

ANNUAL REPORT

2017-2018

Serving the community since 1931

2018: Celebrating 87 years

The 2017-2018 Annual Report is published by
Combined Pensioners & Superannuants Association of NSW
Inc (CPSA)
Level 3, Lachlan Tower, 17-21 Macquarie Street,
Parramatta NSW 2150

Telephone: (02) 8836 2100
Fax: (02) 8836 2101
Email: cpsa@cpsa.org.au
Website: www.cpsa.org.au



Note: All case study names have been changed.

Combined Pensioners & Superannuants Association of NSW Inc.

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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. CPSA is well informed of the needs, aspirations and concerns of its members and constituents.



CPSA's membership is open to all individuals and organisations who agree to be bound by the Constitution and to uphold the CPSA Policies and Objectives as outlined in the Constitution.



The CPSA Executive, Area Council, 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.



CPSA's Branches give Individual Members access to affordable social activities and the opportunity to participate in local community events, as well as personal support in times of need. Branches also give support to other local charitable and community groups.



With funding from the Australian Department of Health, CPSA's community visitors' service coordinates and supports outreach volunteers who visit lonely people living in nursing homes and also isolated people living alone.





With funding from the NSW Department of Health, CPSA's health promotion service coordinates and supports volunteer educators who conduct information sessions to groups of older people with sessions conducted in English and thirteen community language groups.






With funding from the NSW Department of Family and Community Services and the Australian Department of Health, CPSA provides ageing and aged care research and advocacy services.

Our Vision and Mission

-  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 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.

Consultation with Members

CPSA is a grass roots organisation with well-established member consultation processes:

-  The CPSA Annual Conference makes CPSA policy, voting on Branch policy proposals and policy adopted by the CPSA Executive at its monthly meetings throughout the year.
-  The CPSA Executive seeks feedback on specific policy issues as they arise and takes into account member feedback and feedback from constituents through CPSA's InfoLine.
-  In addition, the membership is consulted regionally through the CPSA Council which met three times during 2017-2018.

CPSA Executive

Members of the CPSA Executive for all or part of 2017-2018:

Grace Brinckley OAM	CPSA President
Bob Jay	CPSA Secretary
George Ray	CPSA Treasurer
John Newell	CPSA Senior Vice-President
Sue Latimer	CPSA Vice President
Stuart Carter	CPSA Assistant Secretary
Shirley Bains	
Brian Buckett (from 2 May 2018)	
Victor Borg	
Richard Carpent (until 9 April 2018)	
Neville Fahy	
James Grainda (until 2 May 2018)	
Peter Knox	
Barbara Wright	



CPSA Membership

CPSA Branches

CPSA provides social, personal and community support through its Branches. There are 73 Branches operating 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 2017-2018, Branches operated in the following areas:

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

CPSA supports Members from culturally and linguistically diverse (CALD) backgrounds. CALD Branches include:

-  Chinese (10)
-  Egyptian (1)
-  Greek (1)
-  Italian (3)
-  Portuguese (2)
-  Syrian (1)

Affiliate Members

The following organisations were CPSA Affiliates during 2017-2018:

-  Ashford Senior Citizens
-  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.
-  Leichhardt Women's Community Health Centre Inc.
-  Lismore CPSA Inc.
-  Mascot Senior Citizens Association
-  MUA Vets Northern Branch
-  MUA Vets Southern Branch
-  National Older Women's Network Australia
-  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.
-  Seniors Rights Service (TARS)
-  Uralla Neighbourhood Centre
-  War Widows' Guild of Australia NSW Ltd
-  Wyoming Community Centre

Area Councils

As at 30 June 2018 there is one Area Council, South Coast Area Council, with seven member Branches.

Total Membership

As at 30 June 2018, CPSA's membership comprised:

-  3,107 Individual Members
 -  23 Affiliate Members (affiliated organisations) with 20,275 members.
-

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, all provided by volunteers.

Governance structure

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

Community Visitors

More than 100 volunteers regularly visit lonely nursing home residents and socially isolated people living at home.

Health Promotion

Fifty one volunteer peer educators provide free health education sessions in English and 13 relevant community languages to groups of older people.

CPSA Head Office Activities

CPSA receives funding from the NSW Government and the Australian Government. CPSA's program agreements with these funding bodies build on our core function and provide a focus enabling us to work in the relief of poverty, suffering, distress, destitution and helplessness to pensioners of all ages, superannuants and low-income retirees.

CPSA also 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 NSW and Australian Governments as a result of these funding arrangements and is committed to managing any conflict of interest issues in an ethical manner.

Ageing, Aged Care & Advocacy

The majority of the funding of CPSA's core activities came from a grant from the NSW Department of Family and Community Services, through its Ageing and Advocacy program. CPSA also received a grant for its aged care and home support activities from the Australian Department of Health, through the Commonwealth Home Support Programme.

Community Visitors & Peer Health Educators

CPSA provided two services which received Government funding in 2017-2018: the Health Promotion Service for Older People funded by a grant from NSW Department of Health; and the Inner West and South East Sydney Community Visitors Scheme service funded by a grant from the Australian Department of Health.

Membership Fees, Donations & Bequests

Income derived from membership fees, donations & bequests significantly supplemented the funding derived from government grants. Each and every donation and bequest, no matter how small, is greatly appreciated.

