



Founded 1931. Celebrating 75 years of service in 2006.  
Serving pensioners of all ages, superannuants and low-income retirees.

*Consumer Protection Awards – 2002, 2003, 2004*

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# Combined Pensioners and Superannuants Association of NSW Inc.

Combined Pensioners and 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. The aim of CPSA is to promote the rights and improve the standard of living and well-being of its members and constituents. CPSA has approximately 140 branches and affiliated groups with a combined membership of over 15,500 people living in all parts of NSW. CPSA publishes *THE VOICE of Pensioners and Superannuants of NSW* which is distributed every 2 months.

As a state-wide organisation, CPSA is well informed of the needs, aspirations and concerns of its members and constituents in NSW. The state council, state executive, area councils, branches and staff liaise with governments at all levels, government departments, community organisations and the media to promote CPSA's objectives, activities and services. Branches also give to members access to affordable social activities, the opportunity to participate in local community activities, as well as personal support in times of need.

## **Our vision**

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

## **Our mission**

Our mission is to promote the rights, dignity and well-being of pensioners of all ages, superannuants and low-income retirees. As a consumer organisation, we do this by acting as an informed and representative voice of pensioners and low-income retirees, 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 pensioners' and low-income retirees' needs, views and aspirations. We aim to challenge the negative views and assumptions that see pensioners and low-income retirees as a burden on society.





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## **Our objectives**

*The objectives of the Association are:*

- (i) to promote the rights, dignity and well-being of pensioners of all ages, superannuants and low-income retirees;
- (ii) to provide information on issues of importance including income security to pensioners of all ages, superannuants and low-income retirees;
- (iii) to empower people who are in necessitous circumstances so that they are able to advocate for an acceptable standard of living;
- (iv) to support and provide advocacy and policy development by pensioners of all ages, superannuants and low-income retirees for their peers; and
- (v) to develop, support and co-ordinate mutual assistance networks through the Association's Branches, senior citizens' groups, and other pensioners', superannuants' and low-income retirees' groups, including Aboriginal and culturally and linguistically diverse pensioners of all ages, superannuants and low-income retirees.

*The Association shall:*

- (i) undertake such activities as will further its objectives ;
- (ii) undertake such activities and provide services that it deems are beneficial to the community, including activities of a benevolent nature; and
- (iii) engage in any other activity related to or incidental to the above objectives.

*In working to achieve its objectives, the Association shall:*

- (i) promote the provision of services of an income support, community services and development, self-help, personal development, advocacy, referral and information, accommodation, recreation and leisure nature for pensioners of all ages, superannuants, low-income retirees, people with disabilities, carers, sole parents and veterans; such services to be appropriate for and sensitive to the needs of pensioners of all ages, superannuants and low-income retirees, to embody the principles of user and consumer rights;
- (ii) advance the education of pensioners of all ages, superannuants and low-income retirees, and their dependants; provide education and training programs and establish projects to assist and empower pensioners, superannuants and low-income retirees, in the areas of community development, self-help, personal development and advocacy;

- (iii) make common cause with seniors'/superannuants' associations or welfare groups, trade unions and other consumer organisations having like objectives; and
- (iv) treat all members equally regardless of race, religion, age, political affiliation or sexual preference and promote access and equity.

*In connection with these objectives, and without limiting the extent of its activities, the Association shall:*

- (i) raise funds, publish periodicals and other printed and electronic material, hold conferences and meetings, pay affiliation fees, advertise; and
- (ii) promote such other activities as the governing body of the Association may at any time deem to be consistent with the furtherance of its objectives.





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## State Executive

Morrie Mifsud	State President
Bill Whiley	State Secretary (passed away August 2004)
Bob Jay	Assistant State Secretary (to October 2004) Acting State Secretary (from August 2004) State Secretary (from October 2004)
Les Elkins	State Treasurer
Syd Doleman	Editor
Bruce Hutton	State Vice President (to October 2004) Assistant State Secretary (from October 2004)
June Gabriel	Assistant State Secretary (to October 2004) State Vice-President (from October 2004)
Ray Rauscher	Committee Member (to October 2004) Assistant State Secretary (from October 2004)
Betty Chamberlain	Assistant Editor (to October 2004) State Vice-President (from October 2004)
Decima Edis	Committee Member (to October 2005) Assistant State Secretary (from October 2004)
Elaine Webb	Committee Member
Kevin Dwyer	Committee Member (passed away December 2004)
Edna Kay	Committee Member (from February 2005)
Margaret Craven-Scott	Committee Member (from February 2005)
Grace Selway	Committee Member (from February 2005)



# Annual Report

The State Executive of Combined Pensioners & Superannuants Association of NSW Inc (CPSA) takes great pleasure in presenting the Annual Report for 2004/2005.

## Overview

Every year is a busy one for CPSA, and this year, being an election year, was no exception. The major issues which affect our members and constituents at the federal level were campaigned about under the banner of 'Health, Housing & Human Services' in the 2004 Australian Government election.

Once again branches have been very active in their local areas, providing social, recreational and welfare support for CPSA members and pursuing relevant issues at the local, state and federal levels. As always, the public transport question has been an item of great concern for many of our members who live in regional and rural NSW. We were delighted to see the Pensioner Excursion Ticket being extended to private buses in the Greater Metropolitan Area, although it seems that this corresponded with a reduction of services for members who live in regional and rural areas.

We are deeply concerned about the negative effects on pensions of the Australian Government's proposed industrial relations reforms. Our members and constituents are already paying more each year for health services, pharmaceuticals and a roof over their heads.

It is becoming clearer that big corporations are viewing our constituents as a lucrative source of income. Residential parks are being sold to developers, displacing thousands of people. The profits of funeral companies and the operators of retirement village and for-profit nursing homes have reached obscene levels. The finance industry continues to make a killing out of reverse mortgages, retirement investment funds, superannuation fees and a myriad of other "services".

CPSA welcomed the NSW Parliamentary Inquiries into the Funeral Industry and Dental Care which were announced in March, and the Australian Government Inquiry into Health Funding. We hope that the outcome of these inquiries will improve the quality of life of all those living on low incomes.

CPSA members are very active in volunteering, whether with their branch, in state office or individually. They have continued to assist the community through a variety of activities and branches continue being active in their enthusiasm for rights, dignity and well-being of all. Membership has once again increased through the addition of several new branches, membership drives at the Seniors Retirement Expo and branch-run local events.



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Volunteers have always been the backbone of CPSA and volunteers serve the community through CPSA in many ways. State Office relies heavily on all the members of CPSA who donate their time so generously.

We extend our appreciation of the commitment of the staff of CPSA. All of the members of staff work hard to ensure that the services provided to the public, members and other CPSA stakeholders are of the highest standard.

This year has been one of recognition of CPSA with the Association and its projects receiving state and international Awards. CPSA won two of the Office of Fair Trading's Consumer Protection Awards: in the Print Media category for our publication *THE VOICE of Pensioners and Superannuants of NSW* and in the Seniors category for outstanding advocacy and resolution of issues affecting seniors. CPSA's project the Park and Village Service (PAVS) also received a high commendation in the Community Organisation, Metropolitan category of the Consumer Protection Awards for the excellent publication, *OutaSite*. The Medicine Information Persons (MIP) Project was presented with the National Prescribing Service Ltd's prestigious Quality Use of Medicines Award at an international conference.

The Income Security Committee grew in numbers and activity this year, and expanded its areas of discussion to include housing affordability. The Health & Transport Committee also continued to be active pursuing matters of concern raised by members, particularly those living out of the Sydney Metropolitan Area.



## **Income Security**

### ***Pensions***

CPSA has been concerned for sometime that the Age Pension may have a limited lifespan under the current and future Australian Governments. The rumoured existence of a draft policy paper recommending the abolition of social security benefits has been cause for alarm. It may not be beyond the realms of possibility that the social security system could be privatised. CPSA will monitor the Australian Government's social security policies in the interests of members and its constituency.

CPSA campaigned (unsuccessfully) about the hefty increase in the cost of pharmaceuticals with no commensurate increase to the Pharmaceutical Allowance.

The *Family and Community Services and Veterans' Affairs Legislation Amendment (2004 Election Commitments) Act 2004* gave various benefits to some of those who were overlooked in the Federal Budget last year. There were five new measures:

- A new utilities allowance for recipients of the Age Pension or Service Pension of \$100 per annum for singles or \$50 each for couples;
- A concession allowance for holders of the Commonwealth Seniors Health Card of \$200 per annum for singles or \$400 for couples;
- 25 hours a week of respite for recipients of the Carers Payment;
- Special child care benefit rate for grandparents on income support (grandparents who are primary carers of children) with various conditions attached;
- Increase in bereavement payments in respect of above general rate Disability Pensioners.

The new legislation could be described as a "scattergun" approach. CPSA wrote to the Minister for Family and Community Services to congratulate her on trying to address some of the needs of Age Pensioners, superannuants and low-income retirees but (unsuccessfully) recommended changes in order to broaden the benefits to all pensioners and rectify the financial problems faced by superannuants who are little better off than pensioners income-wise but not entitled to the Pensioner Concession Card due to their assets being valued too high as per Centrelink's Assets Test.

CPSA was also critical of new rules applying to the Disability Support Pension (DSP) and the Parenting Payment. 2005 Federal Budget measures will have the effect of reducing weekly incomes and making income support for recipients less secure but without any guarantee of jobs or affordable childcare. The measures are also likely to create poverty traps.

### ***Superannuation***

The growing importance of superannuation as a form of income support meant that CPSA raised many issues in relation to superannuation. Greater superannuation choice was legislated by the Australian Government in July this year. This had various implications and highlighted the need for greater knowledge of superannuation products and the difference between industry and non-industry based funds.





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One of the outcomes is that workers and retirees are now able to put their money into their preferred funds. However, the plethora of choices and the inconsistency of information provided by the funds are confusing for those without detailed financial knowledge. CPSA's investigations into superannuation issues confirmed the view that industry based funds give better returns and are more accountable than their non-industry based counterparts. Superannuation choice is welcome but it needs to be emphasised that people should be careful when selecting a fund and are best to steer clear of funds which have a history of losing investors' money and take too much in administration and other costs.

CPSA also found that there is a need to guarantee continuation of the Age Pension, full disclosure and the need to take action on high exit fees.

### ***Housing***

This year, the NSW Government tightened the eligibility criteria for new public housing tenants and will no longer offer secure tenure. Only the most indigent or emergency cases will be considered. The Department of Housing will also now charge tenants for water. CPSA and other organisations concerned with the welfare of current and prospective public housing tenants have deplored these changes. CPSA has also expressed concern that Commonwealth under funding of the Commonwealth-State Housing Agreement (CSHA) has also had a deleterious impact on the provision of public housing.

