

Combined Pensioners & Superannuants Association of NSW Inc. (CPSA)

Founded 1931.

Celebrating 75 years of service in 2006.

Serving pensioners of all ages,
superannuants and low-income retirees.



2005-2006 Annual Report

**The 2005 / 2006 Annual Report is published by
Combined Pensioners & Superannuants
Association of NSW Inc (CPSA).**

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Consumer Protection Awards – 2002, 2003, 2004, 2005

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Combined Pensioners & Superannuants Association of NSW Inc.

Combined Pensioners & Superannuants Association of NSW Inc (CPSA) was founded in 1931 in response to pension cuts. CPSA is a non-profit, non-party political membership association which serves pensioners of all ages, superannuants and low-income retirees. CPSA 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* 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 member-based 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.

State Executive

State President	Morrie Mifsud (to May 2006) Edna Kay (from June 2006)
State Secretary	Bob Jay
State Treasurer	Les Elkins
State Senior Vice President	Grace Selway (from October 2005)
State Vice President	June Gabriel (to October 2005) Betty Chamberlain
Assistant State Secretary	Ray Rauscher (October 2005 – June 2006) Decima Edis (from June 2006)
Assistant State Treasurer	Betty Chamberlain (from October 2005)
Publications Editor	Syd Doleman
Assistant Publications Editor	Betty Chamberlain
Committee Member	Grace Selway (to October 2005) Decima Edis (to June 2006) Edna Kay (to June 2006) Margaret Craven-Scott Elaine Webb Bruce Hutton Ray Rauscher (from June 2006)



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Area Councils, Branches, Affiliates & Associate Organisations

(Groups marked + are financial until December 2005. Groups marked ‡ are new branches in the reporting period.)

Area Councils

- | | |
|-------------------|----------------------------|
| 🌻 Central Coast | 🌻 Riverlands |
| 🌻 Central West | 🌻 Shoalhaven |
| 🌻 Mid North Coast | 🌻 South Coast |
| 🌻 Newcastle | 🌻 Southern Tablelands |
| 🌻 North West | 🌻 + St George – Sutherland |

CPSA Branches

CPSA provides social and community support through branches. English-speaking branches operate in the following areas:

- | | | |
|-------------------|---------------------------------|---|
| 🌻 Ashfield | 🌻 Culburra/Orient Point | 🌻 Hunter (Blind & Vision Impaired) |
| 🌻 Auburn | 🌻 Dapto | 🌻 Hurstville |
| 🌻 Balcolyn | 🌻 Delungra | 🌻 Islington – Hamilton |
| 🌻 Bankstown | 🌻 Dubbo | 🌻 Kandos |
| 🌻 Barraba | 🌻 Dungog | 🌻 Kiama |
| 🌻 Batemans Bay | 🌻 Engadine | 🌻 Kioloa (Waminda) |
| 🌻 Bathurst | 🌻 Gladesville–Hunters Hill–Ryde | 🌻 Kogarah – West Kogarah |
| 🌻 Bellingen | 🌻 Gorokan | 🌻 Lambton |
| 🌻 Berrigan | 🌻 Gosford | 🌻 Lidcombe |
| 🌻 Blacktown | 🌻 Goulburn | 🌻 ‡ Lindfield (Visually Impaired (VIP) Support Group) |
| 🌻 Blaxland | 🌻 Greenacre | 🌻 Lithgow |
| 🌻 Blayney | 🌻 Grenfell | 🌻 Maclean |
| 🌻 Budgewoi | 🌻 Griffith | 🌻 Malabar – Matraville |
| 🌻 Bulli – Woonona | 🌻 Guildford | 🌻 Manilla (2 groups) |
| 🌻 Bundeena | 🌻 Gulgong | 🌻 Mannering Park |
| 🌻 Bungendore | 🌻 Gunnedah | 🌻 Manning Valley |
| 🌻 Callala Bay | 🌻 Gwandalan | 🌻 Manyana & District |
| 🌻 Cobar | 🌻 Holbrook | 🌻 Merewether |
| 🌻 Coffs Harbour | 🌻 Hornsby | |
| 🌻 Cooma | | |
| 🌻 Corrimal | | |

