

ANNUAL REPORT

2018-2019

Serving the community since 1931

2019: Celebrating 88 years

The 2018-2019 Annual Report is published by
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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 eleven 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 2018-2019.

CPSA Executive

Members of the CPSA Executive for all or part of 2018-2019:

	Grace Brinckley OAM	CPSA President
	Bob Jay	CPSA Secretary
	George Ray	CPSA Treasurer
	John Newell	CPSA Senior Vice President (until 27 June)
	Sue Latimer	CPSA Vice President
	Stuart Carter	CPSA Assistant Secretary
	Shirley Bains	CPSA Assistant Treasurer (from 7 November)
	Brian Buckett	
	Victor Borg	
	Margaret Cuddihy (since 5 June)	
	Alan Dickinson (since 5 June)	
	Neville Fahy	
	Peter Knox	
	Barbara Wright	




CPSA Membership

CPSA Branches

CPSA provides social, personal and community support through its Branches. There are 71 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 2018-2019, 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	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 (9)
-  Egyptian (1)
-  Greek (1)
-  Italian (3)
-  Portuguese (2)
-  Syrian (1)

Affiliate Members

The following organisations were Affiliate Members during 2018-2019:



Ashford Senior Citizens



Camden District Activity Centre



Cardiff Combined Pensioners & Senior Citizens Assoc. Inc.



Carers NSW Inc.



CWU Retired Members Association



Forster-Tuncurry Senior Citizens Association Inc.



Gosford Regional Community Services Inc.



Leichhardt Women's Community Health Centre Inc.



Lismore CPSA Inc.



Mascot Senior Citizens Association



MUA Vets Northern 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, 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

Area Councils

As at 30 June 2019 there is one Area Council, South Coast Area Council, with eight member Branches.

Total Membership

As at 30 June 2019, CPSA's membership comprised:

-  2,783 Individual Members
-  20 Affiliate Members (affiliated organisations) with 19,997 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

42 volunteer peer educators provide free health education sessions in English and 11 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 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 2018-2019: the Health Promotion Service for Older People funded by a grant from NSW Department of Health through the Western Sydney Local Health District; 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 and 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 & Superannuants Federation Inc. (APSF).

CPSA Official Publications

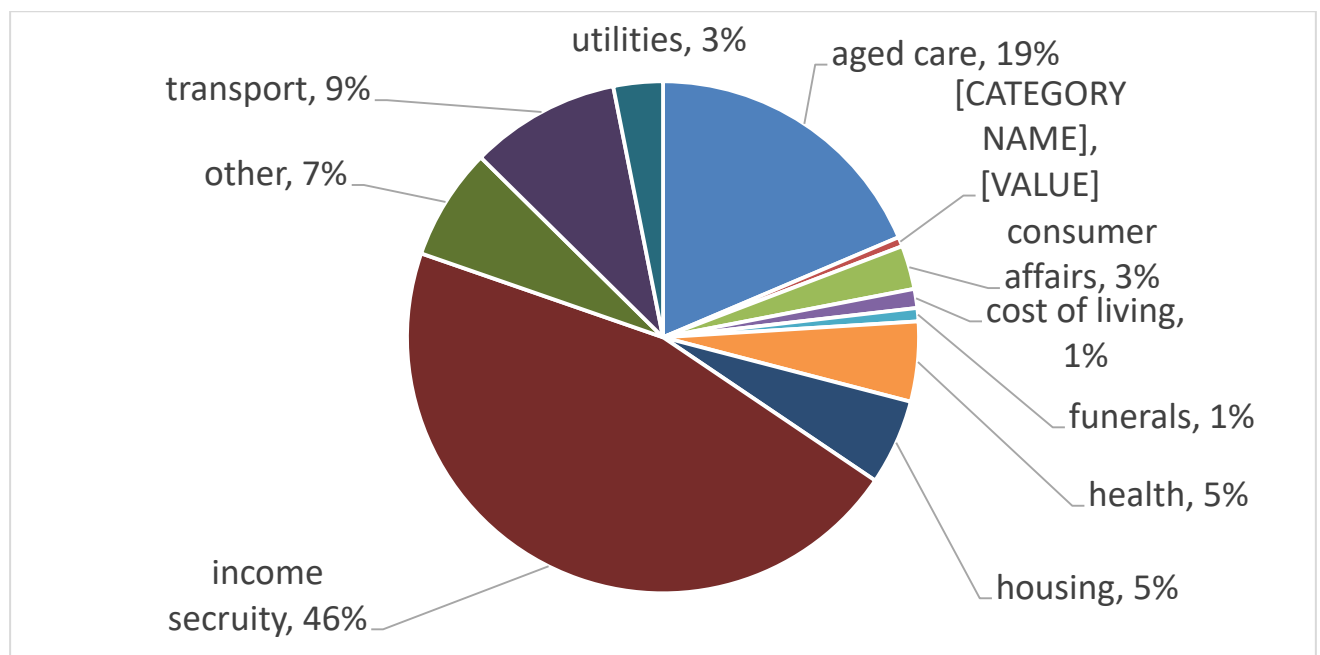
THE VOICE of Pensioners & Superannuants is CPSA's periodical newspaper published eleven times each year and is both a source of information and a communication channel for Members. The *eVOICE* is the digital version of *THE VOICE*. *THE VOICE* addresses current policy issues of specific interest and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