APSF

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

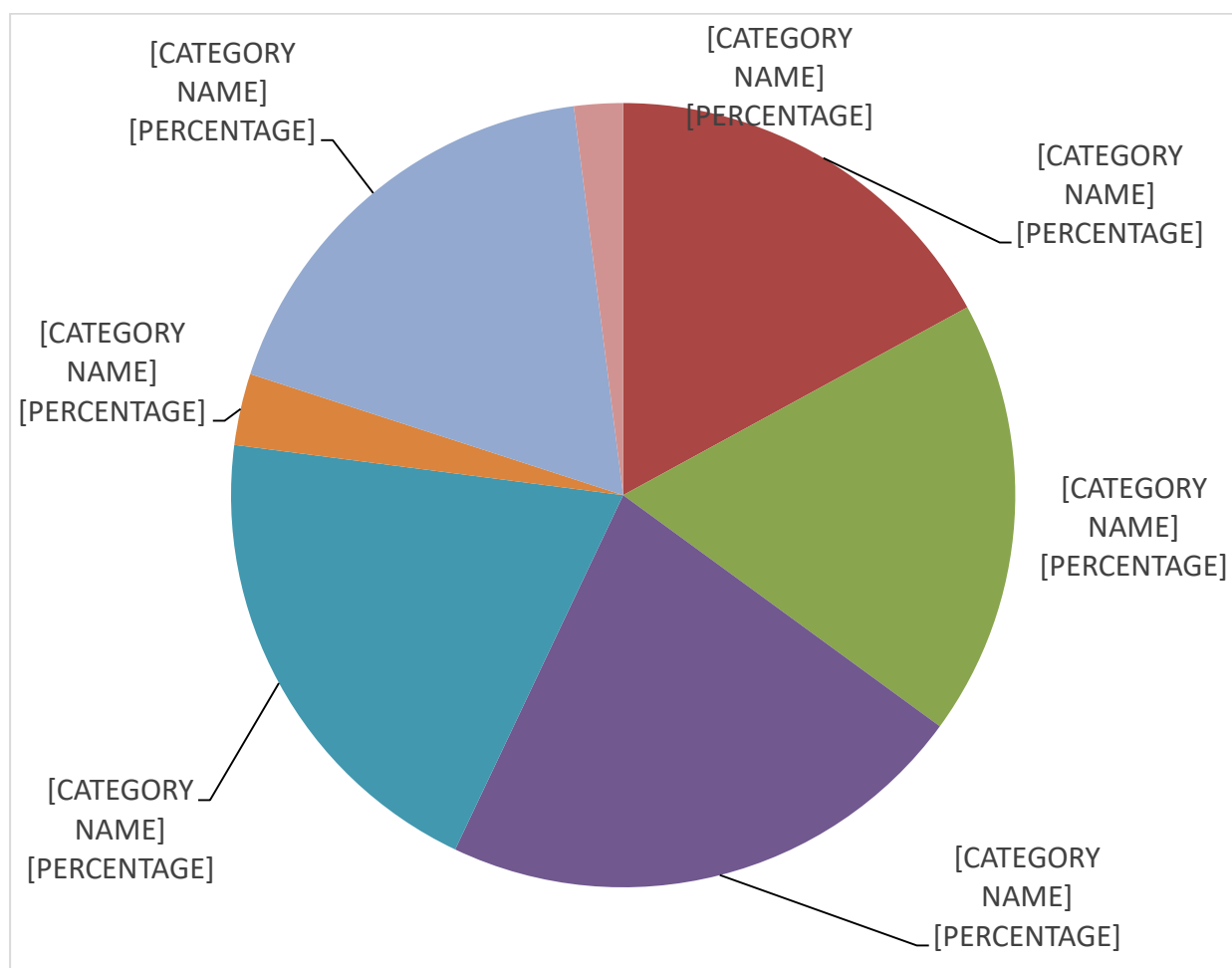
CPSA Official Publications

THE VOICE of Pensioners & 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 *eVOICE* is the digital version of *THE VOICE*. *THE VOICE* addresses current policy issues of specific interest and importance to CPSA's members and 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 2017-2018, the CPSA InfoLine took 745 information queries:



NSW Government
Department of Family & Community Services
Ageing & Advocacy

CPSA has a funding agreement with the NSW Department of Family and Community Services (FACS). As part of this agreement CPSA has some key deliverables. These deliverables are in alignment with the NSW Government's Ageing Strategy and fall under its Ageing and Advocacy program.

In meeting these deliverables CPSA undertakes what are for us 'core functions' of the Association. In addition, we undertook three specific projects. All these Program activities are reviewed and agreed with FACS on a regular basis.

Under our 'core functions' CPSA developed and advocated policies to protect and improve the quality of life and the standard of living of our constituents. We also provide reliable information and advice about ageing issues in NSW.

The first of the three projects CPSA completed was "Coping with bereavement in older age". CPSA researched and published a number of recommendations for a NSW Government policy response to the emotional, psychological, physical, social and financial effects of bereavement in older age. This publication has been widely publicised and distributed.

The second project was about financial planning. CPSA published a booklet *Are you Retired and Addicted to Term Deposits?* The Booklet is designed to help retirees and prospective retirees overcome their reluctance to consult with an independent financial planning professional.

The third was the first stage of a project about insecure rental housing in relation to older people. CPSA researched and published a report which identified all types of insecure rental housing in NSW. CPSA will be undertaking a second part of this study next year.

NSW Government
Western Sydney Local Health District
Health Promotion Service for Older People

The Health Promotion Service for Older People (HPSOP) is auspiced by CPSA and is funded by the Western Sydney Local Health District. HPSOP has been operating since 1991, providing free health education sessions to groups of older people in the community. 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, Lower Hunter, 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 thirteen community languages. HPSOP is currently providing education sessions on six health topics including medicine management, oral health care, osteoporosis awareness, diabetes awareness, falls injury prevention 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 providing free health education sessions to older people with a view to keeping them well and out of hospital. The service has provided 50% more than the targeted number of health education sessions throughout the year and 88% more than the targeted number of participants attended these sessions.

People from CALD backgrounds comprised 41% of the total participants attending the sessions, which clearly shows that the service has successfully focussed on CALD communities.

A total of 874 Medicine Record Cards which are very popular among older people and 16,671 information resources were distributed to the participants throughout the year. Compared to last year, 48% more participants attended the sessions during this 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.

In 2017 the Service attained Certificate Level under the Australian Service Excellence Standards. The accreditation will be reassessed in December 2020.



Australian Government

Department of Health

Commonwealth Home Support Programme

CPSA has a funding agreement with the Australian Department of Health's Commonwealth Home Support Programme (CHSP).

As part of this agreement CPSA has some key deliverables. These deliverables are in alignment with the CHSP and CPSA is focused on the promotion of an awareness that accessing CHSP early may extend independent living.

The key deliverables were achieved through

- ❖ the MyAgedCare competition in CPSA's print and online publication *THE VOICE of Pensioners & Superannuants*;
- ❖ participation in relevant aged care forums, including (but not limited to):
 - NSW and Commonwealth Parliamentary and departmental inquiries related to aged care (e.g. NSW Health's Aged Care Steering Committee)
 - Australian Aged Care Quality Agency Liaison NSW Meetings
 - Aged Care Liaison Group Meetings, Department of Health
 - NSW Aged Care Roundtable
 - Quality Aged Care Action Group (with NSW Nurses and Midwives Association, Seniors Rights Service and various grassroots community groups)
 - NSW Ageing Alliance
- ❖ research and presentation of formal submissions to parliamentary and departmental inquiries related to aged care which included undertaking an analysis of confidential feedback from CPSA Branches, Individual Members and other constituents about their experiences with individual service providers.

Australian Government Department of Health Community Visitors Scheme

The Community Visitors Scheme (CVS) is a national program that provides companionship to socially isolated people living in Australian Government-funded residential aged care facilities 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 24 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 Haberfield and Homebush.

As in previous years funding was received for 58 community visitors in residential aged care facilities on a one-to-one basis. Additional funding enabled a further 15 volunteers to visit people living at home who receive Community Aged Care Packages and another 10 volunteers provided group visits in residential aged care facilities. Our recruitment and support for volunteers continues to be very successful and the number of volunteer visitors is over 100. The home visiting has been a very successful addition to the program 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. Contact with volunteers is ongoing with regular newsletters, emails and phone contact.

Comments by our wonderful volunteers best describe the importance of the CVS service, including those who suffer from dementia. Each match is a special event and a good news story. Here are examples of their comments:

While I unpick and redo her knitting I ring her friends/family on my mobile for her to say hello to while I'm there and she loves that. I still see her every second Wednesday for two hours each time and she constantly tells me how she looks forward to our visits.

A wonderful volunteer who speaks Mandarin visited a very isolated Chinese man and on his death his granddaughter wrote - *I cannot thank you enough for the amount of time that you spent with [my grandfather] over the years. It was such a blessing to have you in his life. He always spoke very fondly of you.*

Other volunteers have reported: *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.

Jo'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.

B 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 a 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.