Combined Pensioners & Superannuants Association of NSW Inc

🌳 Merrylands	🌳 Oak Flats	🌳 Thirroul
🌳 Merrylands South	🌳 Orange	🌳 Tomakin
🌳 Miller	🌳 Parkes	🌳 Toongabbie
🌳 Molong	🌳 Patonga Beach	🌳 Toukley
🌳 Moree	🌳 Penrith	🌳 Tuross Head Club
🌳 Morisset	🌳 Petersham –	🌳 Ulladulla – Milton
🌳 Mudgee	Stanmore	🌳 Unanderra
🌳 Mylestom	🌳 Portland	🌳 Urunga
🌳 Nana Glen /	🌳 Robertson	🌳 Warilla District
Glenreagh	🌳 Rockdale (2 groups)	🌳 Wentworthville (2
🌳 Nelson Bay &	🌳 Rylstone	groups)
District	🌳 Sawtell	🌳 West Wallsend
🌳 Mt Druitt	🌳 Shoalhaven Heads	🌳 Windang
🌳 New Lambton	🌳 St Marys	🌳 Wollongong
🌳 North Sydney	🌳 Stroud	🌳 Woolgoolga
🌳 Northern Suburbs	🌳 Sussex Inlet	🌳 Woolli District
(Wollongong)	🌳 Sutherland	🌳 Yagoona
🌳 Nowra	🌳 The Entrance –	🌳 Young
🌳 Nyngan	Long Jetty	

There are also several English-speaking branches of retired union members:

- 🌳 Retired AMWU Members Association, Sydney
- 🌳 Retired Australian Workers Union – Wollongong / Port Kembla
- 🌳 Retired CFMEU – Construction General Division
- 🌳 Retired Port Workers, Port Kembla (Maritime Union of Australia)
- 🌳 Retired Port Workers, Sydney (Maritime Union of Australia)
- 🌳 Southern District Retired Miners' Association

CPSA actively supports culturally and linguistically diverse (CALD) members:

- 🌳 Chinese-speaking branches (9; 4 are new)
- 🌳 Italian-speaking branches (9; 3 are new)
- 🌳 Portuguese-speaking branch (1)

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

Annual Report

The State Executive of Combined Pensioners & Superannuants Association of NSW Inc (CPSA) takes great pleasure in presenting the Annual Report for 2005/2006.

Overview

In the 2005/06 reporting year, CPSA has been proactive in improving our governance, processes and accountability. The engagement of a Policy Coordinator has increased our efficiency, enabling CPSA to more effectively respond to member-raised and community issues. Our publicity programs have expanded and as we move towards our 75th anniversary celebrations, CPSA is becoming more recognised within the community for the service we provide to pensioners, superannuants and low-income retirees. This service has been recognised with the Consumer Protection Award 2005, received in December for best Community Organisation (Metropolitan).

Branch numbers continue to grow. While the ageing of the population means some branches have dwindling membership, new groups frequently contact CPSA with the intent of becoming a branch. Nine new groups became branches of CPSA in this reporting period. These branches provide a remedy to social isolation in older people and enable members to unify to pursue relevant issues at all levels of government.

Abuse of the elderly has long been a concern for CPSA and its members. Although highlighted more strongly recently, it is an ongoing occurrence in many forms. CPSA has been actively working with the federal Minister for Health and other groups to

recommend mandatory or compulsory reporting and more police checks for nursing home employees.

The instigation of a booking fee on the “free” pensioner travel vouchers has caused unreasonable hardship in all parts of NSW. What was once a means of enabling pensioners to visit family or attend medical appointments in regional centres has become a further strain on the purse-strings.

The implementation of WorkChoices and the consequent expected reduction in the Male Total Average Weekly Earning (MTAWE) will have no positive effect and likely have a detrimental effect for those in the lowest income bracket in Australian society.

It was disappointing to note that so few of the recommendations from the inquiries into Funeral Industry and Dental Services have been adopted by the NSW Government, though the willingness to have these inquiries was a positive first step.

Reverse mortgages are being more aggressively marketed to those on low, fixed incomes, much to the detriment of those who feel forced to enter into such an agreement. More products which are less ruinous are entering the market, but many of these also have traps for the unwary.

The staff members of CPSA continue to work tirelessly to best serve CPSA’s members and constituents. Their

commitment to improving living standards for those on low-fixed

incomes ensures their responsibility in discharging their duties.



Income Security

Indexation

CPSA is concerned that the Age Pension and associated benefits and concessions continue to be administered in a completely uncoordinated fashion by every level of government.