The high cost of renting on the private market has had a major impact on those on low incomes, driving many people to places far away from employment, public transport, health services and established social support. Others have moved into purpose built seniors rental accommodation which does not always live up to its advertised standard of accommodation, food and tenure.

Residential (caravan) parks continue to close at an astounding rate, forcing thousands of people to move from their homes and communities. People move to residential parks with the understanding that they will be able to spend their retirement years in the park they have chosen. CPSA cannot understand why park owners are allowed to sell residential park land to developers. This land should simply be zoned permanently as residential parks.

Increasing levies on Strata Title units and villas continues to bite those on low fixed incomes. As local council rates increase, there has been no increase to, or expansion of, Pensioner Rates Rebates (and that is not for the want of trying).

CPSA made a submission to the five year review of the *Retirement Villages Act 1999*. The association emphasised the need for consistent, transparent contracts in plain language and for greater education of the legal profession around retirement village legislation.

### ***Utilities***

CPSA is represented on the Utilities Consumers' Advocacy Program (UCAP) and works with the Public Interest Advocacy Centre (PIAC) and other organisations to protect consumers' rights regarding issues such as water charges and electricity disconnections. Disconnections of utility services are a growing concern. CPSA and allied organisations will continue to campaign to achieve social justice in this area.

### ***Land Tax***

Many of CPSA's members and constituents have their retirement investments tied up in property, so NSW Government changes to land tax in the 2005-06 Budget was of great interest. The reintroduction of a threshold is a step in the right direction. However, more needs to be done to ease the burden of land tax on low-income property owners. While CPSA supports equitable taxation in order to provide government services, it seems lower income earners are paying disproportionately more tax on property than those in very high income brackets.

### ***Funeral Industry***

CPSA welcomed the NSW Parliamentary Inquiry into the Funeral Industry announced early 2005. Since 2002 CPSA has been campaigning around the high and rising cost of funerals which disadvantages so many people on low incomes at a time when they are most vulnerable. CPSA wrote a lengthy submission to the Inquiry. CPSA also made submissions to the NSW Office of Fair Trading's review of the Funeral Funds Act.

### ***Other Income Security Issues***

In the last 12 months, CPSA has also been extremely active representing the views of our members around a range of other issues including:

- National Competition Policy reform
- The proposed sale of Telstra
- Stamp Duty on insurance
- Taxation subsidies to insurance companies.





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## Health

### ***Health Services and Funding***

In regard to health funding, CPSA made a submission to the House of Representatives Standing Committee on Health and Ageing Inquiry into Health Funding. CPSA was invited to speak to the submission. The main focus of the submission was the proposal to set up a body (independent of governments) which would deliver health funding.

CPSA is concerned that the rate of bulk-billing is still down in rural, regional and outer urban areas. The cost to visit a specialist has increased (along with the introduction of safety net thresholds and Medicare Plus). CPSA is still actively involved in The Save Medicare Alliance (NSW) although CPSA no longer provides the Secretariat. Under funded hospitals and Increases to the cost of health services and pharmaceuticals results in many people on low incomes not getting access to essential health services.

The last 12 months saw a major restructuring of NSW Health. Area Health Services have been reduced to eight very large administrative entities. South-West Sydney Area Health Service (SWSAHS) now covers 20 per cent of the NSW population. CPSA members are concerned that extremely large Area Health Services may not be able to efficiently provide quality health outcomes, with patients having to travel long distances to receive treatment. The association is represented on NSW Health consumer forums and the Council of Social Service NSW (NCOSS) Health Policy Advice Group. CPSA will work through those forums to try to ensure NSW Health delivers a high standard of service.

The Electronic Health Record (EHR) system will soon be in place in NSW. Although it will be a more efficient way of disseminating patients' records, there are still privacy concerns. CPSA will work through NCOSS and health NGOs to achieve a balanced outcome for consumers.

### ***Dental Health***

The Australian Government's "hands-off" approach to dental health is of paramount concern for CPSA. It beggars belief that dental care is not included in Medicare. The association has received numerous calls from people who have not received appropriate dental care from NSW public dental health services. The lack of a Commonwealth public dental health scheme has lead to long waiting lists and inadequate, untimely care. CPSA has corresponded with the NSW Minister for Health and forwarded a submission to the NSW Parliamentary Inquiry into Dental Health Services in NSW.

### **Pharmaceuticals**

The signing of the Australia US Free Trade Agreement, big increases in the costs of PBS drugs in January, and the removal of many drugs from the PBS have all made an impact on the ability of people on low incomes to afford essential medicines.

### **Ageing**

Delegates representing CPSA were amongst those invited to the NSW Forum on Ageing in October 2004. The forum gave representatives the opportunity to contribute ideas towards the forthcoming *Healthy Ageing Framework*.

## **Transport**

### **Rail services**

NSW rail services continued to be an area of interest for CPSA. Services markedly declined in the 2004-05 period with frequent late trains or cancellations. A deputation of CPSA representatives met with the Minister for Transport in May 2005 and he confirmed the original decision to close the Broadmeadow-to-Newcastle line citing the need to reduce transport expenditure and divert Newcastle transport funding in ways the NSW Government perceives as a more efficient use of resources. However, the Minister did say that the closure won't be until four years away and not until an alternative is in place. CPSA is involved with Newcastle's Save Our Rail (SOR) campaign and will continue to pursue the argument for preserving the Broadmeadow-to-Newcastle line on the grounds of environmental sustainability, social justice and defending the area from overdevelopment.

The replacement of CountryLink rail services with coaches continues to be a major problem. CountryLink coaches are not accessible for people with mobility difficulties. Food and drinks cannot be consumed on the coaches, and toilet stops are few and far between. CPSA is also appalled that the number of pensioners entitled to travel on each CountryLink journey has remained capped for nearly a decade, with the NSW Government claiming that the reason why CountryLink services have to be curtailed is because of lack of patronage. In the meanwhile it is our members and constituents who are missing out.

### **Transport Concessions**

The increase of the Pensioner Excursion Ticket (PET), which is used on CityRail and buses in the Greater Metropolitan Area, from \$1.10 to \$2.50 in January (and due to rise again as per CPI) was justified by the NSW Government on the basis that more revenue would allow the concession to be spread to areas where it hasn't previously been available (i.e. private buses in the Greater Metropolitan Area). The rollout of the new PET has been carried out in stages. According to the Minister, that should be completed in Wollongong, the Blue Mountains, the Central Coast and Newcastle by September 2005. There is no relief in sight for those outside of the CityRail zone. CPSA has also been involved in the T-Card consultation process. T-Card project workers spoke to CPSA's Health and Transport Committee in December 2004. The scheme is being piloted with Sydney school students the first to use the new ticketing system in January 2005. We have been assured that the PET will be an integral part of the new system.



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### **Other Transport Issues**

These include:

- Minister for Transport's public transport consultation process;
- The high cost and poor coverage of Community Transport
- Policy development regarding older drivers;
- Submission to Transport NSW on concessions policy;
- Advisory service to Sydney Buses on safety issues for seniors;
- Submission to the Department of Infrastructure, Planning and Natural Resources on *Metrostrategy*; and
- Submission to the Ministry of Transport Review of the Taxi Transport Subsidy Scheme.

## **Australia US Free Trade Agreement (USFTA)**

Increases in costs to pharmaceuticals and the contracting out of community services to multinationals is what we are already seeing as a result of the USFTA. No amount of media coverage, academic analysis or lobbying was going to change the mind of the Australian Government (or the Opposition) in relation to the USFTA. It seems that the citizens that are not from the big end of town are the losers.

## **Photo ID**

It was pleasing to see the introduction of a Photo ID service in NSW for those who don't hold a Drivers Licence. CPSA was disappointed to see that the Photo ID is not free for pensioners, as is the case with a Drivers Licence. It was also disappointing to note that the legislation relating to the provision of the Photo ID service included many issues of concern to the Privacy Foundation.

## **Tax Help**

CPSA recognises that the annual tax return is a difficult ordeal for many Australians. Those on low incomes, however, often face additional difficulties because while they do not have the financial capacity to contract the services of a tax agent, they most need the assistance. Additionally, the Centrelink penalties for misestimating income can be both cumulative and severe.

For these reasons, CPSA has continued to support the Australian Taxation Office (ATO) Tax Help Program which helps over 70,000 people on low incomes each year. CPSA provides a private office, administrative support, computer and internet access and other office requirements for the ATO trained volunteer who is able to answer queries on myriad areas which affect those who qualify for Tax Help.

## **Delegations and Submissions**

### *Delegations*

CPSA regularly seeks opportunities to inform various policy makers of issues which affect CPSA members and constituents. Delegations of CPSA representatives met with Ministers, Shadow Ministers, Cross-Benchers and local members of all three tiers of Government.

### *Submissions*

Submissions about issues which affect our members and constituents were presented to governments and other relevant agencies:

- Annotations to the Residential Parks Act 1998 (NSW)
- Asia Trade Task Force on the Australia – ASEAN – NZ Free Trade Agreement
- Australian Parliamentary Inquiry into Health Funding
- Comments on the Draft Local Government (Manufactured Home Estates, Caravan Parks, Camping Grounds and Moveable Dwellings) Regulation 2005 – PAVS
- Cuts to funding for disability services and group homes
- Department of Infrastructure, Planning and Natural Resources Metropolitan Strategy Discussion Paper
- General Purpose Standing Committee No. 2 Enquiry into Mona Vale Hospital
- NSW Parliamentary Inquiry into Dental Services in NSW
- NSW Parliamentary Inquiry into the Funeral Industry
- Lack of transitional care and Home Care services following a hospital stay
- Ministry of Transport Review of Taxi Transport Subsidy Scheme
- Ministry of Transport Review of Transport Concession Policy
- NSW Forum on Ageing
- NSW Ministerial Advisory Committee on Ageing Discussion Paper: Securing the Future for Older People who live in Residential Parks in NSW - PAVS
- NSW Office of Fair Trading's 'Consumer Guide to Funerals'
- Office of Fair Trading Response to the Review of the Residential Parks Act 1998 Discussion Paper - compiled by a working party convened by PAVS and constituted by representatives from PAVS, Shelter NSW, Tenancy Advice and Advocacy Services, Tenants Union, Newcastle University's Family Action Centre and resident representatives.
- Office of Fair Trading Review of the Consumer Trader and Tenancy Tribunal Act 2001 – PAVS
- Office of Fair Trading Review of the NSW Retirement Villages Act 1999
- Office of Fair Trading Review of the Residential Parks Act 1998 – PAVS
- Productivity Commission Implications of the Future Ageing of Australia's Population
- Proposed reform of the Disability Support Pension
- Senate Inquiry into Aged Care



