OF BRANCHES AND AREA COUNCILS

As at 30 June 2017 financial year, there were 80 Branches and Area Councils (2016: 78).

Of the Branches which operated at any point during the 2016/2017 financial year, 11 are incorporated Branches (2016: 3), and these entities report direct to NSW Fair Trading. 1 Branch is not active (2016: 6), and 7 Branches are non-transacting (2016: 2), and therefore undertake no financial transactions (one of which is also incorporated).

The 2017 opening balance for the 43 groups which reported by 30 September 2017 does not match the closing balance of the 2016 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 2016 year have since reported for 2017, and several groups which reported in the 2016 year have not yet done so for 2017. Furthermore, several groups which reported in the year 2016 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.

	2017	2016
	\$	\$
Total opening balance	510,126	425,578
Receipts for the year	596,818	449,884
Payments for the year	<u>(585,320)</u>	<u>(502,721)</u>
Total closing balance	<u>521,624</u>	<u>372,741</u>

12 INSURANCES

During the financial year, the organisation has paid or agreed to pay insurance premiums totalling \$27,914 (2016: \$32,273) for the following insurances: Business, professional indemnity, association liability, public liability and volunteers insurance.

13 CAPITAL AND LEASING COMMITMENTS

Operating Lease commitments

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

	2017	2016
	\$	\$
Payable		
- not later than one year	65,360	99,867
- later than one year and not later than three years	138,668	-
	<u>204,028</u>	<u>99,867</u>

General description of leasing arrangement

Operating lease consists of office premise rent at the address of Level 3, 17 - 21 Macquarie Street, Parramatta.

The lease with Tibmor Pty Ltd for Level 9, 28 Foveaux Street, Surry Hills expired on 30/06/2017. The Association has signed a lease with Colliers International NSW Pty Ltd in May 2017 for two years and two months with the option to renew for one year till 30/06/2020. The Association has moved to the new office at the address of Level 3, 17 - 21 Macquarie Street, Parramatta since 21/08/2017.

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

14 INCOME & EXPENDITURE BY SERVICE

(a) 2017

	FACS	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	Total
Income							
FACS (ADHC)	498,951						498,951
SESLHD	-		177,800				177,800
DoH	-	74,784		85,034	21,970	14,647	196,435
ERO funding	29,471	-	8,000	-	-	-	37,471
Total Grant Revenue							910,657
Fee income	94,422	-	-	-	-	-	94,422
Donations	6,008	-	-	-	-	-	6,008
Interest received	23,041	27	259	347	90	60	23,824
Other income	1,460	-	-	-	-	-	1,460
Total Income	653,353	74,811	186,059	85,381	22,060	14,707	1,036,371
Expenses							
# Employee costs	328,991	63,324	121,514	69,048	17,840	11,893	612,611
## Employee costs - ERO	29,471	-	8,000	-	-	-	37,471
Communication expenses	46,003	3,762	4,092	1,275	329	220	55,680
Occupancy costs	94,065	5,053	32,534	5,975	1,544	1,029	140,199
Insurance	16,153	705	6,149	3,432	886	591	27,916
Audit and accounting	8,644	439	2,362	1,310	339	226	13,320
Prepaid memberships	40,212	-	-	-	-	-	40,212
Other expenses	89,814	1,529	11,409	4,342	1,122	748	108,962
Total Expenses	653,353	74,811	186,059	85,381	22,060	14,707	1,036,371
Net Surplus/(Deficit)	-	-	-	-	-	-	-