Benefits and concessions such as the Pharmaceutical Allowance, Utilities Allowance, Telephone Allowance, Pensioner Travel Vouchers, Pensioners Excursion Tickets, CountryLink Concession Fares, public housing, council rate rebates are an important part of the pensioner's 'salary package'.

If the purchasing power of the pensioner's 'salary package' is to be maintained, it needs to be indexed as a package. To be indexed as a package an index needs to be developed. Preliminary work has been done to set up a research project that will inform a proposal for a Pricing Index for Pensioners to complement the Consumer Price Index, the Product Price Index and the Wage Index.

Federal Budget

This year's Federal Budget contained little for Pensioners. An additional, one-off Utilities Allowance of \$102.80 was the only additional benefit among a Budget that was very generous to middle and high income earners.

The changes in the tax rates from 1 July this year will benefit self-funded retirees who are eligible for the Senior Australians Tax Offset. The effect of the tax cuts is to lift their tax free income levels from \$21,968 to \$24,867 for singles and from \$36,494 to \$41,360 for couples. The Medicare levy threshold will also be increased.

The Pension Asset Test was halved, doubling the assets that pensioners can own without their Pension being cut.

As for the changes to superannuation, they can only benefit retirees who draw a pension from their super of more than \$24,867 per year (singles) or \$41,360 per year (couples).

Industrial Relations

CPSA is concerned that WorkChoices will lead to lower wages and Centrelink Pensions, which are indexed every six months on the basis of either the Consumer Price Index (CPI) increase or the Male Total Average Weekly Earnings (MTAWE) increase, whichever is the higher.

CPSA is also concerned that the Australian Government could interpret the change in the dominant basis to CPI for indexing Centrelink Pensions as a prompt to change this basis exclusively to MTAWE. Its justification could well be that, traditionally,

pensions are indexed so as to keep up with wages.

An additional concern is the effect of the Commonwealth WorkChoices Legislation on working conditions in those parts of the community services sector not covered by State Awards. The pay of employees in this sector is already lower than in other sectors. The usual spin-off of low pay is poor services.

Of particular concern is the likely impact of WorkChoices on working conditions in nursing homes, where in many cases the standard of care is very low already. This standard will deteriorate even further if workers in nursing homes are paid even less.

Housing

This year has seen the operation by the NSW Government of tight eligibility criteria for new public housing tenants. CPSA and other organisations concerned with the welfare of current and prospective public housing tenants continued their opposition to many of these arrangements.

Residential (caravan) parks continue to close at a high rate, forcing people to move from their homes and communities. People live in residential parks with the understanding that they will be able to spend their retirement years in the park they have chosen.

The rapidly increasing cost of private rental (including purpose-built seniors' rental housing) is moving many older people further into poverty.

Funeral Industry

The Government's response to the report of the NSW Parliamentary Inquiry into the Funeral Industry was

disappointing. However, the Government will legislate for itemised fee and charges disclosure by amending the Fair Trading Act. The funeral industry still operates in many parts of NSW as a "closed shop" where there is no competition and the cost of funerals is very high. CPSA considers that an independent pricing authority should set the maximum price that can be charged for a basic funeral.

Health

Dental Inquiry

In March, the parliamentary Inquiry into Dental Services in New South Wales brought down its report and recommendations. CPSA made a submission to this Inquiry.

There are two key recommendations among the thirty-three recommendations. First, the report asks for the New South Wales Government to spend the same on public dental health as other states and territories do. It spends just over \$16 per head of population per year. (The Northern Territory spends \$35.)

The second key recommendation is for the state and federal governments to work together. Reading between the lines, what this recommendation really says is that all States and Territories should get together and put pressure on the Australian Government for funding for dental care.

It's CPSA policy for dental care to be included in Medicare or, at the very least, to be provided through the reinstatement of the Commonwealth Dental Health Program axed by the Australian Government in the late 1990s.



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GP shortage

\$95 million over four years will go into 200 additional medical school places in 2007, increasing to 400 additional medical school places each year from 2008 with “a proportion” to be bonded to areas of workforce shortage.

This budget lifts the current cap on full fee paying medical places for domestic students from 10 per cent to 25 per cent of the total number of places.

Medicare

Medicare is Australia's universal health insurance scheme. The Australian Government continues to undermine Medicare through the creeping privatisation of healthcare. Bulkbilling continues to be under siege, with many GPs particularly being unable to afford the lower revenue. The rising GP shortage also makes it possible for GPs to abandon bulkbilling without loss of patronage.