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## **CPSA Representation on & Membership of External Boards and Committees**

Action for Public Transport (NSW) Inc.  
Aged Care Alliance  
Associations Forum Special Interest Groups  
Australia Free Trade & Investment Network (AFTINET)  
Australian Pensioners and Superannuants Federation (APSF)  
Boarders & Lodgers Action Group  
Bus Safety Advisory Group  
Carers Coalition (under the auspices of Carers NSW)  
Carers NSW Sub-committee on the Home Care Service of NSW  
Centrelink NSW Multicultural Advisory Committee  
Commuter Council  
Consumer, Trader & Tenancy Tribunal Consultative Forums: General, Residential  
Parks  
Consumers Federation of Australia  
Consumers Health Forum  
Consumers' Telecommunications Network  
Department of Ageing, Disability and Home Care Seniors Week Reference Group  
Ethnic Communities' Council of NSW Inc  
Forum of Non Government Agencies (FONGA), NCOSS  
Funeral Industry Council  
Gosford Council Affordable Housing Reference Group  
HACC Issues Forum  
HACC Peaks Reference Group  
Health Care Complaints Commission Consumer Advisory Committee  
Health Consumers Network  
Illawarra Dental Health Committee  
Minister for Ageing, Disability and Home Care Stakeholder Forums  
Mobility in Ageing Taskforce  
National Coalition Against Poverty (NCAP)  
NCOSS Health Policy Advice Group  
NCOSS State Budget Meeting  
NCOSS Transport Concession Forum  
NSW Aged Care Standards Agency Liaison Group  
Planning for Later Life Forum  
Podiatrists Board  
Public Housing Issues Working Party  
Public Interest Advocacy Centre (PIAC) – Utility Consumers' Advocacy Program  
Retirement Villages Ministerial Advisory Committee  
Save Medicare Alliance (NSW)  
South West Sydney Area Health Service (SWSAHS) Community Participation  
Steering Committee

Tenants' Advice & Advocacy Program Network Community Access Forum  
Tenants' Advice & Advocacy Program Network Meetings  
Tenants' Union Training Reference Group  
The NSW Alliance  
The Consumers' Telecommunications Network Inc.  
Western Sydney Housing Information & Research Network

## **CPSA Publications**

CPSA publishes *THE VOICE of Pensioners and Superannuants of NSW* every 2 months. It is released in February, March, May, July, September and November. The new format of last year has proved very popular with our members and has attracted more advertisers than previously.

*THE VOICE* is a publication of and for members so we always welcome contributions. The balance of discussion, letters, policy, entertainment and news is therefore informative and interesting. *THE VOICE* was the winner of the 2004 Consumer Protection Award for Print Media.

This reporting period CPSA expanded our publications to include a website which is more reflective of CPSA as a whole. This useful resource is aimed to assist members, clients, journalists, policy makers and the general public.

## **Media**

CPSA continually serves the community by drawing attention in the media to issues which affect our members and constituents. CPSA is regularly called on to give comment or analysis about current issues via all forms of media. During the year 1 July 2004 to 30 June 2005 CPSA produced 24 media releases and received over 200 calls from various media outlets. The most common subjects of interview were funerals and the inquiry into the funeral industry, the Federal election, changes to assets testing methods, loss of transport concessions and enforced (or strongly encouraged) later retirement. The most frequent issues of comment and release were the Federal Budget, public transport, Medicare, the Pharmaceutical Benefits Scheme and the Australia – US Free Trade Agreement and the funeral industry.







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# Area Councils, Branches, Affiliates & Associate Organisations

Groups marked + are financial until December 2004.

Groups marked ‡ are new branches. Parentheses indicate when the group joined.

## Area Councils

Central Coast  
Central West  
Mid North Coast  
Newcastle  
North West  
Riverlands  
Shoalhaven  
South Coast  
Southern Tablelands  
St George – Sutherland

## Branches

+ Albion Park CPSA  
Albury CPSA  
Ashfield CPSA  
Auburn CPSA  
Australian Chinese Performing Artist's Association Inc.  
Australian Shanghainese Association  
Balcolyn Seniors Indoor Bowls Group  
Bankstown CPSA  
Barraba Combined Pensioners And Senior Citizens Association Inc  
Batemans Bay CPSA  
Bathurst CPSA  
Bellingen CPSA  
+ Beresfield & District Senior Citizens & Pensioners Association Inc  
Berrigan CPSA  
Blacktown CPSA  
Blaxland Neighbourhood Club for Senior Citizens  
Blayney CPSA  
Brighton-le-Sands CPSA  
Budgewoi CPSA

Bulli – Woonona CPSA  
Bundeena CPSA  
Bungendore & District Senior Citizens & Pensioners Club  
Callala Bay & Friends CPSA  
+ Callala Beach Senior Citizens & CPSA  
Centro Ricreativo Della Terza Eta'  
Cobar CPSA  
Coffs Harbour CPSA  
Cooma CPSA  
Corrimal CPSA  
Culburra/Orient Point CPSA  
Dapto CPSA  
Delungra Senior Citizens Club  
Dubbo CPSA  
Dungog Combined Pensioners and Senior Citizens  
Engadine Senior Citizens Club  
Ettalong - Booker Bay CPSA  
Gladesville–Hunters Hill–Ryde CPSA  
Gorokan CPSA  
Gosford CPSA  
Goulburn CPSA  
Greenacre CPSA  
Grenfell CPSA  
Griffith CPSA  
Guildford CPSA  
Gulgong CPSA  
Gunnedah CPSA  
Gwandalan CPSA  
Holbrook CPSA  
Hornsby CPSA  
Hunter Blind & Vision Impaired  
Hurstville Aged & Invalid Pensioners Association  
Islington – Hamilton CPSA  
Italian Group Pensioners  
Italian Pensioners Group Kingsgrove  
Italian Seniors (Haberfield) Group  
Kandos CPSA  
Kiama Retirees Association  
Kogarah – West Kogarah CPSA  
Lakemba CPSA  
Lakemba Star Seniors Group  
Lambton Senior Citizens Group  
Lidcombe CPSA  
Lithgow CPSA  
Macleay CPSA  
Malabar – Matraville CPSA  
Manilla CPSA  
Manilla Monday Mixed Bingo



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*Consumer Protection Awards – 2002, 2003, 2004*

Mannering Park CPSA  
Manning Valley CPSA  
Manyana & District CPSA  
Marrickville Star CPSA  
Merewether CPSA  
Merrylands CPSA  
Merrylands South CPSA  
Miller Combined Pensioners Club  
Molong CPSA  
Moree CPSA  
Morisset Senior Citizens Association (Invalid & Old-Age Pensioners)  
Mylestom CPSA  
Nana Glen and Glenreagh CPSA  
Nelson Bay & District Social & Welfare Club  
+ New Lambton Senior Citizens & Pensioners Association  
North Sydney CPSA  
Northern Suburbs (Wollongong) Branch Pensioners Association  
Nowra CPSA  
Nyngan CPSA  
Oak Flats CPSA  
Orange CPSA  
Parkes CPSA  
Patonga Beach CPSA  
Peak Hill CPSA  
Penrith Seniors & Pensioners Club  
Petersham – Stanmore CPSA  
Port Macquarie CPSA  
Portland CPSA  
Retired AMWU Members Association, Sydney  
Retired Australian Workers Union – Wollongong / Port Kembla  
Retired CFMEU – Construction & General Division  
Retired Port Workers, Port Kembla (Maritime MUA)  
Retired Port Workers, Sydney (Maritime MUA)  
‡ Robertson Community & Senior Citizens Group (June 2005)  
Rockdale Garden Club CPSA  
Rockdale Senior Citizens CPSA  
Rylstone CPSA  
Sawtell CPSA  
Senior Italian / Australian Community (SIAC)  
Shoalhaven Heads CPSA  
Southern District Retired Miners' Association  
St Joseph Italian Pensioner Group  
St Marys CPSA  
Stroud CPSA

Sussex Inlet CPSA & Senior Citizens  
Sutherland CPSA  
Sydney Chinese Zhi-Qing Association Inc  
Sydney Shaoxing Opera Troupe CPSA  
The Entrance – Long Jetty CPSA  
Thirroul CPSA  
Tocumwal CPSA  
Tomakin CPSA  
Toongabbie Senior Citizens Association  
Toukley CPSA  
Tuross Head Senior Citizens & Pensioners Club  
Ulladulla – Milton CPSA  
Ulmarra CPSA  
Unanderra CPSA  
Urunga Senior Citizens & Combined Pensioners  
‡ Waminda Club (May 2005)  
Warilla & District Combined Pensioners Welfare Association  
Wentworthville CPSA  
Wentworthville Pensioners Welfare Inc  
West Region Chinese Association  
West Wallsend CPSA  
Western Sydney & Hawkesbury Parks Residents Association  
Windang CPSA  
Wollongong CPSA  
Woolgoolga CPSA  
‡ Woolli District Pensioners & Retirees Inc (May 2005)  
Yagoona CPSA  
Young CPSA

## **Affiliated Organisations**

Brooklyn & District CPSA  
Forster – Tuncurry CPSA  
Lismore CPSA Inc  
NSW Retired Teachers Association  
Public Service Association of NSW (Retired Members)

## **Associate Organisations**

Port Kembla Senior Citizens Centre





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*Consumer Protection Awards – 2002, 2003, 2004*

## State Office

The Department of Ageing, Disability and Home Care (DADHC) funds CPSA to represent to all levels of government the needs and interests of NSW residents on low fixed incomes (pensioners of all ages, superannuants and low-income retirees in NSW). This grant also makes provision for administration of our branches, Core operations (administration, publication of *THE VOICE* and the website), hosting Annual State Conference, the employment of a Policy & Information Officer, employment of a Home & Community Care (HACC) Policy & Information Officer. Without this DADHC grant, CPSA would not be able to auspice our six free services. DADHC also provided an accommodation grant which enabled our country members to attend State Conference 2004.

Membership fees fund the publication of *THE VOICE of Pensioners and Superannuants of NSW* and our Public Liability Insurance coverage. All other services are free to members and non-members alike. The grants generously provided by our funding bodies enable us to continue to provide these services in such a way that they can be accessed by those who need them most.