CPSA's website underwent a major facelift this year which has resulted in more visits to the site. CPSA media releases, submissions, reports, *THE VOICE of Pensioners and Superannuants* and information about CPSA's services (including the *NSW Seniors Activities Guide*) are all available on CPSA's website www.cpsa.org.au or by contacting CPSA directly.

CPSA has a Facebook page (facebook.com/cpsa.org.au) and is active on Twitter (@CPSANSW).

CPSA InfoLine

Over 2018-2019, the CPSA InfoLine took 883 information queries. This is about a 12% increase on the number of queries the InfoLine received in the 2017-2018 year.



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 program.

In meeting these deliverables CPSA undertakes what are for us 'core functions' of the Association. In addition, we undertook two specific projects both of which are available on the CPSA's website: *Report on Housing Insecurity and Older People in NSW*; and *NSW Seniors Activities Guide* which is a searchable database which offers information about social activities in town and country NSW.

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.



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 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, 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 11 community languages. HPSOP has successfully included a new topic 'Arthritis' into its program during this year. HPSOP is currently providing education sessions on seven health topics being medicine management, oral health care, osteoporosis awareness, diabetes awareness, falls injury prevention, healthy brain ageing and arthritis.

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 provided 66% more than the targeted number of health education sessions throughout the year and 98% more than the targeted number of participants attended these sessions. People from CALD backgrounds comprised 45% of the total participants who attended the sessions, which clearly shows that the service has successfully focused on CALD communities.

A total of 1,800 Medicine Record Cards which are very popular among older people and 17,082 information resources were distributed to the participants throughout the year. Compared with last year, 5.6% more participants attended the sessions during this year.

HPSOP has received excellent feedback from the community group leaders/organisers and participants following education sessions which shows recognition of the excellent work done by HPSOP through its volunteer peer educators in partnership with various health organisations. Up to June 2020 HPSOP is Australian Service Excellence Standards accredited by Quality Innovation Performance Limited.



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 aged care homes and for those who receive Home Care Packages. The CVS service arranges community volunteers to visit selected residents on a regular, one-to-one basis or in a group.

A CVS service (currently operating in the Aged Care Planning Regions of the Inner West and the South East of Sydney) has been provided by CPSA for 25 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. CPSA provides volunteers for 35 aged care facilities and 11 Home Care Package providers.

CPSA has now received funding from the Australian Department of Social Services, until June 2020 for 58 community visitors for one-on-one and 10 community visitors for groups in aged care facilities as well as funding for 18 community visitors to go into homes.

Our recruitment and support for volunteers continues to be very successful and the number of volunteer visitors is over 100. The Home visiting has now been running for around 3 years and this has provided much needed and appreciated companionship for people who remain at home with assistance.

Support groups combined with a coffee morning are run in 3 geographical areas every few months for volunteers, giving them the opportunity to discuss their concerns and challenges and also to meet other committed volunteers. Regular newsletters and emails maintain contact with volunteers combined with phone calls and texts.

The commitment, dedication and compassion shown by volunteers is outstanding and the benefit to residents and clients is enormous. Volunteers regularly comment too on the joy and benefits that they receive from their resident/friends. Volunteers are always needed and are very welcome.

The Community Visitors Scheme will continue to enhance the quality of lives of residents and clients, reducing isolation and loneliness and bringing friendship and a sense of wellbeing – its positive impact can never be overestimated.

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.



Core Policy Areas for 2018-2019

In October 2018, a Royal Commission into Aged Care Quality and Safety was called. The Royal Commission will publish its interim report in October 2019 and its final report in April 2020.