Core Policy Areas for 2017-2018

Aged Care

In aged care, 2017 – 2018 was the year in which the move from nursing home care to home care started in earnest. The Australian Government's motivation for endorsing this move is that home care, delivered through the Home Care Packages (HCP) program is significantly cheaper than nursing home care. Care recipients have a different motivation: the reputation of Australian nursing homes is poor and people needing care prefer not to enter them.

The move from nursing home care to home care has brought two problems into sharp relief. First, there are simply not enough HCPs to satisfy demand, with a waiting list of well over 100,000 people having been approved for an HCP, but either not receiving any care at all (approx. 60%) or at a level deemed to be inadequate (approx. 40%).

Over 2017–2018 it also became clear that the fees associated with HCPs are a major impost on the budgets of low income care recipients. Care providers charging for administration of the HCP continues to be an issue.

Horrific abuse and neglect at the Oakden aged care facility in Adelaide provides more than enough confirmation that the aged care regulatory and compliance system is not equipped to detect, let alone prevent, abuse and neglect of nursing home residents. The scandal prompted a federal inquiry (as well as a state inquiry). As a result, all audits of Australian nursing homes have been unannounced from 1 July 2018. It is CPSA's view that this measure is appropriate but notes that unannounced audits were already an important part of the compliance system.

Another reform coming out of the Oakden inquiry was the Aged Care Quality and Safety Commission, which will centralise accreditation, compliance and complaints handling from 1 January 2019. It is unclear how this will improve the quality of care, the functions of accreditation and compliance already being combined. Complaints handling is currently stand-alone, but the benefits of incorporating it into the work of the new Commission in terms of quality monitoring and compliance are unclear. CPSA's view is that the creation of the Commission is the last of a corporate rearrangement in a long list of such changes, producing no significant positive results.

There has been a further Government policy response to address both the failings of the regulatory and compliance systems as well as the move away from nursing home care to home care.

New aged care quality standards (the Single Quality Framework) will commence on 1 July 2019. Currently, only nursing homes are subject to quality standards, with quality of care under HCPs effectively not being regulated. CPSA's position on this is that the new quality standards are even looser than the current ones and that they are unlikely to be effective, although they will apply to HCPs. The drawback for the low-complaint HCP environment will be that it will mean there will be compliance costs, which are certain to drive up administration costs recovered from HCPs.

The vast majority of care quality issues arise from inadequate staffing in nursing homes, both in terms of the number of staff and their qualifications. The Senate Committee on Community Affairs conducted an inquiry into the future of Australia's aged care workforce. Despite calls from organisations like CPSA, the Committee's final report did not recommend the introduction of staff-to-resident ratios in nursing homes. The Committee did recommend forcing aged care providers to publish their staff-to-resident ratios. Meanwhile the Australian Government announced its own "expert taskforce" to develop an aged care workforce strategy. CPSA felt that the membership of the Taskforce was unrepresentative of all stakeholders, excluding the unions with membership in the aged care sector.

Cost of Living

Energy pricing, particularly electricity but also gas, was one of the top issues in 2017 – 2018 and will continue to be so for some time. While at the federal and state levels of government, policy action is directed at reducing the retail price of electricity, CPSA's advocacy has been focussed on consumer protection and rebates.

From 1 January 2018 energy retailers could no longer charge exit fees, also known as early termination-of-contract fees. The effect is that fixed term contracts for electricity have little meaning beyond the terms and conditions under which electricity is supplied. The effect is also likely to be increased competition as customers shop around at any time for a better energy deal.

From 1 July 2017, the NSW Government's energy bill relief package commenced, with an increase in the low income household rebate, payable to Pension Concession Card Holders from \$235 to \$285 per year. All other rebates, including the medical energy rebate, family energy rebate and life support rebates were increased by 20%.

While the NSW Government offers energy rebates, these are set as a fixed amount, so that they cannot keep pace with energy pricing changes. CPSA continued its campaign for energy rebates being set as a percentage of charges to ensure rebates retain their real value.

CPSA also campaigned against charges for paper bills. This issue has now been referred to the Consumer Affairs Forum, attended by Consumer Affairs Ministers from the (Australian) States, Territories and New Zealand, with a decision due in October 2018.

Transport

CPSA was involved through the Accessible Transport Advisory Committee in campaigning for accessible trains and train stations, as well as appropriate staffing levels on station and trains to ensure those with mobility issues and other disabilities are able to use trains as part of their daily routines.

CPSA's campaign against the road testing of drivers aged over 85 continued in 2017 – 2018. The NSW Parliament's Staysafe committee conducted an inquiry into Driver Education, Training and Road Safety. This inquiry looked at the training and testing of drivers throughout their driving lives.

CPSA gave evidence before the Committee, pointing out that NSW was one of only two jurisdictions in the world where older drivers were periodically road-tested and that authorities worldwide had accepted the scientific evidence that road-testing older drivers does not improve overall road safety.

Income Security

During 2017–2018, the Age Pension eligibility age continued its climb to 67 by 1 July 2023. It is likely that the push to increase the Age Pension eligibility age to 70 will continue. In CPSA's view, raising the Age Pension eligibility age to 70 would inevitably lead to a significant increase in the number of people relying on unemployment benefits (Newstart Allowance). Newstart is significantly lower than the Age Pension and similar payments and CPSA has joined the campaigning by other organisations for a substantial increase in the Newstart Allowance.

The Age Pension, Disability Support Pension, Carer Payment and similar social security payments continue to be indexed twice a year. However, in the absence of wage growth, these pensions are indexed according to the higher of the Consumer Price Index (CPI) and the Pensioner and Beneficiary Living Cost Index (PBLCI) and in 2017–2018 this again led to only very small increases in pensions. This is not expected to change until wages start to increase.

On 31 May this year, the Australian Government introduced the Social Services Legislation Amendment (Ending Carbon Tax Compensation) Bill 2017. This is a bill to abolish the Energy Supplement from 20 September 2017 for those not on a pension, payment or allowance on 19 September 2016. Media reports suggest this legislation has been abandoned by the Government.

Legislation against which CPSA campaigned unsuccessfully was the Welfare Reform Bill, passed in March 2018. It will bring with it a raft of changes to the welfare system. A key change is that people between 55 and 59 who are receiving Newstart unemployment benefits will have more onerous fortnightly activity test requirements from 20 September 2018.

The new requirements will consist of 30 hours of a combination of voluntary work and at least 15 hours paid work. Currently, 30 hours of just voluntary work is accepted. Those 60 years of age and over will be unaffected and still be able to meet their fortnightly mutual obligation requirements through 30 hours of volunteering.

These changes are part of a bigger shift in which six Centrelink payments will be rolled into a single JobSeeker Payment. These payments are the Newstart Allowance, Widow B Pension, Wife Pension, Sickness Allowance, Widow Allowance and Partner Allowance. The Bereavement Allowance is not included. The JobSeeker Payment will be phased in between March 2020 and January 2022.

CPSA campaigned for an exemption for pensioners from dividend imputation reform proposed by the federal Opposition. Pensioners account for a small proportion of franking credits paid to shareholders, but pensioners with small franked-dividend-paying shareholdings would lose a disproportionate amount of their income without an exemption. This CPSA policy was adopted by the federal Opposition.