Employee Costs Breakdown

2017	FACS	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	Total
Wages & Salaries	348,144	45,340	104,611	52,445	13,538	9,026	573,103
Meal Allowance	-	-	-	-	-	-	-
MV Allowance	-	-	-	2,250	581	388	3,219
Superannuation	25,533	7,078	10,012	5,013	1,295	863	49,794
Prov. for Annual Leave	(7,741)	2,932	3,880	667	172	117	27
Prov. for Sick Leave	2,000	(284)	1,295	(1,350)	(349)	(232)	1,080
Prov. for Long Service Leave	3,219	1,415	(12,357)	1,261	326	217	(5,918)
Prov. for Parental Leave	1,490	-	-	-	-	-	1,490
Prov. for Redundancy	(12,818)	-	(2,444)	964	249	166	(13,883)
Workers Compensation	2,044	467	766	282	83	56	3,699
Project Administration	(32,881)	6,376	15,751	7,516	1,942	1,295	-
	328,991	63,324	121,514	69,048	17,840	11,893	612,611

Employee Costs Breakdown - ERO

2017	FACS	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	Total
Wages & Salaries	28,353	-	7,913	-	-	-	36,266
Meal Allowance	-	-	-	-	-	-	-
MV Allowance	-	-	-	-	-	-	-
Superannuation	2,079	-	757	-	-	-	2,836
Prov. for Annual Leave	(630)	-	293	-	-	-	(337)
Prov. for Sick Leave	163	-	98	-	-	-	261
Prov. for Long Service Leave	262	-	(935)	-	-	-	(673)
Prov. for Parental Leave	121	-	-	-	-	-	121
Prov. for Redundancy	(1,044)	-	(185)	-	-	-	(1,229)
Workers Compensation	166	-	58	-	-	-	224
	29,471	-	8,000	-	-	-	37,471

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

14 INCOME & EXPENDITURE BY SERVICE

(b) 2016

	FACS	DSS - HACC	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	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
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)	-	-	-	-	-	-	-	-

Employee Costs Breakdown

2016	FACS	DSS - HACC	DoH - CHSP	HPSOP	CVS	CVS Expansion One-on One Visit	CVS Expansion Group Visit	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	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

STATEMENT BY MEMBERS OF THE COMMITTEE

In the opinion of the committee the financial report as set out on pages 25 to 36:

- 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 2017 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 Brinckley OAM
CPSA President



Bob Jay
CPSA Secretary

Dated this 5th day of October, 2017

INDEPENDENT AUDITOR'S REPORT

To the members of Combined Pensioners and Superannuants Association of NSW Inc.

Report on the financial report

Opinion

I have audited the accompanying financial report of Combined Pensioners and Superannuants Association of NSW Inc., which comprises the statement of financial position as at 30 June 2017, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and the statement by members of the committee.

In my opinion the financial report of Combined Pensioners and Superannuants Association of NSW Inc. has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- a) giving a true and fair view of the registered entity's financial position as at 30 June 2017 and of its financial performance and cash flows for the year ended on that date; and
- b) complying with Australian Accounting Standards and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013.

Basis for opinion

I conducted my audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. I am independent of the registered entity in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Information other than the Financial Report and the Auditor's thereon

The management is responsible for the other information. The other information comprises the information included in the Combined Pensioners and Superannuants Association of NSW Inc.'s annual report for the year ended 30 June, 2017, but does not include the financial report and my auditor's report thereon.

My opinion on the financial report does not cover the other information and accordingly I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial report, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with, the financial report or my knowledge, obtained in the audit or otherwise appears to be materially misstated.

If, based on the work I have performed, I conclude that there is material misstatement of this other information; I am required to report that fact. I have nothing to report in this regard.

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 that gives a true and fair view in accordance with Australian Accounting Standards and the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act) and for such internal control as the committee determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the committee is responsible for assessing Combined Pensioners and Superannuants Association of NSW Inc.'s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the committee members either intend to liquidate the registered entity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibility for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at:

<http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.


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Dated this: 5th October, 2017

Margot Thompson

Registered Company Auditor 4516

MLT Accounting Pty Ltd

6/20 Somerset Avenue,

Narellan NSW 2567

Financial Report Glossary

ADHC	Ageing, Disability & Home Care
CHSP	Commonwealth Home Support Programme
CVS	Community Visitors Scheme
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