Whereas the federal election produced nothing in the way of initiatives that would improve the lives of pensioners and retirees, the NSW election committed the Government to a number of very positive outcomes. In health, the NSW Government promised an additional 5,000 nurses, 1,060 doctors and specialists, 880 allied health staff and 1,360 support workers. In public transport, the Government pledged not to increase the \$2.50 pensioners excursion fare for four years and a \$250 Regional Pensioner Transport Voucher. The NSW Government also promised increased consumer protection for retirement village residents, a Seniors Saver Card for anyone over 60 and a \$200 annual energy rebate for holders of the Commonwealth Seniors Health Card.

Aged Care

The biggest news in aged care in decades was the announcement of the Royal Commission into Safety and Quality in Aged Care. CPSA made two submissions to influence the terms of reference and attended a meeting chaired by the Minister for Senior Australians about the Commission's terms of reference. Since then stories from across the country of nursing home residents' horrific experiences have flooded the media.

CPSA was formally requested to provide a witness statement to the Commission and gave evidence at the Commission's first Adelaide hearing on 12 February 2019. CPSA's evidence singled out the lack of aged care safety, defined as the minimum and essential parts of aged care, such as personal and clinical care and also access to care, as the most urgent problem besetting not only residential aged care, but also home care. A huge waiting list exists for Home Care Packages and there is clear evidence that thousands of people each month give up on the Home Care Package program, either because they die waiting or because they are forced to go into a nursing home.

Prior to the Royal Commission being announced, the Department of Health had confirmed that audits of nursing homes have taken a different approach since the Oakden nursing home scandal and that this had resulted in a dramatic increase in compliance action.

Also prior to the Royal Commission being announced, CPSA supported a Private Member's Bill which requires nursing homes to reveal their staffing levels and opposed legislation establishing the Aged Care Quality and Safety Commission on 1 January 2019 prior to the Royal Commission handing down its final report in April 2020.

One of the criticisms CPSA has of the new Aged Care Quality and Safety Commission is that, unlike other consumer watchdogs, the Aged Care Quality and Safety Commission can only address aged care quality and safety compliance issues with the nursing home at the local level but cannot address aged care quality and safety compliance issues by taking on the overarching corporate entity which owns the particular nursing home. Using BUPA as the example, it operates 76 nursing homes across Australia, of which 30 had compliance action taken by the Aged Care Quality and Safety Commission. It is obviously inefficient and therefore ineffective to assume by default that quality and safety issues are never the result of corporate culture, practice and strategy. Until legislation is enacted which enforces penalties on corporations for breaches of care standards by any of the nursing homes they operate, there seems very little chance of anything changing.

CPSA also made a submission on a proposal to replace the current system of calculating aged care costs with a better system. The current system doesn't estimate how many staff hours go into providing care for a resident, even though the industry reports that approximately 70 per cent of a nursing home's costs are staffing costs. However, the new system would make a calculation of staffing costs.

This means the new system would mandate the staffing hours required to care for each residents, which makes it possible to calculate a staff-to-resident ratio for a nursing home. The costing system calculates how much time a nursing home needs to spend on caring for residents at any point in time. It is then only reasonable to demand that that time be made available by the nursing home.

CPSA has a major concern about the new system being based on measurements of how much time staff spend on residents under the old system. Under the old system, understaffing and underqualified staffing is rife. This means that basing the new system on the old system is likely to produce an inadequate staff-to-residents ratio.

CPSA also campaigned to address the inability of people over 65 receiving home care in NSW to access disability equipment through EnableNSW. Since the start of the National Disability Insurance Scheme (NDIS), people over 65 can no longer access these Enable NSW services while no alternative exists within the Commonwealth Home Support Programme or the Home Care Packages program.

Utilities

During 2018–2019, energy prices continued to make life hard for many people on low incomes. CPSA points to privatisation of energy assets and loss of regulatory control of supply and pricing as the ultimate cause of present hardship.

The price of telecommunications is an ongoing stress for many older Australians. With broadband now an almost essential service to stay connected, it's important that there is no Australian left offline because they can't afford a service.

An adequate and unlimited broadband service should be offered at a wholesale price of \$20 per month by the NBN to households receiving government financial support. For this reason, CPSA supports the No Australian Left Offline campaign by the Australian Communications Consumer Action Network.

CPSA also campaigned for banks and utilities to issue paper bills and statements free-of-charge on request. Consumer Affairs Ministers from around Australia considered this issue at one of their forums. Unfortunately, Ministers only agreed to encourage businesses not to charge vulnerable or disadvantaged consumers to receive paper bills. They will review progress in October 2019.