Housing

In 2017–2018, CPSA joined the Everybody's Home campaign. This national campaign launched by an alliance of housing bodies, outlines five key things the Australian Government could do to make housing fairer for everyone. First is the development of a national housing strategy to address the shortfall of 500,000 social and affordable homes Australia wide. Second is reform of the tax system, including capital gains tax and negative gearing, to help people who are buying a home rather than people putting together an investment portfolio. Third is an increase in Commonwealth Rent Assistance for the thousands of Australians who are struggling to pay rent. Fourth is nationally consistent and fairer tenants' rights including the abolition of 'no grounds' evictions, limiting rent increases to once a year and implementing minimum standards to ensure rental properties are habitable. Lastly the campaign seeks a commitment from the Australian Government to end homelessness by 2030.

In NSW, the Independent Pricing and Regulatory Tribunal (IPART) reviewed rent models for public and community housing tenants. IPART recommended that the pension supplement, worth \$65.90 per fortnight, should be included in the calculation of rents. CPSA campaigned against this proposal. The NSW Government did not adopt the proposal, which, for pensioners living in social housing would have amounted to a steep increase in rent putting further pressure on already struggling Australians – an extra \$424 per year in rent for single pensioners and an extra \$640 per year for couples.

Abuse of Older People

Following the publication of the Australian Law Reform Commission's report into elder abuse in June 2017, the Australian Government announced that it would develop a national plan to address elder abuse.

As a larger portion of the Australian population gets closer to retirement age and the incidence of elder abuse becomes clearer, the case for national action becomes obvious.

The national plan will draw from the frameworks and strategies already used to combat the more public initiatives fighting child abuse and domestic violence. The plan has five goals:

- Promote the autonomy and agency of older people;
- Address ageism and promote community understanding of elder abuse;
- Achieve national consistency;
- Safeguard 'at risk' older people and improve responses; and
- Build the evidence basis.

CPSA supports the development of the National Plan.







Health

CPSA is proud to have contributed to the campaigns that successfully opposed the privatisation of regional hospitals in Shellharbour, Maitland, Wyong, Goulburn and Bowral. The NSW Government decided to not go ahead with its plans after a true grass-roots campaign in which thousands of hard working local community members and hospital staff fought tooth and nail to protect the public hospital sector.











The NSW Budget committed \$10 million in recurrent funding to increase access to dental services to treat around 17,000 additional patients a year. While this represents a campaign win by the NSW community sector, including CPSA, it is estimated that an increase in funding for public dental services of \$25 million a year on top of the \$10 million available now is needed to fix the waiting list.

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 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
-  Australian Fair Trade and Investment Network – calling for the TransPacific 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
-  Keep Me Posted – campaign supporting consumers right to choose how they receive their bills free of charge.


Consultations

-  NSW Health consultation on Isolated Patient Travel and Accommodation Assistance Scheme
-  NSW Energy and Water Ombudsman consultation on Embedded Networks
-  FACS consultation on Tech Savvy Seniors Program
-  FACS consultation on Rent Choice Housing Subsidy
-  Social Programs Code consultation on changes
-  FACS consultation on One Offer Policy
-  Transport for NSW Disability Inclusion Access Plan workshop
-  Housing NSW meeting about older people as priority cohort in homelessness strategy
-  Transport for NSW stakeholder roundtable on the New Intercity Fleet operational services
-  NSW Health consultation on medicine regulation in aged care.

CPSA Representation on Working/Reference Groups, Committees, Forums

-  Accessible Transport Advisory Committee, chaired by Transport for NSW's social policy team
-  Energy and Water Consumer Advocacy Program Reference group, chaired by Public Interest Advocacy Centre
-  NGO Housing Partners Reference Group, chaired by FACS
-  Housing Connect Reference Group, chaired by FACS
-  Forum of Non-Government Organisations
-  Health Equity Alliance, chaired by NCOSS
-  Ageing on the Edge NSW Reference Group, chaired by NSW Federation of Housing Associations.
-  Geriatric Dental Advisory Group, chaired by NSW Health.
-  Greater Sydney Commission Social Panel.
-  NSW Ageing Alliance, chaired by COTA NSW
-  NSW Cemeteries and Crematoria Community and Consumer Consultative Committee
-  Strategic Carers Action Network
-  Transport Policy Action Group, chaired by NCOSS
-  NSW Community Care Forum
-  Quality Aged Care Action Group
-  Aged care roundtable NSW
-  NSW Aged Care Quality Agency Liaison Group meeting, chaired by NSW Health
-  Community Care Forum
-  Australian Aged Care Liaison Group, chaired by Department of Health (CPSA represents APSF)

Memberships/Alliances

-  Arthritis & Osteoporosis Australia NSW
-  Australian Communications Consumer Action Network
-  Australian Free Trade & Investment Network
-  Carers NSW
-  Centre for Education & Research on Ageing, Concord Hospital, USYD
-  Community Transport Organisation
-  COTA NSW
-  Dementia Australia
-  Diabetes NS & ACT
-  Ethnic Communities Council NSW
-  Homelessness NSW
-  Multicultural Care, Campsie
-  NPS Medicinewise
-  NSW Federation of Housing Association
-  NSW Nurses and Midwives Association
-  Older Women's Network
-  Partners in Culturally Appropriate Care (PICAC)
-  People with Disability Australia
-  Public Interest Advocacy Centre
-  School of Humanities and Languages UNSW
-  Seniors Rights Service
-  Shelter NSW
-  Tenants Union Community Legal Centre NSW
-  The Benevolent Society
-  The Physical Disability Council NSW
-  Western Sydney Local Health District

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 people living on low incomes, arguing for the best outcomes for CPSA's constituency.







This year, CPSA produced 18 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:

-  Community Affairs Legislation Committee Inquiry into the Social Services Legislation Amendment (Ending Carbon Tax Compensation) Bill 2017 – July 2017
-  Productivity Commission – Draft Report: Reforms to Human Services – July 2017
-  Review of National Aged Care Quality Regulatory Processes - July 2017
-  Senate Standing Committee on Community Affairs Inquiry into the value and affordability of private health insurance and out of pocket medical costs – July 2017
-  Senate Standing Committee on Community Affairs Inquiry into the Social Services Legislation Amendment (Welfare Reform) Bill 2017 – August 2017
-  Submission to the Senate Committee on Community Affairs – Effectiveness of the Aged Care Quality Assessment and accreditation framework – August 2017
-  Future Reform – an Integrated care at home program to support older Australians: Response to the Department of Health discussion paper – August 2017
-  Review of seclusion, restraint and observation of consumers with a mental illness in NSW Health facilities – September 2017
-  Legislative Council Select Committee's inquiry into Electricity Supply, Demand and Prices in New South Wales – October 2017

-  Independent Pricing and Regulatory Tribunal: Review of rural and regional bus fares from 1 January 2018 – November 2017
-  Portfolio Committee No. 4 – Legal Affairs NSW Legislative Assembly, Inquiry into the Fire and Emergency Services Levy – November 2017
-  Treasury Consultation on Regulation Impact Statement on Paper Billing – December 2017
-  Standing Committee on Health, Aged Care and Sport, Inquiry into the Quality of Care in Residential Aged Care Facilities in Australia – February 2018
-  NSW Law Reform Commission, Review of the Guardianship Act 1987 – February 2018
-  Senate Standing Committee on Rural and Regional Affairs and Transport, Inquiry into the Need for Regulation of Mobility Scooters - March 2018
-  Submission to the Australian Aged care Quality Agency on the Draft Guidance Aged Care Quality Standards – May 2018
-  Standing Committee on Economics inquiry into Financial and Tax Practices of For-Profit Aged Care Providers – June 2018.