CPSA auspices six services which assist the community. (Low community demand for the Tax Help project auspiced by CPSA in previous years has led to a decision to discontinue that unfunded project.) The assistance provided is of the highest standard.

- Community Quality Use of Medicine (funded by National Prescribing Service Ltd)
- Community Visitors Scheme (funded by the Commonwealth Department of Health and Ageing)
- Home & Community Care (funded by NSW Department of Ageing, Disability & Home Care)
- Medicine Information Persons (MIP) Project (funded by NSW Health Department)
- Older Persons Tenants' Service (funded by the NSW Office of Fair Trading)
- Park & Village Service (funded by the NSW Office of Fair Trading)

As a non-profit organisation serving people in financially constrained circumstances, CPSA makes all decisions with appropriate responsibility and accountability. Similarly, CPSA recognises the responsibility to government and the community to make the most prudent use of all income. All members of the State Executive, staff and volunteer corps honour this responsibility through their work ethic. CPSA therefore always aims to operate in the most efficient and effective manner possible with appropriate use of resources, always ensuring that all legal and financial obligations are met so that we can continue to serve the interests of members and constituents to governments and other parties and to provide accurate information, referrals and professional services within the community.

### **Privacy**

As an Association conducting a large volume of casework, CPSA is conscious of the need for strict privacy measures. Since consolidation of appropriate guidelines in the Privacy Act and the Health Privacy Act, CPSA engaged a private consultant to highlight privacy weaknesses and assist us in legal compliance and moral obligation to our clients and members. Although this was a lengthy and involved process, we believe that we have taken appropriate measures to ensure the privacy of all members and clients.

### **Volunteers – the backbone of CPSA**

CPSA members recognise that what they give to society is not dependent on their bank balance. In an increasingly socially-oriented community, CPSA members have for some time led the way in volunteering. In fact, all members of CPSA volunteer their time or expertise to the Association and their local community. Branch volunteers, branch officers, State Council members, committee members and members of the State Executive contribute to the smooth operations and governance of the Association and individual members often assist State Office in the provision of case studies, anecdotal evidence and information for submissions, fact sheets, media releases or other campaigns. The generosity of CPSA volunteers' time allows CPSA to operate according to our relatively low income.

The efficiency of our State Office volunteer program means that we have a very low volunteer turnover. Many volunteers have been serving the community through CPSA for in excess of ten years. Volunteers are also the central component of CPSA's Community Quality Use of Medicine (CQUM) Project, Community Visitors Scheme (CVS) and the Medicine Information Persons (MIP) Project. The loyalty and dedication of our volunteer corps cannot be overrated.

CPSA has always been a volunteer-based organisation. All CPSA branch members volunteer their time to CPSA activities and effort. CPSA state office is heavily dependent of the generosity of volunteers. In the last year CPSA volunteers donated over 2550 hours (more than 10 hours a day). This equates to a fiscal saving of between \$50,506 and \$53,698.





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*Consumer Protection Awards – 2002, 2003, 2004*

## UTS Shopfront

The UTS Shopfront program has proved so useful for CPSA's needs that we have completed one project, participated in another and applied for a third.

Our new website was launched in March 2005 and is a much more appropriate site for members, the media, governments and the general public. It complies with visual accessibility guidelines and is much easier to navigate than the previous version of the website. Moreover, it acts as a portal to the websites of the projects which CPSA auspices. The website comprises past editions of *THE VOICE*, media releases, policy discussion papers, polls, membership, links / contacts, donations and many other features.

In the last financial year CPSA has recognised the ever-present need to promote our association to the general public as a means of supporting our service to those who need it most in our society. Aware of the inherent cost of marketing projects, CPSA once again approached the UTS Shopfront Program to create a marketing project which would bring CPSA back into the public eye.

Recognising that marketing must have a purpose and cannot exist in a vacuum, we have applied for a project to create a bequest program. CPSA recognises that although many of our members want to be able to support CPSA financially, they are unable to do so by virtue of the economic pressures with which they are faced. However, in the past several loyal members have made concessions for CPSA in their Wills. This enables us to continue serving pensioners, superannuants and low-income retirees in NSW in their memory. We therefore intend to expand our bequest program so that CPSA members have an opportunity to support their Association in perpetuity.



## Donations

Many donors have been generous with their time, money or expertise. As a non-profit association serving people on low, fixed incomes, CPSA is often able to realise long-term goals thanks, in no small part, to the assistance of donations-in-kind from other individuals, companies and associations. CPSA would like to thank everyone who assisted us by all forms of donation in 2004/05, especially:

Associations Forum – free education and development sessions

- Auditor Mary Choate – reduced fees
- Scotchmoor Holdings – below market rent
- City Edge Printing – greatly reduced printing costs
- Department of Ageing, Disability & Home Care (accommodation grant)
- L & B Lewis Insurance Brokers – reduced rate PLI coverage
- LANcare – reduced IT support rates, free telephone support
- National Breast Cancer Foundation – advice and referrals
- Our Community – free processing of online donations
- Solicitor Peter Hopkins – reduced fees
- Sydney Morning Herald – reduced rate job advertisements
- Telstra – charity rate phone calls & line hire
- University of Technology Sydney, Shopfront program – marketing project







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*Consumer Protection Awards – 2002, 2003, 2004*

## State Treasurer's Report

As a statewide organisation deriving income from a variety of independent sources, ensuring the smooth CPSA's financial administration can be a challenge. To guarantee continued financial responsibility and accountability, CPSA has for some time planned to put aside a portion of capitation fees towards the next financial year. This enables more accurate budgeting and greater financial security for the whole Association. With careful budgetary management and the support of our members, branch executives and funding bodies, this year CPSA has been able to achieve this goal.

Although State Office rent increases are capped at 3% or CPI, whichever is greater, the previous three-year lease expired during the reporting period. The new lease also incorporated the rent cap, but the new base rate which CPSA was forced to accommodate represented a 21% increase from the previous reporting period.

The CPSA Public Liability Insurance renewal changed from September to November, involving a short-term premium to cover the gap. Nevertheless, our November 2004 premium represented an increase of 6.3% from the September 2003 amount. (These cost increases were not reflected by an increase in membership fees.) This differing renewal time should increase our ability to negotiate a more reasonable rate. We understand from other community groups that premium prices may be reduced in the next financial year and we hope that this will also apply to CPSA.

The "Towards 2031" investment fund is increasing due to generous donations as well as the less fortunate branch closures. As at 30<sup>th</sup> June 2005 this fund stands at \$35,642 which is a 51% increase from the previous year. However, it must be remembered that branches close when membership is dwindling but larger, more active new branches also join. This also results in a welcome increase in memberships as well as financial supporters.

The 2004 fundraiser drawn at the CPSA Annual State Conference in October 2004 raised \$5,615. It is gratifying that our members, although experiencing financial limitations, are so supportive of all of the work that we do. Increasing costs force us to regularly reconsider our financial position. Recognising that a wider-approach fundraiser is likely to be unsuccessful without a prior focus on our public image, we placed a renewed focus on the image we present to the general public through correspondence, publications and our website. The new website went live in February 2005 and is a very useful information tool.

As an association funded by public money and which serves those with little disposable income, CPSA is ever mindful of the need to handle financial responsibilities ethically. Staff and executive members are extremely aware of their responsibility to ensure that all expenditure is justified and reasonable. Added to

this, through the wise use of volunteers, CPSA has saved over \$50,000 in wages. Although financial incentives in the private sector are greater than those CPSA is able to offer, CPSA staff members remain with CPSA because of their commitment to the aims of CPSA. Members of staff also donated over 295 out-of-work hours to CPSA in the last financial year.

Yet again I would like to thank all of the CPSA staff and State Executive for their dedication and diligence in working to budget and controlling all CPSA expenditure.





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*Consumer Protection Awards – 2002, 2003, 2004*

# Community Quality Use of Medicine (CQUM) Project

*(Funded by National Prescribing Service Ltd)*

The Community Quality Use of Medicine (CQUM) Project was developed by the National Prescribing Service Ltd (NPS) and implemented as a pilot initiative through partnership with CPSA in January 2004, to run for 18 months. The project was active in providing training to the peer educators, organising education sessions for seniors, building networks with community organisations, and increasing health promotional activities.

The objectives of this pilot project were to develop, test and implement a transferable Seniors Community QUM peer education model for culturally and linguistically diverse (CALD) communities, and build the capacity of community groups in implementing the developed model. The project targeted groups include the Chinese (both Mandarin and Cantonese), Vietnamese, Greek and Italian communities in the Sydney Metropolitan area and Wollongong.

The project recruited 76 volunteers from five language groups and provided 12-hour training on the Quality Use of Medicines. The Chinese and Vietnamese groups were active in Sydney whereas the Italian and Greek groups were based in Wollongong.

A total of 49 consumer sessions were organised by the project with 977 people attending. About 50% of the sessions were facilitated by Chinese volunteers. The project distributed 3,724 resources, both in English and translated versions.

The project conducted refresher sessions with the volunteers and they were updated on health information. Besides the training manual, the project also developed Consumer Medicine Information (CMI) request card and a fact sheet on the role of the peer educators.

Two sets of evaluation questionnaires were developed: one for the peer educators (pre and post training) and the other for the community members participating in the education sessions. Both were translated into four different languages. At the final phase of the project, separate feedback sessions with volunteers from five language groups were also conducted.

Throughout the year the project actively took part in a range of promotional activities such as media publication, community events and community meetings. The project also maintained regular contact with partner organisations.

The last year was a challenging phase for the project. During this time peer educator training was completed successfully. Due to diligent efforts, the project was able to reach the target number of sessions. At the same time, through media promotion and participation at various community events, the project gained access to its target audience. However, the project still needs to cement a solid relationship with community organisations to sustain the peer education approach on the Quality Use of Medicines. Therefore, based on the current experience, an evaluation of this pilot project would provide effective guidelines for future planning and development of the CALD community.





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*Consumer Protection Awards – 2002, 2003, 2004*

# Community Visitors Scheme (CVS)

*(Funded by the Commonwealth Department of Health and Ageing)*

Combined Pensioners and Superannuants Association of NSW Inc (CPSA) auspices the Community Visitors Scheme (CVS) in aged care facilities in a part of Sydney's inner west including the suburbs of Ashfield, Burwood, Croydon, Strathfield, Homebush and Leichhardt and in the suburbs of Bexley, Kogarah, Rockdale, Illawong, Hurstville, Kirrawee and Peakhurst in the southern part of Sydney. CVS provides one-on-one volunteer visitors to residents of aged care facilities who are socially isolated and whose quality of life would be improved by friendship and companionship.