Transport

While the NSW Government committed to several important public transport actions and initiatives, CPSA pursued a number of other transport issues.

The most important of those issues is accessibility of train stations. Over 50 NSW train stations that require lifts have none, while a significant number of stations are accessible by means of stairs only, which can be difficult to impossible to negotiate for older people and people with disability. While the NSW Government has committed to making all stations accessible in its current term, i.e. by March 2023, campaigning for the entire rail network to be made accessible started twenty years ago.

CPSA grassroots campaigning has led to decisions by Transport for NSW to reinstate the second weekly train service to Griffith and approve a new second service to Bathurst.

While pensioners and also retirees over 60 enjoy the benefits of the Gold Opal card and the pensioner excursion fare, CPSA will continue to campaign for the estimated 70,000 people over-55 who are on Newstart unemployment benefits. The inadequacy of Newstart as a payment generally is well documented and understood. Even though the payment is only 60 per cent of the Age Pension, recipients pay half fare on NSW public transport, not the \$2.50 daily maximum pensioner fare. Newstart recipients over 55 have volunteering and job search obligations and public transport fares are a significant burden on their very small budgets. CPSA has recommended Gold Opal be made available to NSW Newstart recipients.

Income Security

In income security, welcome developments were the Australian Government abandoning its 2014 policy to increase the Age Pension age to 70 and its policy to abolish the Energy Supplement for new entrants.

The Financial Services Royal Commission considered two main issues of particular interest to retirees. The Commission unearthed malfeasance and incompetence in the superannuation industry, particularly on the retail side. Related to this, the Commission pondered whether banks and investment houses should continue to be able to provide financial advice.

Unfortunately, the Commission made no recommendation to remove the ability of financial institutions to manufacture and sell financial products while also providing financial advice. CPSA remains of the view that this type of vertical integration of functions in single institutions is contrary to retiree's interests.

In February 2019, CPSA made a Freedom of Information application to the Department of Social Services to discover how deeming rates are set. The application was refused by the Department and, at the end of 2018–2019, a review by the Information Commissioner is still pending. Meanwhile, deeming rates has become very much a public issue.

In CPSA's view, the setting of the deeming rates and the timing of reviews should be transparent, just like the processes by which social security payments are indexed and income and asset limits are set. The power to set deeming rates and to take all other decisions about social security payments should be vested in an independent Social Security Commission.

CPSA supports the recommendations of the Productivity Commission's final report *Superannuation: Assessing Efficiency and Competitiveness* into the efficiency and competitiveness of the superannuation industry. The recommendations are about simplification of default super funds and consolidation of multiple super accounts, about fees and charges set to recover costs rather than make a profit out of members. The Productivity Commission has also recommended that an independent public inquiry should be held into how much superannuation costs taxpayers in forfeited tax revenue and also if the benefits of superannuation are shared equitably. On recent estimates, superannuation costs \$37.5 billion a year in forfeited tax revenue, while the benefits (people getting less Age Pension because of increased super savings) amount to \$34.6 billion. From a government perspective, is superannuation worthwhile to do? Answers to that question may be forthcoming as part of a retirement income review, also recommended by the Productivity Commission and agreed to by the federal Treasurer in June 2019.

Housing

CPSA's housing policies are driven by the need for people on low incomes to have housing security and affordability. CPSA believes that direct government investment in social housing is ultimately far more efficient and effective than subsidising for-profit investors. Providing enough housing for low-income earners is a growing policy challenge. With rising homelessness and housing stress, it is imperative that there is an immediate boost to social housing stock.

CPSA completed a major housing report *Housing Insecurity and Older People in NSW* within the framework of the NSW Ageing Strategy 2017-2020.

Retirement villages are taking off as a preferred housing option. The focus of public debate is predominantly on contracts and fees and charges. What is often ignored by both village operators and prospective residents as well as policy makers is that retirement villages are increasingly becoming 'spread-out' nursing homes and that this will need to be recognised in NSW legislation. CPSA is campaigning for operators and their staff to be required to gain a better understanding of the health, cognitive and mobility issues impacting on their residents.

In 2018–2019, CPSA successfully campaigned for the need for air conditioning in social housing dwellings in high temperature areas. The NSW Government has announced that all social housing properties within the isotherm 33 degrees Celsius will have air conditioning installed. This means that most of the New South Wales west and north-west will be covered by this policy.