Campaign wins over the year

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.

-  Significant increase in the availability of Home Care Packages
-  Reversal of NSW Government decision to privatise regional hospitals in Shellharbour, Maitland, Wyong, Goulburn and Bowral
-  Regulatory action on fees for paper bills
-  Modification by federal Opposition of its Dividend Imputation/Tax Credits reform to exempt pensioners
-  Increase in the NSW Energy Rebate
-  NSW Government abandoned proposal to include pension supplement in the calculation of social housing rents.

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Financial Report



ABN 11 244 559 772

FINANCIAL REPORT

FOR THE YEAR ENDED 30 JUNE 2018

Audited by: FARMILO & CO Chartered Accountants
Suite 1, 1 The Broadway, Penrith NSW 2750 www.farmiloandco.com.au

Combined Pensioners and Superannuants Association of NSW Inc
ABN 11 244 559 772

Financial Report

For the Year Ended 30 June 2018

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Combined Pensioners and Superannuants Association of NSW Inc
Statement by Members of Management Committee
For the year ended 30 June 2018

In the opinion of the Members of the Management Committee of the Combined Pensioners & Superannuants Association of NSW Inc ('CPSA') for the year ended 30 June 2018:

1. The financial report presents a true and fair view of the financial position of CPSA as at 30 June 2018 and its financial results and cash flows for the year then ended in accordance with the Australian Accounting Standards.
2. At the date of this statement, there are reasonable grounds to believe that CPSA will be able to pay its debts as and when they fall due.
3. The Accounts have been made out in accordance with generally accepted accounting standards.
4. The organisation has kept such accounting records so as to correctly record and explain the transactions and financial position of the organisation.
5. The organisation has kept its accounting records in such a manner as would enable true and fair accounts of the organisation to be prepared from time to time.

This statement is made in accordance with a resolution of the Directors.

CPSA President: Grace Brinckley OAM.. Signature:.....

CPSA Secretary: Robert (Bob) Jay..... Signature:.....

Dated: 19 September 2018.....

Combined Pensioners and Superannuants Association of NSW Inc
Independent Auditor's Report
For the year ended 30 June 2018

Scope

We have audited the financial report, comprising the Statement by Members of Management Committee, Statement of Comprehensive Income & Expenditure, Statement of Financial Position, Statement of Changes in Equity, Statement of Cash Flows, and Notes To and Forming Part of the Accounts of the Combined Pensioners and Superannuants Association of NSW Inc ('CPSA') for the year ended 30 June 2018. The Management Committee Members of CPSA are responsible for the preparation of the financial report and have determined that the accounting policies used are appropriate to meet needs of the members. We have conducted an independent audit of the financial report in order to express an opinion on them to the members. No opinion is expressed as to whether the accounting policies used, and described in Note 1, are appropriate to the needs of the members.

The financial statements have been prepared for the purpose of fulfilling the requirements of the Constitution of the CPSA in providing financial information to members, and for the purpose of fulfilling its reporting obligations under the various deeds of funding entered with state and federal government bodies. We disclaim any assumption of responsibility for any reliance on this report or on the financial statements to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

Our audit has been conducted in accordance with Australian Auditing Standards to provide reasonable assurance whether the financial report is free of material misstatements. Our procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report, and the evaluation of accounting policies and significant accounting estimates. These procedures have been undertaken to form an opinion whether, in all material respects, the financial report is presented fairly in accordance with the accounting policies described in Note 1 so as to present a view which is consistent with our understanding of the corporation's financial position, and the performance as represented by the results of its operations. These policies do not require the application of all the Accounting Standards and other mandatory professional reporting requirements in Australia.

The audit opinion expressed in this report has been formed on the above basis.

Audit Opinion

We, Farmilo & Co, being suitably qualified in terms of the various Conditions of Funding of the grant funding agreements, hereby certify that we have examined the records of the Combined Pensioners and Superannuants Association of NSW Inc in accordance with Australian Auditing Standards.

In our opinion, the financial statements present fairly the financial position of the CPSA as at 30 June 2018 and the results and cash flows of its operations for the year then ended in accordance with Australian Accounting Standards as noted in Note 1 to the Accounts.

FARMILO & CO Chartered Accountants

Suite 1, 1 The Broadway, Penrith NSW 2750

Tel (02) 9630 6744 Email greg@farmiloandco.com.au


..... 19-9-2018.
Greg Farmilo CA,

Registered Company Auditor, reg #218677



FARMILO & CO
CHARTERED ACCOUNTANTS

Combined Pensioners and Superannuants Association of NSW Inc
Statement of Comprehensive Income & Expenditure Statement
For the Year Ended 30 June 2018

	Note	2018	2017
Program Activities			
Revenue from grant funding	2	909,596	910,658
Less employment expenses		665,259	646,862
Less other expenses		317,323	349,297
Surplus / (-deficit) from program activities		-72,986	-85,501
Non-program Activities			
Revenue from other sources	2	156,453	85,501
Less employment expenses		0	0
Less other expenses		121,229	0
Surplus / (-deficit) from non-program activities		35,224	85,501
Surplus / (-deficit) from operating activities		-37,762	0

The accompanying notes form part of these financial statements

Combined Pensioners and Superannuants Association of NSW Inc
Statement of Financial Position
As at 30 June 2018

	Note	2018	2017
ASSETS			
Current Assets			
Cash at bank		239,462	260,053
Cash on hand		109	413
Term deposits		485,609	532,909
Trade debtors		1,814	1,201
Prepayments		28,052	38,613
		<u>755,045</u>	<u>833,189</u>
Non-current Assets			
Rental bond deposit		0	0
Property, plant & equipment	7	63,505	0
		<u>63,505</u>	<u>0</u>
Total Assets		<u>818,550</u>	<u>833,189</u>
LIABILITIES			
Current Liabilities			
Trade creditors & accruals		58,811	53,419
Corporate credit card		2,823	733
GST control		7,317	5,930
PAYG payable		7,864	4,388
Employee entitlements	8	116,686	120,924
Membership income in advance		43,588	40,548
		<u>237,090</u>	<u>225,942</u>
Non-current Liabilities			
Employee entitlements	8	215,299	57,082
Other non-current liabilities		26,837	25,930
		<u>242,136</u>	<u>83,012</u>
Total Liabilities		<u>479,226</u>	<u>308,954</u>
NET ASSETS		<u>339,324</u>	<u>524,235</u>
MEMBER ACCUMULATED FUNDS			
Accumulated Surplus / (-Deficit)		-37,762	0
Bequests		13,000	13,000
Reserve Towards 2031	5	351,656	332,300
Reserve One-Off Expenditure	3	12,430	52,593
Reserve Redundancy	4	0	126,342
NET MEMBER FUNDS		<u>339,324</u>	<u>524,235</u>

The accompanying notes form part of these financial statements.