This is the twelfth year that CVS has operated from CPSA. CVS continues successfully and both residents and staff of aged care facilities have spoken of the pleasure that visitors give. Community Visitors also regularly speak of their commitment to and their affection for residents.

This year funding was received for 53 community visitors and the level of active visitors increased from about 75 to 80, during the year. Support and training for volunteers during the year is extensive. It ranges from support groups being held every three months in different geographical areas and on different days to ensure that full time workers can attend, to regular newsletters and phone support. Community Visitors this year have also used emails as an efficient mode of communication.

An extra aged care facility has been added to those assisted by the CPSA CVS. Following the enormous commitment of one volunteer to a particular resident, the facility is requesting more community visitors for their residents. It is hoped that continuous and increasing funding will further enable the enhancement of the lives of residents of aged care facilities.



# Home and Community Care (HACC)

*(Funded by NSW Department of Ageing, Disability and Home Care)*

The Home and Community Care (HACC) Program provides basic support services for frail older people, younger people with disabilities and their carers. Jointly funded by the Australian (60%) and State/Territory (40%) Governments, the HACC Program aims to promote and enhance the independence of this target group, thus preventing their premature or inappropriate placement in residential aged care.

Support services include personal care, community transport, home maintenance and modifications, respite care, food services, information and advocacy services and neighbour aid. Always there is a need for improvements in affordability, flexibility and timeliness of services which guarantee that frail older people and younger people with disabilities will continue to live in their own home.

A one-off 20% increase to HACC funding to meet the growing levels of unmet need across the HACC target population is urgently needed. Opposition to public-private partnerships and user-pays systems for all will continue to guide work, as will the rapidly expanding need for affordable services for pensioners, superannuants and low-income retirees.

Inadequate funding for disability services continues to threaten community living for younger people with disabilities. In lieu of additional funding for HACC services, innovative solutions are sought to ensure younger people with disabilities are not prematurely forced into residential aged care.

2005/06 will hopefully bring the proposed position paper from the Home Care Service of NSW which will detail the way forward for the largest HACC-funded service provider in NSW. Furthermore, the NSW Government is continuing to roll out their community service reforms which aim to ease access to community services. We thank our members for providing information about their local community services and the success stories as well as numerous inequalities and problems which exist state-wide.

**HACC**  
HOME & COMMUNITY CARE SERVICE  
**INFORMATION ABOUT  
COMMUNITY SERVICES**





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*Consumer Protection Awards – 2002, 2003, 2004*

# Medicine Information Persons (MIP) Project

*(Funded by NSW Health Department)*

CPSA established the Medicine Information Persons (MIP) Project in 1990-91 with funding from the NSW Health Department through the (then) South Eastern Sydney Area Health Service (SESAHS). The goal of the MIP Project was then, and still is, to reduce the inappropriate use of medicines by older people and thus promote improved health.

The MIP Project recruits volunteers as peer educators through community organisations, libraries, CPSA branches and networking bodies. Currently 79 trained MIP volunteers / peer educators from 15 different language groups (*Arabic, Armenian, Bangla, Cantonese, English, Greek, Hebrew, Italian, Korean, Mandarin, Polish, Spanish, Tamil, Turkish and Vietnamese*) are delivering education sessions throughout the Sydney Metropolitan area and regional communities such as the South Coast, Newcastle and the Central Coast. Sixty two percent (62%) of volunteers are from culturally and linguistically diverse (CALD) communities.

The MIP Project successfully performed most of the tasks scheduled in the 2004/05 year plan. Development of the Training Project Officers training manual will be finalised in the coming year with technical support from the University of Western Sydney.

During the reporting period, MIP volunteers conducted 411 sessions reaching about 10,000 older people from English and CALD communities. The highest number of participants was from the Chinese language groups. A total of 60,248 written resources have been distributed (40,934 in English and 19,314 in other different languages).

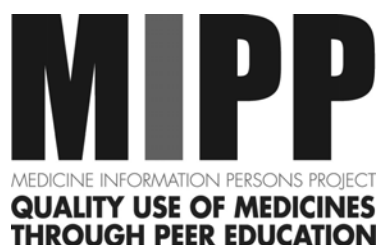
In partnership with resource institutions, the Project organised refresher training sessions every six weeks for the continuous development of MIP volunteers' skills.

This financial year the MIP Project has been extremely active with promotional events. These have included presentations at conferences and workshops, information stalls, distribution of fact sheets, internet advertisements, community and professional group addresses, participation at events of cultural festivals, Seniors Week, Volunteer Week, Charity Awareness Week and Drug Action Week. Articles on the MIP project were published in Bangla, Chinese and Italian newspapers and a talk was broadcast through a Bangla radio station.

The considerable contribution the MIP Project makes to the community was recognised by the presentation of the prestigious National Community QUM Award 2004 (celebrating excellence in Quality Use of Medicines) delivered by the National Prescribing Service and the PHARM Committee. A MIP volunteer from the Chinese language group received a Consumer Protection Award 2004 and a Greek MIP volunteer was awarded with the certificate of Volunteering Recognition 2005.

The University of South Australia and the Pharmacy Guild of Australia invited MIP volunteers to participate in a research project about consumers' views on community pharmacy services. The University of New South Wales conducted an evaluation study on written medicines information for patients with Type 2 Diabetes. MIP volunteers participated in both studies.

Continuous revision and improvement in Project implementation strategies added value to the quality of activities of the MIP Project. The process of recruiting and resourcing volunteers continued over the last three years (2002-2005). It demanded commitment and huge effort from the Project team. Participating in community events, the media and research studies brought successful results to the overall promotion of the Project.







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*Consumer Protection Awards – 2002, 2003, 2004*

# Older Persons Tenants' Service (OPTS)

*(Funded by NSW Office of Fair Trading)*

The Older Persons Tenants' Service (OPTS) is a statewide service that assists public and private tenants aged 55 years and older in all tenancy-related matters and operates within the Tenants' Advice and Advocacy Service Network. OPTS also provides tenancy advice and advocacy to all NSW protected tenants regardless of age, including referrals to a solicitor. OPTS represents older tenants at the Consumer, Trader & Tenancy Tribunal (CTTT) and conducts education sessions on tenants' rights, responsibilities and housing choices.

OPTS publishes a series of fact sheets about protected tenancies and a guide to protected tenancies in NSW for tenancy workers. Resources published by the Tenants' Union and the Office of Fair Trading are also distributed to tenants by OPTS.

During 2004-05, the NSW Department of Housing announced the 'Reshaping Public Housing' reforms, which are already taking effect. The most important of these reforms, for older tenants, is the change to the way the Department of Housing assesses eligibility for public housing. Applicants for public housing will now have to demonstrate a need for housing that they are unable to fulfill by renting on the private market, as well as meeting the Department's income eligibility.

Older tenants who receive a pension, particularly those who are frail or have other disabilities, have been recognised by the Department as people who demonstrate a high need for housing.

OPTS also provides advice to older people living in boarding houses, many of whom are not recognised as tenants under the Residential Tenancies Act 1987 and have no access to the Consumer, Trader and Tenancy Tribunal to resolve accommodation disputes. OPTS is a member of the Boarders and Lodgers Action Group (BLAG) which, during 2004-05, reviewed interstate legislation that covers boarders and lodgers.

**OPTS**  
OLDER PERSONS TENANTS' SERVICE  
**ADVICE & ADVOCACY  
FOR OLDER TENANTS**



# Park and Village Service (PAVS)

*(Funded by NSW Office of Fair Trading)*

PAVS is funded as a residential parks resource service within the NSW Tenants' Advice and Advocacy Program. PAVS provides back-up advice and resourcing to generalist tenants' advice and advocacy services (TAAS) in their work with residents of residential [caravan] parks and estates. PAVS also provides training and information for tenancy and community workers, park residents' groups and park residents themselves. PAVS seeks to identify issues of concern to park residents so that it can develop policies and legislative responses.

Unfortunately, for the third year in a row park closures have again been the main focus of our service. It is now clear that the amount of permanent housing on parks is in steady decline, mainly because of the redevelopment of parks but also because many older style parks are converting to more 'up-market', tourist orientated, short-term accommodation. Information received by PAVS indicates that as at June 2005 fifty-seven parks have either closed or reduced the amount of permanent accommodation they provide since 2001. Housing for approximately 5,000 low-income people is affected. However, PAVS has been successful in attracting additional funding from the Rental Bond Board to help us cope with the extra work generated by these park closures.

The past twelve months have seen us assist in excess of 500 new clients, and our legal officer has represented large numbers of residents in the Consumer, Trader and Tenancy Tribunal. Our Rental Bond Board funding has allowed us to contract additional legal support so we could represent groups of residents who were being displaced by park closures.

Community education sessions for park residents and training for tenancy and community workers have not been forgotten. In addition to numerous training sessions for workers held in both metropolitan and regional areas, PAVS staff have travelled to areas as remote as Bogabilla and Bingara to visit parks and provide community education sessions for residents.

Our major production this year was the Consumer, Trader and Tenancy Tribunal [CTTT] Kit which aims to assist park residents to make applications to the CTTT to enforce their rights. A kit titled "Making Your Voice Heard" was produced and distributed with funds provided by the Law and Justice Foundation. In addition to these major documents we have regularly updated the park closure database and produced two editions of our regular newsletter OutaSite. We were extremely honoured to have OutaSite receive a Consumer Protection Award.

Law reform has been high on our agenda this year and we have been heavily involved in the aftermath of the Review of the Residential Parks Act and provided



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*Consumer Protection Awards – 2002, 2003, 2004*

initial comments for the upcoming Reviews of the Consumer Claims Act and the Consumer, Trader and Tenancy Tribunal.

PAVS staff attended the Team West Conference; the National Community Legal Centres Conference in Adelaide, the National Consumer Conference and PAVS was one of the keynote speakers at Shelter Queensland's conference on park closures in February this year.

These activities, together with our everyday work have meant an extremely busy year for all of us. We could not have achieved all that we have without the help of park residents and residents groups; the TAAP Network and our resourcing body the Tenant's Union of NSW, volunteers, colleagues, the State Executive and the Office of Fair Trading. Additional funding from the NSW Rental Bond Board and the Law and Justice Society has been extremely helpful.

**PAVS**  
PARK AND VILLAGE SERVICE  
**ADVICE & ADVOCACY**  
FOR RESIDENTIAL PARKS



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

**Notes to and forming part of the Financial Statements for the year ended 30 June, 2005.**

**Note 1 – Statement of Significant Accounting Policies**

These financial statements are a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporation Act of NSW 1984. The committee has determined that the Association is not a reporting entity.