Abuse of Older People

In a most welcome move, the NSW Government has established an independent Ageing and Disability Commissioner to investigate the abuse of older people, and adults with a disability in home and community settings. The Commissioner has special powers, which will include the power to initiate investigations following a referral or complaint or at their own initiative. The Commissioner will also have the power to apply for and execute a search warrant and seize evidence.

The Commissioner is to work closely with the new Specialist Elder Abuse Officers to be introduced in each NSW Police command, to undertake crime prevention and investigate matters where a criminal offence may be involved. The Commissioner is also to work closely with the agencies responsible for protecting people when they are receiving disability and aged care services (the NDIS Quality and Safeguards Commission and the Aged Care Complaints Commissioner).

Health

CPSA continues to campaign for improvements in the area of oral and dental health and the time it takes for eligible patients to be seen by the system. The public oral and dental health systems in all states and territories are underfunded and many who are eligible have given up on the system. This inevitably leads to greater problems down the track and much suffering.

The public hospital waiting list for cataract surgery is a similarly unacceptable across Australia. It means that pensioners and low-income retirees who are unable to afford private health insurance in many cases spend years waiting with severely impaired vision, limiting their ability to enjoy life.

Palliative care is another area of healthcare where supply does not match demand. The NSW Government injected \$45 million into palliative care in 2018, funding 100 additional specialist palliative care nurses. However, palliative care in NSW, as it does in other states and territories, remains a concern.

CPSA is campaigning for the extension of the NSW Patient Transport Service to cover those who are not able to arrange their own transport. Currently, patients leaving hospital or a rehabilitation facility may be transported home by the Patient Transport Service only if they need medical supervision whilst in transit.

CPSA Participation in Working/Reference Groups, Committees, Forums and Consultations

17/07/2018	Evidence at Senate Inquiry into Aged Care and Tax Minimisation
24/07/2018	NSW Ageing Alliance
27/07/2018	Older Driver Forum in Newcastle organised by Catherine Henry lawyers
31/07/2018	Mobility Parking Scheme consultation as part of a review of the Scheme
31/07/2018	Transport Policy Action Group run by NCOSS
02/08/2018	Workshop for National Elder Abuse Plan organised by NSW FACS
03/08/2018	Forum of Non-Government Agencies (FONGA)
20/08/2018	Evidence at NSW Upper House Inquiry into the Fire and Emergency Services Levy
23/08/2018	NSW Aged Care Round Table
26/08/2018	Consumer Consultation Royal Commission into Aged Care terms of reference.
19/09/2018	NSW Aged Care Liaison Group organised by federal Department of Health
10/10/2018	Opal card update by Transport NSW
18/10/2018	NSW Aged Care Roundtable
18/10/2018	Transport for NSW regional trains consultation
23/10/2018	Fair Trading consultation – Home Care Packages and consumer complaints handling
6/12/2018	NSW Aged Care Roundtable
6/12/2018	Quality Aged Care Action Group (QACAG)
7/12/2018	NGO Housing Partners Reference Group
11/12/2018	Reserve Bank of Australia Payments Consultation Group
12/12/2018	Accessible Transport Advisory Committee (ATAC)

06/02/2019	Audiology alliance for reinstatement of worker's compensation legal assistance fee
06/02/2019	Phone conference Royal Commission into Aged Care Quality and Safety in preparation for hearing
12/02/2019	Evidence at Aged Care Royal Commission hearing
14/02/2019	Aged Care Roundtable
20/02/2019	NCOSS Health Equity Alliance
13/03/2019	Aged Care Safety and Quality Commission NSW roundtable
14/03/2019	NSW Ageing Alliance
02/04/2019	NSW Budget stakeholder lock-up
10/04/2019	Accessible Transport Advisory Committee
05/05/2019	Aged Care Roundtable
06/05/2019	Ageing and Disability Commissioner Key Stakeholder Forum
23/05/2019	Transport Policy Action Group (NCOSS)
31/05/2019	NSW Upper House Enquiry into new Ageing and Disability Commissioner Bill – evidence given.
07/06/2019	Forum of Non-Government Agencies
26/06/2019	Meeting with NSW Minister for Seniors, the Hon John Sidoti MP













Campaign Endorsements

-  August 2 2018 – *The Trans-Pacific Partnership (TPP-11) contradicts policy*. Joint letter led by AFTINET
-  September 25 2018 - **Re: Treasury Laws Amendment (Improving the Energy Efficiency of Rental Properties) Bill 2018**. Letter of support for PIAC submission
-  April 8 2019 *Open letter: Toenails and hair before teeth*. A coalition letter to the Royal Commission into Aged Care re oral health