CPSA protests against the Government's whittling away of Medicare and continues its participation in the Save Medicare Alliance.

Pharmaceutical Benefits Scheme (PBS)

Co-contributions for PBS-listed prescriptions were again increased over the past year, with the Pharmaceutical Allowance not keeping pace with these increases. This affects the vast majority of Pensioners, whose spending on prescription drugs does not reach the unrealistically high amount of the PBS safety net.

Members also reported the discontinuation of certain complementary drugs, notably calcium supplements.

CPSA has made representations to the Australian Health Minister about the dwindling affordability of PBS listed drugs.

A plan has been floated by the Australian Health Minister to reduce the cost of the PBS by reducing the price of a patented brand drug once a generic and cheaper equivalent comes onto the market by 12.5%. GPs will have to justify prescribing brand drugs where generic equivalents are available. Pharmacists will be compelled to reveal their profit margins on generic drugs, to enable the Australian Government to negotiate better prices.

Private health insurance

The Australian Government continues its abandonment of a public health system where everyone, regardless of social and financial background, receives the same quality medical attention. CPSA opposed the sale of Medibank Private.

Aged Care

Allegations of physical and sexual abuse of some of Australia's most vulnerable elderly people created a media frenzy.

Federal Cabinet approved the introduction of compulsory police background checks for all carers for

older people, either in the community or in a nursing home.

The Aged Care Standards and Accreditation Agency (ACSAA) will receive an extra \$8.6 million over four years to increase the number of unannounced, random spot checks. In 2004-05 they performed 563 random spot-checks. In the coming year that is anticipated to be 3000. Each residential care facility is to receive at least one unannounced site visit per year.

The new system of reporting elder abuse will be known as compulsory reporting, to distinguish it from mandatory reporting. A system where all abuse must be reported to the management of an aged care facility or service will be implemented. The management is then required to pass on the report to the appropriate authority. This may be the police, the complaints commissioner or the Aged Care Standards and Accreditation Agency.

The current complaints resolution scheme will be replaced with a system that investigates complaints.

Transport

NSW rail services continued to be an area of interest for CPSA. The original decision to close the Broadmeadow-to-Newcastle line has been reversed after vigorous grass roots campaigning.

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.

Community Transport, although excellent in some areas, fails to meet the needs of many, leaving them isolated.

Concessions

On 1 March 2006 the NSW Government introduced a 15% (\$10 minimum) booking fee for each CountryLink trip covered by a single Pensioner Travel Voucher. CPSA's campaign to reverse this is continuing.

The Pensioner Excursion Ticket is still not available on private buses for those living outside of the Greater Metropolitan Area. This severely disadvantages those living in rural areas.

Council rate rebates still haven't been increased for more than a decade and concessions on utilities has a small impact on the size of today's utility bills.

Privatisation

It is CPSA's view that public services must remain available to the many residents of NSW who would be unable to access these services on a for-profit basis. Public-Private Partnerships (PPPs) appear to be the 'thin end of the wedge' when it comes to service delivery. Services that are candidates for privatisation include public hospitals, trains, community services and public housing.

CPSA made a submission into the NSW parliamentary inquiry into PPPs, stating that they cannot be justified on the basis of sound economic management or efficient service delivery and calling on all governments to cease using PPP



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arrangements. CPSA's view is that public infrastructure and deliver services on the funding should be used to build basis of public need.











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, local members, Councillors and senior staff of all three tiers of Government.







































Submissions

CPSA regularly makes submissions to governments and other agencies on issues which affect our members and constituents:

-  Legislative Council Social Issues Committee Inquiry into the Impact of the Commonwealth WorkChoices Legislation
-  NSW Office Of Fair Trading Department Of Commerce Review of Consumer Protection & the NSW Funeral Industry
-  PricewaterhouseCoopers NSW Health Review of the Program of Appliances for Disabled People
-  Funeral Funds Regulation 2001: Potential Areas for Reform (response)
-  IPART Review of Bus and Ferry Fares
-  Senate Employment, Workplace Relations And Education Committee Inquiry into the Workplace Relations Amendment (WorkChoices) Bill 2005
-  Public Accounts Committee (NSW Legislative Assembly) Inquiry into Public Private Partnerships
-  Standing Committee on Social Issues Inquiry into the impact of Commonwealth Work Choices Legislation.
-  DADHC statewide Issues in NSW for the HACCC Program
-  University of Wollongong Australian Community Care Needs Assessment Project Consultation Paper (response)