These financial reports have been prepared in accordance with the requirements of the Associations Incorporation Act of NSW 1984 and the following Australian Accounting Standards and other mandatory professional reporting requirements:

AAS 3	Accounting for Income Tax
AAS 5	Materiality
AAS 8	Events Occurring After Reporting Date
AAS 17	Leases

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

The statements are also prepared on an accruals basis from the records of the Association. They are based on historic costs and do not take into account changing money values or, except where specifically stated, current valuations of non-current assets. The accounting policies are consistent with the previous period, unless otherwise stated.

**(a) Income tax**

The Association adopts the liability method of tax-effect accounting whereby the income tax expense shown in the Income and Expenditure Statement is based on the operating profit before income tax adjusted for any permanent differences.

Non-member income of the Association is only assessable for tax, as member income is excluded under the principle of mutuality.

**(b) Fixed Assets**

Leasehold improvements and office equipment are carried at cost less, where applicable, any accumulated depreciation.

The depreciable amount of all fixed assets are depreciated over the useful lives of the assets to the association commencing from the time the asset is held ready for use. Leasehold improvements are amortised over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements.



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*Consumer Protection Awards – 2002, 2003, 2004*

### **(c) Leases**

Leases of fixed assets, where substantially all the risks and benefits incidental to the ownership of the asset, but not the legal ownership, are transferred to the entity, are classified as finance leases. Finance leases are capitalised recording an asset and a liability equal to the present value of the minimum lease payments, including any guaranteed residual values. Leased assets are amortised on a straight line basis over their estimated useful lives where it is likely that the entity will obtain ownership of the asset or over the term of the lease. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for the period.

Lease payments under operating leases, where substantially all the risks and benefits remain with the lessor, in which they are charged as expenses in the period incurred.

### **Unexpended Grants, 30/6/2005**

Each individual Grant is accounted for separately as a division of a Consolidated Surplus/Deficit. At 30/6/2005, a liability is created for each Unexpended Grant, and the totals are included in the liabilities section in the Balance Sheet.

### **Department of Health and Ageing Grant**

The Executive Committee has satisfied that :

- (a) An amount equal to the total grants paid has been expended on the approved projects/programmes according to the conditions specified in the Funding and Performance Agreements from the Commonwealth Department of Health & Ageing.
- (b) Establishment of the reserves/provisions are justified and represent funds set aside for salaries and wages, and the establishment of the reserves/provisions are recorded in the minutes of this Association's meetings.
- (c) Payments of associated and/or affiliated bodies have been adequately disclosed and do not involve the use of Department of Health & Ageing Grant Funds.

### **Office of Fair Trading Grants**

The Executive Committee has satisfied that:

- (a) An amount equal to the total grants paid has been expended on the approved projects/programmes according to the conditions specified in the Funding and Performance Agreements from the NSW Office of Fair Trading.
- (b) Establishment of the reserves/provisions are justified and represent reserves/provisions are recorded in the minutes of this Association's meetings.
- (c) Payments of associated and/or affiliated bodies have been adequately disclosed and do not involve the use of Office of Fair Trading Grant Funds.

### **Provision for end of Leased Premises**

CPSA's lease for the current premises expires on 31<sup>st</sup> August, 2007. A provision in the Expense Section in the Statement of Financial Performance (formerly, Income and Expenditure Account) and in the Liabilities Section of the Statement of Financial Position (formerly, Balance Sheet) have been continued for the eventual major painting costs and relocation costs.

### **Provisions for Employee Entitlements**

The Association has accrued the following:

- (a) Provision for Long Service Leave. This contingent liability is accrued from the first day of service of any employee. However, there is no liability to pay any long service leave until any employee has been working for CPSA for over ten years service without a break.
- (b) Provision for Sick Leave. Any permanent employee has ten working days per year pro-rata cumulative for sick leave. On termination of any employee, there will be **no** pay-out of any balance owing for sick leave entitlement.
- (c) Provision for Annual Leave. If any permanent employee leaves CPSA, the termination payment includes 17.5% leave loading.
- (d) Provision for Redundancies. This provision is calculated as set out in the Employment Awards. These are now fully funded for all employees, except for a minimal amount outstanding for Core and Community Visitors Scheme.

### **Pay-as-you-go Instalment Tax**

**No** Pay-as-you-go Instalment Tax (formerly "Company income tax") has been brought to account since the Association is a non-profit organisation. The Pay-as-you-go tax withheld (formerly "Group Tax") and "Fringe benefit tax" for employees has been provided, and is shown as part of the gross salary of each employee.

### **Fixed Asset Register, 30/6/2005**

The State Executive had decided that Fixed Assets Register should be treated as an expense in any year, and not depreciated over several years. In some cases, particular grants have only a short-term basis. The accounting treatment is more straightforward if the Fixed Assets are expensed. Accounting Standard AAS 5 is not breached because it is not material.

### **Towards 2031**

This account will continue to grow without deduction until decided appropriately.



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*Consumer Protection Awards – 2002, 2003, 2004*

## **Statement by Members of the Committee for the year ended 30<sup>th</sup> June 2005**

The Committee has determined that the Association is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements.

**In the opinion of the Committee**, the financial report as set on the following pages:

1. Present a true and fair view the financial position of COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC. as at 30 June, 2005 and the results of the Association for the year ended on that date.
2. At the date of this statement, there are reasonable grounds to believe that the Association will be able to pay its debts as and when they fall due.

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

**Morrie Mifsud**  
State President

**Les Elkins**  
State Treasurer

Dated **27<sup>th</sup> September 2005**

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

**Audit Report to the Members**

**Scope**

I have audited the financial report, being a special purpose financial report comprising the Statement by Members of the Committee, Statement of Financial Performance (formerly, Income and Expenditure Statement), Statement of Financial Position (formerly, Balance Sheet) and Notes to and forming part of the accounts for the year ended 30 June, 2005 of COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

The Committee is responsible for the financial report and has determined that the accounting policies used are appropriate to meet the needs of the Associations Incorporation Act in New South Wales 1984 and the needs of the members. I have conducted an independent audit of these financial statements 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 report has been prepared for the purpose of fulfilling the requirements of the Associations Incorporation Act of NSW 1984. I 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.

The NSW Government Grants and Commonwealth Government Grants for the 2005 financial year are:

**New South Wales Government Grants**

Core Grant \*Department of Ageing, Disability & Home Care  
Older Persons Tenants' Service \* Office of Fair Trading  
Park & Village Service \* Office of Fair Trading  
Medicine Information Persons Project \* South East Sydney and Illawarra Area Health Service

An amount equal to the total grant paid has been expended on the approved project/programme according to the conditions specified in the Funding and Performance Agreements from the Department of Ageing, Disability & Home Care, Office of Fair Trading and the South East Sydney and Illawarra Area Health Service.

**Commonwealth Government Grants**

Community Visitors Scheme \* Department of Health & Ageing  
CALD - Quality Use of Medicine \* National Prescribing Service Ltd

My audit has been conducted in accordance with Australian Auditing Standards. My procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report, and the evaluation of significant accounting estimates. These procedures have been undertaken to form an opinion whether, in all material respects, the financial report are presented fairly in accordance with the accounting policies described in Note 1 to the financial





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*Consumer Protection Awards – 2002, 2003, 2004*

report. These policies do not require the application of all Australian Accounting Standards and other mandatory professional reporting requirements.

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

***Audit opinion***

In my opinion, the financial report of COMBINED PENSIONERS & SUPERANNUANTS OF NSW INC. presents a true and fair view of the financial position of COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC. as at 30 June, 2005 and the results of the operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements.

**MARY CHOATE, F.C.P.A.**

**Public Accountant and Registered Company Auditor**

43 Anderson Road (PO Box 186) MORTDALE NSW 2223

Telephone: (02) 9570 6161

Fax: (02) 9580 5128

Email: mchoate@dot.net.au

**Dated 13th September, 2005**

**STATEMENT OF FINANCIAL PERFORMANCE**  
 (formerly, Consolidated Income & Expenditure Statement)  
 for the 12 month period ending 30 June 2005

<b>INCOME</b>	<b>\$</b>	<b>\$</b>
<b>Fees</b>		
Affiliate Organisation	313	
Capitation	57768	
Unattached Members	2700	
Associate Organisation	<u>31</u>	<b>60812</b>
Closed Branch Income		2025
Conference Fees		2928
Donations		8042
Save Medicare Alliance Funds from 03-04		2225
Net Fundraising		6071
Interest		19033
Project Administration		34932
Consultancies		576
<b>Sales Income</b>		
<i>THE VOICE</i> income	-3044	
Merchandise Sales	1145	
Medicine Record Card Sales	215	
Name Tag Sales	<u>156</u>	<b>-1528</b>
<b>Total Non-Grant Income for Year</b>		<b>135116</b>
 <b>Grant Income</b>		
DADHC Grants – Core		413254
Community Visitors Scheme (CVS) Grant		49776
Older Persons Tenants' Service (OPTS) Grant		169220
Medicine Information Persons Project (MIPP) Grant		129100
NPS Grant - CALD Quality Use of Medicines (CQUM)		88478
Park & Village Service (PAVS) Grant		252974
PAVS Law and Justice Foundation Grant		7494
PAVS Rental Bond Board Grant		<u>38566</u>
<b>Total Grant Income for Year</b>		<b>1148862</b>
Plus Non-Grant Income		<u>135116</u>
<b>TOTAL INCOME FOR YEAR</b>		<b>1283978</b>



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*Consumer Protection Awards – 2002, 2003, 2004*

**Statement of Financial Performance cont.**

**EXPENSES**

**Employment Expenses**

Annual Leave Accrual inc. loading	8,107	
Long Service Leave Accrual	11,664	
Sick Leave Accrual	-3,628	
Provision for Redundancy	-53,445	
TOIL Accrual inc. Super	-1,666	
Superannuation - Employer	55,791	
Wages & Salaries	677,518	
Oncosts - external staff	1,932	
Workers Compensation	25,717	
Staff Training/Development	6,657	
Advertising - Staff	5,950	
Expenses - Staff	15,902	
Staff Car Mileage	6,846	757,345

**Overheads**

Cleaning	4,138	
Waste Paper, Garbage	1,048	
Electricity	4,645	
Maintenance Building	1,981	
Rent	84,884	96,696