Memberships/Alliances

-  Arthritis & Osteoporosis Australia NSW
-  Australian Communications Consumer Action Network
-  Australian Fair Trade & Investment Network
-  Carers NSW
-  Centre for Education & Research on Ageing, Concord Hospital, USYD
-  COTA NSW
-  Diabetes NS & ACT
-  Ethnic Communities Council NSW
-  Homelessness NSW
-  Multicultural Care, Campsie
-  NPS Medicinewise
-  NSW Federation of Housing Associations
-  NSW Nurses and Midwives Association
-  Public Interest Advocacy Centre
-  School of Humanities and Languages UNSW
-  Seniors Rights Service
-  Shelter NSW
-  Tenants Union Community Legal Centre NSW

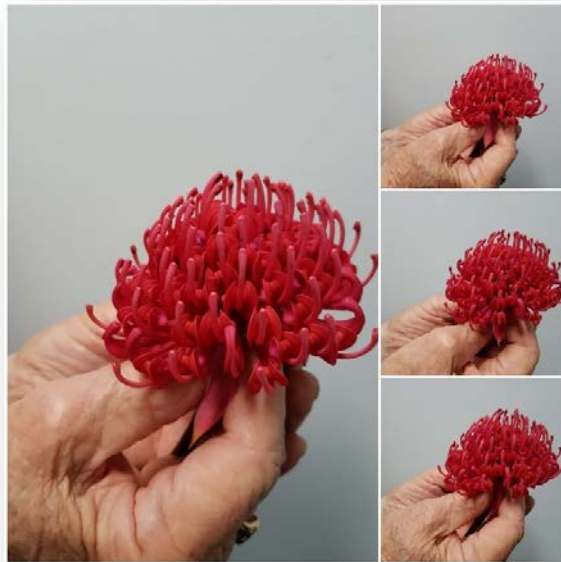
Submissions

-  Submission to the Department of Finance, Services and Innovation's Easy and Transparent Trading Consultation Paper – August 2018
-  Response to survey for terms of reference for the Aged Care Royal Commission – September 2018
-  Submission to Inquiry into the Aged Care Amendment (Staffing Ratio Disclosure) Bill 2018, Standing Committee on Health, Aged Care and Sport – September 2018
-  Submission to Senate Community Affairs Legislation Committee's Inquiry into Aged Care Quality and Safety Commission Bill 2018 - September 2018
-  Submission to the NSW Law Reform Commission's Access to Digital Assets upon Death or Incapacity Consultation Paper – October 2018
-  Submission to Cemeteries and Crematoria NSW on the Cemetery and Crematorium Operator Code of Practice – October 2018
-  Submission to the Financial Services Royal Commission – Interim Report – October 2018
-  Witness statement to the Royal Commission into Aged Care Quality and Safety – January 2019
-  Submission to the Draft Older Persons Transport and Mobility Plan 2018–2022 – January 2019
-  Submission to the Royal Commission on behalf of [case study] – February 2019
-  Review of the Social Security Commission Bill 2018 Submission to the House Representatives Standing Committee on Social Policy and Legal Affairs – March 2019
-  Response to The Treasury's Retirement Income Disclosure Consultation Paper – March 2019

- 🌸 Submission to the NSW Legislative Council Inquiry into the provisions of the Ageing and Disability Commissioner Bill 2019 – May 2019.
- 🌸 Response to Department of Health's Proposal for a new residential aged care funding model – consultation paper – June 2019
- 🌸 Response to Independent Pricing and Regulatory Tribunal's issues paper on Review of interment costs and pricing – June 2019
- 🌸 Response to Department of Fair Trading's consultation paper on Rules of Conduct for Operators of Retirement Villages – Retirement Villages Amendment Regulation 2019 - June 2019
- 🌸 Response to Independent Pricing and Regulatory Tribunal's issues paper on Review of Opal fares from 1 July 2020 - June 2019