Combined Pensioners and Superannuants Association of NSW Inc
Statement of Changes in Equity
For the year ended 30 June 2018

	Note	2018	2017
Opening Accumulated Funds		524,235	536,081
Core One-Off Expenditure Reserve utilised	3	-40,163	-7,475
Change in Redundancy provision			-15,114
Reallocation of Redundancy provision to liabilities	4	-126,342	
Increase in Towards 2031 Reserve		0	10,743
Funds received for Towards 2031 Reserve	5	19,356	0
Surplus / (-deficit) from operating activities		-37,762	0
Closing Accumulated Funds		339,324	524,235

The accompanying notes form part of these financial statements

Combined Pensioners and Superannuants Association of NSW Inc
Statement of Cash Flows
For the year ended 30th June 2018

	2018	2017
Cash flows from operating activities		
Receipts from operations	1,069,089	1,039,587
Payments to employees	-604,104	-662,002
Payments to suppliers	-457,279	-373,997
	<u>7,706</u>	<u>3,588</u>
Cash flows from investing activities		
Purchase of rental bond	0	0
Purchase of capital assets	-95,257	0
Proceeds from disposal of assets	0	0
	<u>-95,257</u>	<u>0</u>
Cash flows from financing activities		
Cash transfers from closed branches	<u>19,356</u>	<u>0</u>
Cash surplus / (-deficit)	<u>-68,195</u>	<u>3,588</u>
 Cash at beginning for year	 793,375	 789,787
Cash at end of the year	<u>725,180</u>	<u>793,375</u>
 Reconciliation of cash flows from operating activities		
Surplus / (-deficit) from operating activities	-37,762	0
Add back non-cash transactions		
Depreciation	31,752	0
Use of reserves	-40,163	0
Provisions	42,603	19,349
	<u>-3,570</u>	<u>19,349</u>
Plus change in working capital		
Decrease in prepayments	10,561	-8,588
Decrease in trade debtors	-613	-52
Increase in liabilities excl provisions	1,327	-7,121
	<u>11,276</u>	<u>-15,761</u>
Cash from operating activities	<u>7,706</u>	<u>3,588</u>
 Reconciliation of cash		
Cash at bank	239,462	260,053
Cash on hand	109	413
Term deposits	485,609	532,909
Cash at the end of the year	<u>725,180</u>	<u>793,375</u>

The accompanying notes form part of these financial statements

Combined Pensioners and Superannuants Association of NSW Inc
Notes to and forming part of the Accounts
For the Year Ended 30 June 2018

Note 1 Statement of Accounting Policies

This financial report of the Combined Pensioners and Superannuants Association of NSW Inc ('CPSA') is a financial report prepared in order to satisfy the financial reporting requirements of the Constitution of CPSA.

The report has been prepared in accordance with the requirements of following Australian Accounting Standards:

AASB 101	Presentation of Financial Statements
AASB 108	Accounting Policies, Changes in Accounting Estimates and Errors
AASB 110:	Events after the Balance Sheet Date
AASB 1031	Materiality

No other Australian Accounting Standards, Urgent Issues Group Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial report has been prepared on an accruals basis and is based on historic costs and does not take into account changing money values, or except where specifically stated, current valuations of non-current assets.

The following specific accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of this financial report:

(a) Income Tax

Under current legislation, the organisation is exempt from income tax if it continues to conduct business solely in accordance with its Constitution for the health and welfare of its members. The organisation is also a tax deductible non-profit benevolent institution.

(b) Fixed Assets

Fixed assets are brought to account at cost or at an independent valuation or valuation by the Committee for CPSA, less, where applicable, any accumulated depreciation. The carrying amount of property, plant and equipment is reviewed annually by the Management Committee to ensure it is not in excess of the recoverable amount from those assets. The expected net cash flows have not been discounted to their present values in determining recoverable amounts.

(c) Provision for Employee Entitlements

The provisions for accrued annual leave and long service leave adequately covers the current liability and are made at current salary package / wage rates. Provision is made at current wage rates at balance date. Long Service Leave is accrued on a contingent basis in respect of all employees from commencement date of the fifth anniversary and on an absolute basis in respect of all employees with more than 10 years' service. All employee entitlement provisions are regarded as current liabilities.

Superannuation contributions are made by the organisation to superannuation funds of the employees choice and are charged as expenses when incurred.

Note 2 Income

Income charged to the accounts during the course of the year include:

	2018	2017
Operating Grants		
FACS Funding	518,407	528,423
CHSP Funding	75,756	74,784
HPSOP Funding	192,200	185,800
CVS Funding	86,140	85,034
CVS Expansion One-on-one Visit Funding	22,256	21,970
CVS Expansion Group Visit	14,837	14,647
CPSA Administration	0	0
	<u>909,596</u>	<u>910,658</u>
Other Income		
Membership income	39,717	54,209
Other income	953	1,460
Donations	4,209	6,008
Interest	18,614	23,824
Management	52,797	0
Reserve income utilised 3	40,163	0
	<u>156,453</u>	<u>85,501</u>
Total Revenue	<u>1,066,049</u>	<u>996,159</u>

Note 3 Core One-Off Expenditure Reserve utilised

During the course of the year the relocation of the offices of CPSA required the organisation to ‘make-good’ the office facilities at the old address in Sydney. The cost of these repairs and make-good requirements amounted to \$40,163 and was income derived being drawn from the reserves set aside specifically for core one-off expenditures.

Note 4 Reallocation of Redundancy Provision

Previously the Redundancy Provision was disclosed as a component of Equity. The account for disclosure purposes has been reallocated as a liability which is calculated at the cost of employee entitlements should the organisation be required to significantly reduce its operations.

Note 5 Reserve Towards 2031

These are reserves set aside for the future development and provision of services of CPSA which have accumulated over the years. The increase in the reserve during 2018 was due to the transfer of funds from the closure of some CPSA branches.

Note 6 Branches and Area Councils

Each Branch or Area Council is a separate entity and their financial information is not consolidated within this financial report of the CPSA, with some being incorporated in their own right and who report directly to the NSW Department of Fair Trading. Financial information has not been received from all branches for inclusion in this financial report and so no summary of receipts, payments and bank balances are provided.

Note 7 Property, Plant & Equipment

	2018	2017
Leasehold improvements at cost	95,257	0
Less accumulated amortisation	<u>-31,752</u>	<u>0</u>
	63,505	0
<i>Capitalised asset acquisitions for year</i>	95,257	0
<i>Minor equipment expensed for year</i>	10,425	3,982

Note 8 Employee Entitlements

	Note	2018	2017
Current			
Salary sacrifice payable		5,122	13,073
Accrued wages		22,926	29,938
Sick leave provision		30,238	31,409
Annual leave provision		<u>58,400</u>	<u>46,503</u>
		116,686	120,924
Non-current			
Long service leave provision		28,104	26,152
Redundancy provision	4	148,306	0
Parental leave provision		<u>19,253</u>	<u>17,513</u>
		195,663	43,664
Total Employee Entitlements		<u>312,349</u>	<u>164,588</u>

Note 9 Segment Reporting

CPSA operates in the education and advocacy space to provide relief of poverty, sickness, suffering, distress, destitution and helplessness to pensioners of all ages low-income superannuants and low-income retirees.