**Executive Expenses**

Branch Development	493	
Expenses	1,737	2,230

**Communication**

Postage & Courier	14,005	
Telephone/Fax	14,275	
Internet	1,392	29,672

**Equipment**

Equipment Purchased	17,630	
Computer Maint/Softwre/Accsr	22,805	
Office/Equipment Maintenance	10,872	
Core Photocopier	5,734	57,041

**Statement of Financial Performance cont.**

Expenses - Volunteers	24,706
Insurance (excluding Workers Compensation)	60,276
Legal Fees - Projects	7,582
Library & Subscriptions	2,609
Merchandise Purchases	1,971
Office Supplies	20,375
Photocopy charges	5,797
Printing	12,003
Publicity/Promotions	8,790
Publications Printing	6,046
Search Fees	455
Seminar/Conference Fees	3,810
Venue Hire	638
<i>THE VOICE</i> Costs	23,154
Project Administration	35,217
Affiliations & Memberships	2,453
Audit Fees 2003-04	9,150
Bank Charges	812
Catering	2,090
Community Education Program PAVS	2,417
State Conference Expenses	11,350
Consultants	22,179
Translating/Interpreting	5,208
Donations	2,530
Funds to "Towards 2031" Reserve	6,279
Save Medicare Alliance Funds to Balance Sheet	1,130
Core surplus to Core One-Off Expenditures	10,501
Funds in advance 05-06 year	21,610
Funds - balance of funding period	29,856
<b>TOTAL EXPENSES FOR YEAR</b>	<b>1,283,978</b>
<b>Operating Surplus for year</b>	<b>0</b>



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Consumer Protection Awards – 2002, 2003, 2004

## STATEMENT OF FINANCIAL POSITION

(formerly, Consolidated Balance Sheet)

<b>ASSETS</b>	\$	\$
<b>Current Assets</b>		
Petty Cash PAVS	100	
Petty Cash CVS	100	
Petty Cash Core	500	
Petty Cash MIPP	200	
Petty Cash CQUM	150	1050
Postage Stamps on hand 30/6/04		1720
Prepaid Courier on hand 30/6/04		402
<b>Cash On Hand</b>		
CBA – Cheque A/c 901669	-1144	
CBA Investment A/c 122470	410371	409227
Receivables		317
Prepayments and Accruals	-5087	
Computer Support in Advance	4565	
Photocopier Replacement	-3430	
PP Public Liability Insurance	8670	4718
<b>TOTAL CURRENT ASSETS</b>		<b>417434</b>
<b>Fixed Assets</b>		
<b>Investments</b>		
CBA Term 207450000356		14606
<b>TOTAL ASSETS</b>		<b>432040</b>

## LIABILITIES

### Current Liabilities

<b>Accrued Expenses</b>		
Accrued Expenses Audit 04-05	6845	
Provision OPTS Update Protected Ten. Guide	6243	
Provision OPTS Transl./Interpreting	251	
Provision MIPP Additional staff 05-06	8946	
Core One-Off Expenditures	10501	
Memberships 04-05 for 05-06	55630	
Provision for End of Lease Premises	33350	121766

**Statement of Financial Position cont.**

	\$	\$
Grants In Advance or Carried Forward		
Save Medicare Alliance Funds	1,130	
OPTS funds to return to OFT	67,790	
Law & Justice funds, bal of period	2,072	
Rental Bond Board Closure Protocol provision	<u>6,720</u>	77,712
 Payroll Liabilities		
Provision for Sick Leave	8,455	
Provision for Annual Leave inc. loading	38,840	
Provision for Long Service Leave	33,521	
TOIL	3,907	
Accrued Wages	15,238	
Provision for Redundancy – Core	38,291	
PAVS	29,950	
CVS	7,462	
OPTS	923	
MIPP	<u>16,613</u>	193,200
Provision for Building Maintenance		<u>3,117</u>
 <b>TOTAL LIABILITIES</b>		 <b><u>395,795</u></b>
 <b>NET ASSETS</b>		 <b><u>36,245</u></b>
 <b>EQUITY</b>		
Consumer Support Fund C/Forward		603
Reserve "Towards 2031"		<u>35,642</u>
 <b>TOTAL EQUITY</b>		 <b><u>36,245</u></b>



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*Consumer Protection Awards – 2002, 2003, 2004*

## CORE SERVICES

### Statement of Financial Performance for the year ended 30 June 2005

	2003-2004	2004-2005
<b>Income</b>		
DADHC Grant Income	396,394	353,013
HACC Worker Grant (04-05 accounted separately)	4,707	
State Conference Accomodation grant		5,000
Capitation Fees	62,451	57,768
Unattached Members	3,884	2,700
Affilliate Organisation Fees	798	313
Associate Organisation Fees		31
Representation Fees	1,166	
Interest	5,899	411
<i>THE VOICE</i> Income	2,832	-2,569
Merchandise Sales	1,044	1,300
Net Fundraising	2,061	6,071
Donations - Individual	2,083	2,189
Donations - Organisation	2,149	4,598
Closed Branch Income	1,329	2,026
Conference Fees	2,400	2,928
Consultancies		76
Project Administration	32,431	34,932
<b>Total Income</b>	<b>521,628</b>	<b>470,787</b>

**CORE SERVICES cont.**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Expense</b>		
Wages & Salaries	251,533	181,054
Sick Leave Accrual	-176	144
Annual Leave Accrual	275	5,859
Long Service Leave Accrual	1,575	8,652
Provision for Redundancy	10,336	-14,863
Superannuation - Employer	25,958	23,105
Workers Compensation	8,421	11,420
Staff Training & Development	1,531	2,314
Advertising-Staff	246	73
Expenses - Staff	1,007	644
Cleaning	2,508	2,602
Waste Paper, Garbage	636	466
Electricity	3,084	2,063
Maintenance Building	1,904	1,208
Rent	40,536	53,644
Postage & Courier	5,946	6,834
Telephone	6,932	5,310
Tele - Internet	1,197	701
CORE Photocopier	3,810	5,734
Equipment Purchased	652	64
Office/Equipment Maintenance	235	621
Computer Maint & Software	348	15,766





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*Consumer Protection Awards – 2002, 2003, 2004*

**CORE SERVICES cont.**

	<b>2003-2004</b>	<b>2004-2005</b>
Affiliations & Memberships	2,248	2,151
Provision for Audit current year	2,220	3,906
Bank Charges	343	344
Donations	950	730
Executive Exps - Branch Develop	177	493
Expenses - Executive	3,407	1,737
Expenses - Volunteers	8,733	6,567
Insurance (excluding Workers Comp.)	48,405	54,371
Consultants Fees	20,190	4,368
Legal Fees	4,312	197
Library & Subscriptions	1,992	2167
Merchandise Purchases	169	1,962
Office Supplies	10,277	6,589
Photocopying	4,075	2,453
Printing	2,720	2,925
Publicity/Promotions	3,955	2,394
Seminar/Conference Fees	1,205	728
<i>THE VOICE</i> Costs	23,031	28,698
Fundraising Expenses		365
Translating/Interpreting	29	
Venue Hire		55
State Conference expenses	11,148	11,350
Funds in advance 05-06 year		6,042
Surplus to Core One-Off Expenses		10,501
"Towards 2031"	3,548	6,279
	<hr/>	<hr/>
<b>Total Expense</b>	<b>521,628</b>	<b>470,787</b>

**CORE DADHC HACC WORKER**  
**Statement of Financial Performance for the year ended 30 June 2005**  
**(previously accounted as part of main Core grant)**

	<b>2004-2005</b>
<b>Income</b>	
HACC Worker Grant Income	55,241
<b>Total Income</b>	<u>55,241</u>
<b>Expense</b>	
Wages & Salaries	53,764
Staff Training & Development	345
Consultants	682
Publicity/Promotions	450
<b>Total Expense</b>	<u>55,241</u>
<b>Surplus</b>	<b>0</b>



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*Consumer Protection Awards – 2002, 2003, 2004*

**SAVE MEDICARE ALLIANCE**  
**Statement of Financial Performance for the year ended 30 June 2005**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Income</b>		
Funds carried forward from previous year	1,821	2,225
Net Merchandise sales	129	
Donations	848	640
<b>Total Income</b>	<b>2,798</b>	<b>2,865</b>
<b>Expense</b>		
Postage & Courier	365	59
Equipment Purchased	46	-45
Donation to "Now We the People"		1,750
Office Supplies	39	-33
Photocopy Charges	113	4
Publicity/Promotions	5	
Save Medicare Alliance Funds to Balance Sheet	2,230	1,130
<b>Total Expense</b>	<b>2,798</b>	<b>2,865</b>
<b>Surplus</b>	<b>0</b>	<b>0</b>

**CALD SENIORS COMMUNITY QUALITY USE OF MEDICINES (CQUM)**

Statement of Financial Performance for the period 1/7/04 to 31/8/05

**2003-2004    2004-2005    1/7/05-**

**Income**

CQUM income (period 1/1/04 - 30/9/04)	65,000		
CQUM income from previous year		28,478	
CQUM income (period 1/7/04 - 31/8/05)		60,000	
Resale of Asset (not purchased for resale)			500
<b>Total Income</b>	<b>65,000</b>	<b>88,478</b>	<b>500</b>

**Expense**

Wages and Salaries	24,536	49,778	4,214
Sick Leave	524	-422	-102
Annual Leave inc. loading	1,232	-256	-976
Long Service Leave	251	969	98
TOIL inc. Super	1,394	-1,156	0
Superannuation	1,973	3,561	333
Workers Compensation	642	1,974	0
Staff Expenses	90	461	4
Cleaning	73	192	0
Waste Paper, Garbage	18	80	0
Electricity	87	356	0
Maintenance Bldg	52	84	0
Rent		4,025	0
Postage and Courier	1	553	0
Telephone/Fax	433	1,239	23
Internet	24	62	0
Equipment Purchased	1,089	353	690
Computer Maint/Softwre/Accers	256	656	0
Project Administration	2,667	5,333	0
Audit Fees	130	676	0
Bank Charges	10	71	0
Catering		496	0
Consultants		227	0
Expenses - Volunteers	135	7,424	824
Insurance (excluding Workers Comp.)	144	208	16



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*Consumer Protection Awards – 2002, 2003, 2004*

**CALD SENIORS COMMUNITY QUALITY USE OF MEDICINES (CQUM) cont.**

	<b>2003-2004</b>	<b>2004-2005</b>	<b>1/7/05-31/8/05</b>
Office Supplies	475	490	0
Photocopy Charges	19	329	0
Printing		1,187	30
Publicity/Promotions		553	0
Translating/interpreting		3,992	0
Venue Hire	267	433	-91
Funds received in advance for 04-05 year	23,333		0
Funds - balance of funding period	5,145	4,550	-4,550
Project deficit covered by Core			-13
<b>Total Expense</b>	<b>65,000</b>	<b>88,478</b>	<b>500</b>