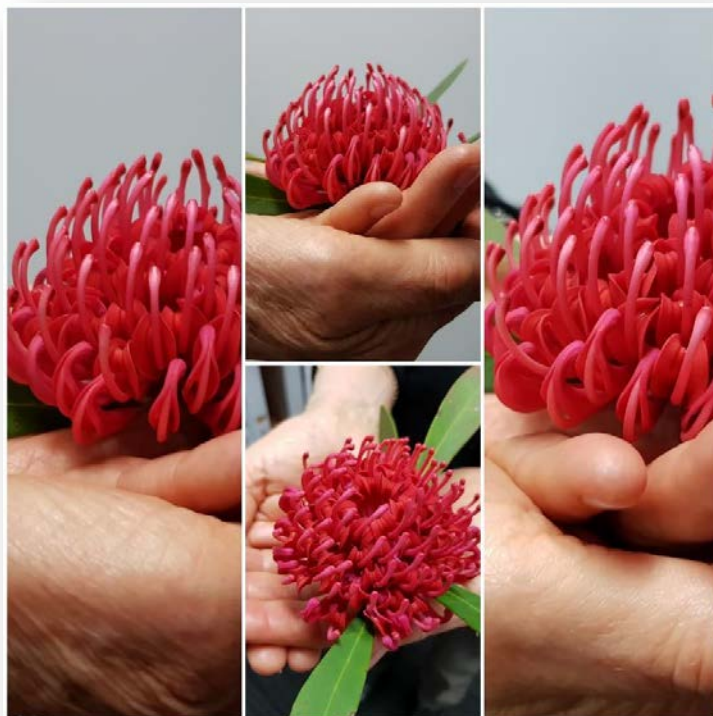


**CPSA. PROVIDING A VOICE,
LENDING A HAND, SINCE 1931.**





Financial Report





ABN 11 244 559 772

FINANCIAL REPORT

FOR THE YEAR ENDED 30 JUNE 2019

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 2019

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Combined Pensioners and Superannuants Association of NSW Inc
Statement by Members of Management Committee
For the year ended 30 June 2019

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 2019:

1. The financial report presents a true and fair view of the financial position of CPSA as at 30 June 2019 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

Signature: _____



CPSA Treasurer: GEORGE RAY

Signature: _____



Dated: 18.9.2019

Combined Pensioners and Superannuants Association of NSW Inc
Independent Auditor's Report
For the year ended 30 June 2019

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 2019. 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 2019 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


Greg Farmilo CA, 18-9-2019
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 2019

	Note	2019	2018
Program Activities			
Revenue from grant funding	2	929,878	909,596
Less employment expenses		684,410	665,259
Less other expenses		304,365	317,323
Surplus / (-deficit) from program activities		-58,897	-72,986
Non-program Activities			
Revenue from other sources	2	134,894	156,453
Less employment expenses		2,248	0
Less other expenses		70,834	121,229
Surplus / (-deficit) from non-program activities		61,812	35,224
Surplus / (-deficit) from operating activities		2,914	-37,762

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 2019

	Note	2019	2018
ASSETS			
Current Assets			
Cash at bank		343,192	239,462
Cash on hand		5,626	109
Term deposits		489,045	485,609
Trade debtors		390	1,814
Prepayments		29,388	28,052
Accrued interest		<u>3,293</u>	<u>0</u>
		<u>870,934</u>	<u>755,045</u>
Non-current Assets			
Other non-current assets		0	0
Property, plant & equipment	7	<u>39,786</u>	<u>63,505</u>
		<u>39,786</u>	<u>63,505</u>
Total Assets		<u>910,720</u>	<u>818,550</u>
LIABILITIES			
Current Liabilities			
Trade creditors & accruals		47,648	45,035
Corporate credit card		3,020	2,823
GST control		12,702	7,317
PAYG payable		7,366	7,864
Salary sacrifice payable		13,659	5,122
Accrued wages		19,039	22,926
Employee entitlements	8	113,114	88,638
Membership income in advance		<u>39,789</u>	<u>43,588</u>
		<u>256,338</u>	<u>223,314</u>
Non-current Liabilities			
Employee entitlements	8	239,017	215,299
Other provisions	8	61,521	40,613
Other non-current liabilities		<u>0</u>	<u>0</u>
		<u>300,538</u>	<u>255,912</u>
Total Liabilities		<u>556,876</u>	<u>479,226</u>
NET ASSETS		<u>353,845</u>	<u>339,324</u>
MEMBER ACCUMULATED FUNDS			
Accumulated Surplus / (-Deficit)		-34,848	-37,762
Bequests		13,000	13,000
Reserve Towards 2031	5	363,263	351,656
Reserve One-Off Expenditure	3	12,430	12,430
Reserve Redundancy	4	<u>0</u>	<u>0</u>
NET MEMBER FUNDS		<u>353,846</u>	<u>339,324</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 2019