Note 10 Contingent Liabilities

There are no contingent liabilities known that would have an impact on the financial performance or financial position detailed in these accounts as at the date of this report.

Note 11 Events Subsequent to Balance Date

There have been no events subsequent to balance date that has had an impact on the financial performance or position of the organisation.


Combined Pensioners and Superannuants Association of NSW Inc
Compilation Report by Accountant
For the Year Ended 30 June 2018

On the basis of the information provided by the Members of the Management Committee of the Combined Pensioners and Superannuants Association of NSW Inc ('CPSA') we have compiled, in accordance with APS 9: Statement of Compilation of Financial Reports, the special purpose financial report for the period ended 30 June 2018 comprising the attached Detailed Income and Expenditure Statement.

The Members of the Management Committee are solely responsible for the information contained in the special purpose financial report and has determined that the accounting policies used are appropriate.

The special purpose financial report was prepared for the benefit of the CPSA and the purpose identified above. It is to be appreciated that certain aspects of the report have been subject to an audit but not all individual line items have been individually audited. Accordingly, we do not accept responsibility to any other person for the contents of the special purpose financial report.

FARMILO & CO Chartered Accountants
Suite 1, 1 The Broadway, Penrith NSW 2750



Greg Farmilo CA
Principal



FARMILO & CO
CHARTERED ACCOUNTANTS

Combined Pensioners and Superannuants Association of NSW Inc
Consolidated Detailed Income & Expenditure Statement
For the Year Ended 30 June 2018

	2018	2017
INCOME		
Operating Grant	891,866	873,187
Funding for ERO	17,730	37,471
Membership income	39,717	54,209
Other income	953	1,460
Donations	4,209	6,008
Interest	18,614	23,824
Management	52,797	0
Reserve income utilised	40,163	0
	<u>1,066,049</u>	<u>996,159</u>
EXPENSES		
Employment Expenses		
Wages & salaries	566,237	609,371
Superannuation	52,831	52,631
Employee leave entitlements	42,603	-19,063
Workers compensation	3,588	3,923
	<u>665,259</u>	<u>646,862</u>
Overheads		
Administration expenses	52,797	10,743
Advertising & promotion	3,248	2,754
Audit fees	8,311	13,320
Bank fees & charges	1,938	2,183
Catering	8,116	6,956
Cleaning	3,770	3,380
Computer expenses	18,902	12,258
Electricity	3,838	2,712
Insurance general	22,821	27,915
Legal fees	11,633	6,503
Minor equipment	10,425	3,982
Office expenses	11,508	5,694
Photocopying	4,356	8,276
Postage freight & courier	40,209	40,036
Printing expenses	8,085	7,694
Rent & storage	92,934	98,103
Rent oncosts	71,915	0
Repairs & maintenance	2,072	37,845
Staff training & development	3,073	1,801
Subscriptions	7,234	9,177
Sundry expenses	0	742
Telephone	16,899	14,248
Travel & accommodation	24,239	18,972
Venue hire costs	1,074	8,045
Volunteer expenses	9,155	5,958
	<u>438,552</u>	<u>349,297</u>
Total Expenses	<u>1,103,811</u>	<u>996,159</u>
Surplus / (-Deficit) from ordinary operations	<u>-37,762</u>	<u>0</u>

Combined Pensioners and Superannuants Association of NSW Inc
Summary of Surplus / (-Deficit) of Programs and Services
For the Year Ended 30 June 2018

	Page	2018	2017
FACS Ageing & Advocacy Program	15	-32,313	0
CHSP Commonwealth Home Support Program	16	0	0
HPSOP Health Promotion Services for Older People	17	0	0
CVS Community Visitor Scheme	18	0	0
CVS Expansion One-on-one Visit Funding	19	0	0
CVS Expansion Group Visit Funding	20	0	0
CPSA Administration & Services	21	-5,449	0
Surplus / (-Deficit) from Recurrent Operations		-37,762	0

Summary Funded Programs

	FACS	CHSP	HPSOP	CVS	CVS one on one	CVS group	TOTAL
Income							
Operating Grant	510,677	75,756	182,200	86,140	22,256	14,837	891,866
Funding for ERO	7,730		10,000				17,730
Membership Income	39,000						39,000
Donations			138				138
Interest	740	27	266	351	91	60	1,535
	558,147	75,783	192,604	86,491	22,347	14,897	950,269
Expenditure							
Wages	317,820	53,451	93,740	58,356	15,084	10,056	548,507
Wages ERO	7,730		10,000				17,730
Superannuation	28,634	7,113	9,486	5,311	1,372	915	52,831
Employee leave	37,750	-2,313	8,350	-829	-213	-142	42,603
Workcover	1,880	532	652	366	95	63	3,588
Sub-total Staffing	393,814	58,783	122,228	63,204	16,338	10,892	665,259
Communication	10,849	1,910	3,030	650	168	112	16,719
Occupancy	54,919	0	22,371	2,287	591	394	80,562
Insurance	12,765	726	5,032	3,004	776	518	22,821
Travel	19,561	0	4	3,267	844	563	24,239
Other expenses	98,552	14,364	39,939	14,079	3,630	2,418	172,982
Sub-total Overheads	196,646	17,000	70,376	23,287	6,009	4,005	317,323
Total Expenses	590,460	75,783	192,604	86,491	22,347	14,897	982,582
Surplus / (-Deficit)	-32,313	0	0	0	0	0	-32,313

Combined Pensioners and Superannuants Association of NSW Inc
Detailed Income & Expenditure Statement
Dept of Family & Community Services FACS Funding
Ageing and Advocacy Program
For the Year Ended 30 June 2018

	2018	2017
INCOME		
Operating Grant	510,677	498,952
Funding for ERO	7,730	29,471
Membership income	39,000	54,209
Other income	0	1,460
Donations	0	6,008
Interest	740	23,041
	<hr/> 558,147	<hr/> 613,141
EXPENSES		
Employment Expenses		
Wages & salaries	325,550	376,496
Superannuation	28,634	27,613
Employee leave entitlements	37,750	-14,976
Workers compensation	1,880	2,211
	<hr/> 393,814	<hr/> 391,344
Overheads		
Administration expenses	18,181	-22,138
Advertising & promotion	440	2,690
Audit fees	5,398	8,644
Bank fees & charges	1,266	1,440
Catering	4,795	3,313
Cleaning	2,639	2,366
Computer expenses	17,884	10,998
Electricity	2,687	1,900
Insurance general	12,765	16,153
Legal fees	10,349	5,550
Minor equipment	5,818	3,982
Office expenses	9,887	4,956
Photocopying	2,977	4,279
Postage freight & courier	5,833	35,761
Printing expenses	973	6,604
Rent & storage	52,232	64,002
Repairs & maintenance	1,595	27,410
Staff training & development	2,714	1,218
Subscriptions	7,234	9,177
Sundry expenses	0	732
Telephone	10,849	9,280
Travel & accommodation	19,561	15,435
Venue hire costs	569	8,045
	<hr/> 196,646	<hr/> 221,797
Total Expenses	<hr/> 590,460	<hr/> 613,141
Surplus / (-Deficit) from ordinary operations	<hr/> -32,313	<hr/> 0