**COMMUNITY VISITORS SCHEME PROJECT**  
**Statement of Financial Performance for the year ended 30 June 2005**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Income</b>		
Community Visitors Scheme Grant Income	48,115	49,776
Interest	318	373
<b>Total Income</b>	<b>48,433</b>	<b>50,149</b>
<b>Expense</b>		
Wages & Salaries	30,412	30,586
Sick Leave Accrual	-65	-103
Annual Leave Accrual inc. loading	40	687
Long Service Leave Accrual	152	1,778
TOIL Accrual inc. Super	-133	1,028
Provision for Redundancy	790	-3,959
Superannuation - Employer	2,639	2,708
Workers Compensation	539	1,241
Staff Training and Development	100	-100
Expenses - Staff	76	56
Staff Car Mileage	2,027	2,450



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*Consumer Protection Awards – 2002, 2003, 2004*

**COMMUNITY VISITORS SCHEME PROJECT cont.**

	<b>2003-2004</b>	<b>2004-2005</b>
Cleaning	168	168
Waste Paper, Garbage	36	50
Electricity	192	224
Maintenance Building	120	76
Rent	2,604	2,743
Postage & Courier	329	350
Telephone	946	713
Internet	47	39
Computer Maint/Software/Accessr	28	937
Project Administration	4,000	4,000
Provision Audit current year	269	425
Bank Charges	30	36
Catering	293	59
Consultants		60
Expenses - Volunteers	1,913	2,929
Insurance (excluding Workers Comp.)	171	415
Office Supplies	522	363
Photocopying	188	190
<b>Total Expense</b>	<b>48,433</b>	<b>50,149</b>
<b>Surplus</b>	<b>0</b>	<b>0</b>

**MEDICINE INFORMATION PERSONS PROJECT**  
**Statement of Financial Performance for the year ended 30 June 2005**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Income</b>		
MIPP Grant Income	126,600	129,100
Interest	812	950
Medicine Record Card Sales	15	215
Consultancies		500
Donations	424	40
<b>Total Income</b>	<b>127,851</b>	<b>130,805</b>
 <b>Expense</b>		
Wages & Salaries	71,189	50,139
Sick Leave Accrual	493	403
Annual Leave Accrual inc. loading	234	3,973
Long Service Leave Accrual	30	3,041
TOIL Accrual inc. Super	1,027	180
Provision for Redundancies	2,003	3,054
Superannuation - Employer	6,157	5,232
Workers Compensation	2,022	1,974
Staff Training & Development		2,545
Advertising - Staff		73
Expenses - Staff	537	1,332
Cleaning	311	192
Waste Paper, Garbage	78	80
Electricity	369	356
Maintenance Building	224	109
Rent	6,084	4,025





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*Consumer Protection Awards – 2002, 2003, 2004*

**MEDICINE INFORMATION PERSONS PROJECT cont.**

	<b>2003-2004</b>	<b>2004-2005</b>
Postage & Courier	2,121	899
Telephone	1,578	921
Internet	99	62
Computer Maint/Software/Accessr	220	4,818
Equipment Purchased		2,133
Provision for Asset Replacement	5,000	
Project Administration	8,000	8,000
Affiliations & Memberships	55	55
Provision for Audit current year	555	676
Bank Charges	67	56
Catering	426	616
Consultants	650	2,739
Donations		50
Expenses - Volunteers	2,485	6,424
Insurance (excluding Workers Comp.)	1,884	1,783
Legal Fees - Projects	97	
Library & Subscriptions	169	
Merchandise Purchases		10
Office Supplies	1,591	2,876
Photocopy charges	482	628
Printing	3,945	6,322
Publications Printing	289	929
Publicity/Promotions	4,460	3,979
Seminar/Conference Fees	1,067	77
Translation/interpreting	514	1,098
Provision for MIPP printing, translation	1,339	
Funds in advance 05-06 year		8,946
<b>Total Expense</b>	<b>127,851</b>	<b>130,805</b>
 <b>Surplus</b>	 <b>0</b>	 <b>0</b>

**OLDER PERSONS TENANTS' SERVICE**  
**Statement of Financial Performance for the year ended 30 June 2005**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Income</b>		
Older Persons Tenants' Service Grant Income	164,792	169,220
Interest	5,438	6,933
Donations		100
<b>Total Income</b>	<b>170,230</b>	<b>176,253</b>
<b>Expense</b>		
Wages & Salaries	102,878	106,650
Sick Leave Accrual	-2,062	472
Annual Leave Accrual inc. loading	236	274
Long Service Leave Accrual	305	-2,060
TOIL Accrual inc. Super	1,026	135
Provision for Redundancy	3,107	-24,141
Superannuation - Employer	7,504	9,483
Workers Compensation	2,610	3,948
Staff Training & Development	620	916
Advertising - Staff	1,277	5,804
Expenses - Staff	3,471	1,727



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*Consumer Protection Awards – 2002, 2003, 2004*

**OLDER PERSONS TENANTS' SERVICE cont.**

	<b>2003-2004</b>	<b>2004-2005</b>
Cleaning	420	432
Waste Paper, Garbage	108	161
Electricity	504	713
Maintenance Building	312	248
Rent	6,696	8,863
Postage & Courier	966	1,342
Telephone	2,806	2,351
Internet	354	124
Equipment Purch/Office/Equipment Maint.	6,294	1,874
Computer Maint/Software/Access	2,865	805
Project Administration	8,000	8,000
Affiliations & Memberships	104	79
Provision Audit current year	857	1,350
Bank Charges	97	155
Catering	15	13
Consultants		982
Expenses - Volunteers	7	40
Insurance (excluding Workers Comp.)	2,102	1,601
Legal Fees - Projects	703	4,558
Library & Subscriptions	552	389
Office Supplies	2,031	5,986
Total Photocopy charges	730	1,150
Printing	220	
Publicity/Promotions	450	409
Publications Printing	1,995	
Search Fees	434	455
Seminar/Conference Fees	1,700	991
Translating/Interpreting	0	118
Provision for Printing	7,936	
Balance of Funding period for return		29,856
<b>Total Expense</b>	<b>170,230</b>	<b>176,253</b>
 <b>Surplus</b>	 <b>0</b>	 <b>0</b>

**PARK AND VILLAGE SERVICE**

**Statement of Financial Performance for the year ended 30 June 2005**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Income</b>		
Park & Village Service Grant Income	246,349	252,974
Interest	8,130	10,365
<b>Total Income</b>	<b>254,479</b>	<b>263,339</b>
<b>Expense</b>		
<b>Salary Related Expenses</b>		
Wages & Salaries	145,740	181,929
Provision for Redundancy	11,115	-13,536
TOIL Accrual inc. Super	-2,433	-1,536
Superannuation - Employer	15,112	11,701
Sick Leave Accrual	1,106	-4,121
Annual Leave Accrual inc. loading	662	-2,430
Long Service Leave Accrual	1,271	-717
Workers Compensation	5,056	5,160
Professional Indemnity Insurance		
<b>Total Salary Related Expenses</b>	<b>177,629</b>	<b>176,450</b>
Staff Training & Development	1,103	435
Staff Travel	13,807	12,398



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*Consumer Protection Awards – 2002, 2003, 2004*

**PARK AND VILLAGE SERVICE cont.**

	<b>2003-2004</b>	<b>2004-2005</b>
Cleaning	540	552
Waste Paper, Garbage	132	210
Electricity	660	932
Maintenance Building	408	256
Rent	8,748	11,584
Postage & Courier	1,331	2,482
Telephone	4,690	2,787
Internet	361	373
Asset Replacement Computers	300	
Office/Equip Maintenance/Accessories	2,197	8,523
Equipment Purchased	1,972	14,804
Project Administration	8,000	8,200
Affiliations & Memberships	215	167
Provision Audit current year	1,548	1,765
Bank Charges	194	150
Catering	405	859
Community Education Program PAVS	512	2,417
Consultants	5,183	4,887
Expenses - Volunteers	515	720
Insurance (excluding Workers Comp.)	2,454	1,899
Legal Fees	7,833	2,826
Library & Subscriptions	918	53
Office Supplies	1,786	3,939
Total Photocopier costs	363	1,043
Publicity/Promotions	1,573	200
Printing	2,367	263
Search fees	64	
Seminar/Conference Fees	2,104	2,015
Venue Hire	191	150
Provision for printing	4,376	
<b>Total Expense</b>	<b>254,479</b>	<b>263,339</b>
<b>Surplus</b>	<b>0</b>	<b>0</b>

**PAVS – Law and Justice Foundation of NSW grant**  
**Statement of Financial Performance for the year ended 30 June 2005**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Income</b>		
Law and Justice Foundation Grant Income	5,494	7,494
<b>Total Income</b>	<b>5,494</b>	<b>7,494</b>
<b>Expense</b>		
Wages		2,246
Staff Training and Development		200
Staff Travel	1,088	440
Consultants	110	684
Project Administration	165	385
Postage and Courier		273
Office Supplies	33	
Telephone/Fax		455
Publications Printing	507	
Publicity/Promotions		137
Seminar/Conference Fees	227	
Expenses - Volunteers		602
Funds - balance of funding period 04-05	3,364	2,072
<b>Total Expense</b>	<b>5,494</b>	<b>7,494</b>
<b>Surplus</b>	<b>0</b>	<b>0</b>



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*Consumer Protection Awards – 2002, 2003, 2004*

**PAVS – Rental Bond Board grant  
Statement of Financial Performance for the year ended 30 June 2005**

	<b>2003-2004</b>	<b>2004-2005</b>
<b>Income</b>		
Rental Bond Board grant income	53,955	38,566
<b>Total Income</b>	<b>53,955</b>	<b>38,566</b>
<b>Expense</b>		
Wages and Salaries	32,319	22,988
Staff Travel	4,249	3,239
Postage & Courier		200
Telephone/Fax	998	500
Internet	144	30
Equipment Purchased	245	
Project Administration	1,600	1,200
Provision Audit fees for current year		353
Catering	150	47
Consultants		7,550
Community Education	91	
Expenses - Volunteers	9	
Office Supplies	238	165
Publicity/Promotions	200	357
Publications Printing	220	1,937
Funds - balance of funding period 04-05	13,492	
<b>Total Expense</b>	<b>53,955</b>	<b>38,566</b>
<b>Surplus</b>	<b>0</b>	<b>0</b>