	Note	2019	2018
Opening Accumulated Funds		339,324	524,235
Core One-Off Expenditure Reserve utilised	3	0	-40,163
Change in Redundancy provision			
Reallocation of Redundancy provision to liabilities	4	0	-126,342
Increase in Towards 2031 Reserve		0	0
Funds received for Towards 2031 Reserve	5	11,607	19,356
Surplus / (-deficit) from operating activities		2,914	-37,762
Closing Accumulated Funds		<u>353,846</u>	<u>339,324</u>

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 2019

	Note	2019	2018
Cash flows from operating activities			
Receipts from operations		1,060,972	1,069,089
Payments to employees		-626,654	-604,104
Payments to suppliers		<u>-321,192</u>	<u>-457,279</u>
		113,126	7,706
Cash flows from investing activities			
Purchase of other non-current assets		0	0
Purchase of capital assets		-12,050	-95,257
Proceeds from disposal of assets		<u>0</u>	<u>0</u>
		-12,050	-95,257
Cash flows from financing activities			
Cash transfers from branches		<u>11,607</u>	<u>19,356</u>
Cash surplus / (-deficit)		<u>112,684</u>	<u>-68,195</u>
 Cash at beginning for year		725,180	793,375
Cash at end of the year		<u>837,864</u>	<u>725,180</u>
 Reconciliation of cash flows from operating activities			
Surplus / (-deficit) from operating activities		2,914	-37,762
Add back non-cash transactions			
Depreciation		35,769	31,752
Use of reserves		0	-40,163
Provisions		<u>69,101</u>	<u>57,286</u>
		107,785	11,114
Plus change in working capital			
Increase in prepay'ts & accrued income		-4,629	10,561
Decrease in trade debtors		1,424	-613
Decrease in member income in advance		-3,799	3,038
Increase in other liabilities		<u>12,346</u>	<u>-16,395</u>
		5,342	-3,408
Cash from operating activities		<u>113,126</u>	<u>7,706</u>
 Reconciliation of cash			
Cash at bank		343,192	239,462
Cash on hand		5,626	109
Term deposits		<u>489,045</u>	<u>485,609</u>
Cash at the end of the year		<u>837,864</u>	<u>725,180</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 2019

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:

	2019	2018
Operating Grants		
FACS Funding	532,269	518,407
CHSP Funding	76,893	75,756
HPSOP Funding	198,900	192,200
CVS Funding	90,670	86,140
CVS Expansion One-on-one Visit Funding	23,728	22,256
CVS Expansion Group Visit	7,419	14,837
CPSA Administration	<u>0</u>	<u>0</u>
	929,878	909,596
Other Income		
Membership income	42,162	39,717
Other income	749	953
Donations	6,154	4,209
Interest	19,288	18,614
Management	66,540	52,797
Reserve income utilised 3	<u>0</u>	<u>40,163</u>
	134,893	156,453
Total Revenue	<u>1,064,771</u>	<u>1,066,049</u>

Note 3 Core One-Off Expenditure Reserve utilised

During the course of the previous 2018 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

Prior to the 2018 financial year 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 the past two years 2019 and 2018 were due to the transfer of funds from the closure of some CPSA branches plus an organisational transfer from the Griffith CPSA branch.

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

	2019	2018
Leasehold improvements at cost	95,257	95,257
Less accumulated amortisation	<u>-63,505</u>	<u>-31,752</u>
	31,752	63,505
Intangible website at cost	12,050	0
Less accumulated depreciation	<u>-4,017</u>	<u>0</u>
	8,033	0
Total property plant & equipment	<u>39,786</u>	<u>63,505</u>
<i>Capitalised asset acquisitions for year</i>	<i>12,050</i>	<i>95,257</i>
<i>Minor equipment expensed for year</i>	<i>3,848</i>	<i>10,425</i>

Note 8 Provisions

	Note	2019	2018
Current Provisions			
Employee entitlements			
Annual leave		75,473	58,400
Sick leave		<u>37,641</u>	<u>30,238</u>
		113,114	88,638
Non-current Provisions			
Employee Entitlements			
Long service leave		193,285	176,410
Redundancy		24,743	19,636
Parental leave		<u>20,988</u>	<u>19,253</u>
		239,017	215,299
Other provisions			
Capital equipment		13,776	13,776
End of lease make good		20,000	0
Run-off insurance		16,562	16,020
Storage end of lease		<u>11,183</u>	<u>10,817</u>
		61,521	40,613

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.

Note 12 Executive Honourariums

The volunteer members of the Executive, which comprise the Management Committee, are not paid any Honourariums or fees for their work on behalf of the CPSA.