Combined Pensioners and Superannuants Association of NSW Inc
Detailed Income & Expenditure Statement
CHSP Commonwealth Home Support Program Funding
For the Year Ended 30 June 2018

	2018	2017
INCOME		
Operating Grant	75,756	74,784
Interest	27	27
	<u>75,783</u>	<u>74,811</u>
EXPENSES		
Employment Expenses		
Wages & salaries	53,451	45,340
Superannuation	7,113	7,078
Employee leave entitlements	-2,313	4,063
Workers compensation	532	467
	<u>58,783</u>	<u>56,948</u>
Overheads		
Administration expenses	6,794	6,376
Audit fees	311	439
Computer expenses	595	578
Insurance general	726	705
Postage freight & courier	1,822	1,768
Printing expenses	1,122	1,090
Rent & storage	3,720	5,053
Telephone	1,910	1,854
	<u>17,000</u>	<u>17,863</u>
Total Expenses	<u>75,783</u>	<u>74,811</u>
Surplus / (-Deficit) from ordinary operations	<u>0</u>	<u>0</u>

Combined Pensioners and Superannuants Association of NSW Inc
Detailed Income & Expenditure Statement
NSW Health Funding
Health Promotion Services for Older People Program
For the Year Ended 30 June 2018

	2018	2017
INCOME		
Operating Grant	182,200	177,800
Funding for ERO	10,000	8,000
Donations	138	
Interest	266	259
	<u>192,604</u>	<u>186,059</u>
EXPENSES		
Employment Expenses		
Wages & salaries	103,740	112,524
Superannuation	9,486	10,769
Employee leave entitlements	8,350	-10,355
Workers compensation	652	824
	<u>122,228</u>	<u>113,762</u>
Overheads		
Administration expenses	16,643	15,752
Advertising & promotion	2,808	64
Audit fees	1,661	2,362
Bank fees & charges	400	443
Catering	1,574	1,836
Cleaning	754	676
Computer expenses	300	583
Electricity	768	773
Insurance general	5,032	6,149
Legal fees	320	340
Minor equipment	3,288	0
Office expenses	943	135
Photocopying	1,254	3,362
Postage freight & courier	1,075	1,593
Printing expenses	376	0
Rent & storage	21,603	24,163
Repairs & maintenance	423	7,073
Staff training & development	359	583
Sundry expenses	0	10
Telephone	3,030	2,303
Travel & accommodation	4	119
Venue hire costs	505	0
Volunteer expenses	7,256	3,978
	<u>70,376</u>	<u>72,297</u>
Total Expenses	<u>192,604</u>	<u>186,059</u>
Surplus / (-Deficit) from ordinary operations	<u>0</u>	<u>0</u>

Combined Pensioners and Superannuants Association of NSW Inc
Detailed Income & Expenditure Statement
Australian Dept of Health Funding
Community Visitor Scheme (CVS) Program
For the Year Ended 30 June 2018

	2018	2017
INCOME		
Operating Grant	86,140	85,034
Interest	351	347
	<u>86,491</u>	<u>85,381</u>
EXPENSES		
Employment Expenses		
Wages & salaries	58,356	52,446
Superannuation	5,311	5,013
Employee leave entitlements	-829	1,541
Workers compensation	366	282
	<u>63,204</u>	<u>59,282</u>
Overheads		
Administration expenses	7,814	7,516
Audit fees	658	1,310
Bank fees & charges	190	210
Catering	1,221	1,263
Cleaning	264	236
Computer expenses	86	69
Electricity	268	27
Insurance general	3,004	3,431
Legal fees	617	428
Minor equipment	922	0
Office expenses	476	421
Photocopying	87	444
Postage freight & courier	371	639
Rent & storage	2,019	3,415
Repairs & maintenance	46	2,350
Telephone	650	567
Travel & accommodation	3,267	2,389
Volunteer expenses	1,327	1,384
	<u>23,287</u>	<u>26,099</u>
Total Expenses	<u>86,491</u>	<u>85,381</u>
Surplus / (-Deficit) from ordinary operations	<u>0</u>	<u>0</u>

Combined Pensioners and Superannuants Association of NSW Inc
Detailed Income & Expenditure Statement
Australian Dept of Health Funding
CVS Expansion One-on-One Visit Program
For the Year Ended 30 June 2018

	2018	2017
INCOME		
Operating Grant	22,256	21,970
Interest	91	90
	<u>22,347</u>	<u>22,060</u>
EXPENSES		
Employment Expenses		
Wages & salaries	15,084	13,539
Superannuation	1,372	1,295
Employee leave entitlements	-213	398
Workers compensation	95	83
	<u>16,338</u>	<u>15,315</u>
Overheads		
Administration expenses	2,019	1,942
Audit fees	170	339
Bank fees & charges	49	54
Catering	316	326
Cleaning	68	61
Computer expenses	22	18
Electricity	69	7
Insurance general	776	886
Legal fees	159	111
Minor equipment	239	0
Office expenses	121	111
Photocopying	23	115
Postage freight & courier	96	165
Rent & storage	522	882
Repairs & maintenance	5	607
Telephone	168	146
Travel & accommodation	844	617
Volunteer expenses	343	358
	<u>6,009</u>	<u>6,745</u>
Total Expenses	<u>22,347</u>	<u>22,060</u>
Surplus / (-Deficit) from ordinary operations	<u>0</u>	<u>0</u>

Combined Pensioners and Superannuants Association of NSW Inc
Detailed Income & Expenditure Statement
Australian Dept of Health Funding
CVS Expansion Group Visit Program
For the Year Ended 30 June 2018

	2018	2017
INCOME		
Operating Grant	14,837	14,647
Interest	60	60
	<hr/> 14,897	<hr/> 14,707
EXPENSES		
Employment Expenses		
Wages & salaries	10,056	9,026
Superannuation	915	863
Employee leave entitlements	-142	266
Workers compensation	63	56
	<hr/> 10,892	<hr/> 10,211
Overheads		
Administration expenses	1,346	1,295
Audit fees	113	226
Bank fees & charges	33	36
Catering	210	218
Cleaning	45	41
Computer expenses	15	12
Electricity	46	5
Insurance general	518	591
Legal fees	106	74
Minor equipment	158	0
Office expenses	81	71
Photocopying	15	76
Postage freight & courier	64	110
Rent & storage	348	588
Repairs & maintenance	3	405
Telephone	112	98
Travel & accommodation	563	412
Volunteer expenses	229	238
	<hr/> 4,005	<hr/> 4,496
Total Expenses	<hr/> 14,897	<hr/> 14,707
Surplus / (-Deficit) from ordinary operations	<hr/> 0	<hr/> 0

Combined Pensioners and Superannuants Association of NSW Inc
Detailed Income & Expenditure Statement
CPSA Administration and Member Services
For the Year Ended 30 June 2018

	2018
INCOME	
Membership income	717
Other income	953
Donations	4,071
Interest	17,079
Management	52,797
Reserve income utilised	40,163
	<u>115,780</u>
EXPENSES	
Overheads	
Legal fees	82
Postage freight & courier	30,948
Printing expenses	5,614
Rent & storage	12,490
Rent oncosts	71,915
Telephone	180
	<u>121,229</u>
Total Expenses	<u>121,229</u>
Surplus / (-Deficit) from ordinary operations	<u>-5,449</u>