CPSA Representation on & Membership of External Boards, Committees and Organisations

-  Action for Public Transport (NSW) Inc.
-  Aged Care Alliance
-  Australia Free Trade & Investment Network (AFTINET)
-  Australian Pensioners and Superannuants Federation Inc (APSF)
-  Boarders & Lodgers Action Group
-  Carers Coalition (under the auspice 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' 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
-  HACC Issues Forum
-  HACC Peaks Reference Group
-  Health Care Complaints Commission Consumer Advisory Committee
-  Health Consumers Network
-  Illawarra Dental Health Committee
-  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
-  Quality Aged Care Action Group (QACAG)
-  Retirement Villages Ministerial Advisory Committee
-  Save Medicare Alliance (NSW)
-  Tenants' Advice & Advocacy Program Network Community Access Forum
-  Tenants' Advice & Advocacy Program Network Meetings
-  Tenants' Union Training Reference Group
-  The NSW Alliance
-  Valuer-General consumer representative
-  Western Sydney Housing Information & Research Network (Westhirm)





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CPSA Publications

CPSA publishes *THE VOICE of Pensioners and Superannuants of NSW* six times a year for release in February, March, May, July, September and November. It is well received by and well regarded among members and non-members alike. As a publication for members, *THE VOICE* addresses issues of interest for our constituents, balanced with letters, entertainment and news.

CPSA's website (www.cpsa.org.au) was launched in 2004/05 and continues to be updated regularly with media releases, submissions, fact sheets and *THE VOICE*.

All fact sheets produced by the policy section are available on our website. Fact sheets, reports and research from CPSA services are available online or by contacting CPSA or the service directly.

Media

CPSA is frequently contacted by various media outlets to provide information or comment on or analysis of a variety of issues which affect our members, constituents or the community. Our media releases are published on our website.



Community Visitors Scheme (CVS)

(Funded by the Commonwealth Department of Health and Ageing)

The CVS continues to flourish in the 13th year under the auspice of CPSA. The CVS provides volunteer visitors to residents in aged care facilities in the inner west, from Leichhardt to Homebush, and southern suburbs, from Kogarah to Kirrawee.

In the lives of residents of aged care facilities the CVS makes a huge difference to the quality of life of residents who are isolated from the community due to a variety of reasons varying from families living outside of Sydney to friends and relatives themselves being debilitated and unable to visit. CVS provides much needed one-to-one companionship on a regular basis to residents and the

volunteers regularly speak of their pleasure at being able to meet with residents, also enhancing their own lives.

The grant level remained constant this year at funding for 53 community visitors. However the number of active community visitors is well above the funded positions and indicates the continuous demand for volunteers. Support groups are held throughout the year in different geographical areas and at different times to increase their availability to volunteers. In addition newsletters and phone and email support provide both ongoing training and counseling.



Aged Care (HACC)

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

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 NSW and Australian Governments, it aims to provide a comprehensive, coordinated and integrated range of basic maintenance and support services.

Support services include home maintenance and modifications, community transport, food services, personal care, home help, respite care, assessment and referral services, information and advocacy services and neighbour aid.

The NSW Department of Ageing, Disability and Home Care (DADHC) grants HACC funding to CPSA for the provision of HACC and other aged care information and policy. This has enabled CPSA to continue to employ an Aged Care Policy and Information Officer, whose role is to produce relevant fact sheets, respond to aged care related inquiries and to represent CPSA constituents in a variety of government and non-government forums. CPSA constitutes to be concerned about the under-resourcing of aged care services at both the federal and state levels.

HACC
HOME & COMMUNITY CARE
**AGED CARE POLICY
& INFORMATION**

Medicine Information & Peer Support (MIPS)

(Funded by NSW Department of Health)

In the 2005/06 reporting period, the Medicine Information Persons (MIP) Project changed its name to Medicine Information & Peer Support (MIPS) Service to more accurately reflect the work carried out by the service.

In 1991 CPSA designed and implemented the Medicine Information and Peer Support Service (MIPSS) as a pilot program (named the Medicine Information Persons (MIP) Project) with funding from NSW Health through the South Eastern Sydney and Illawarra Area Health Service (SESAHS). It was a pioneer initiative in the field of the Quality Use of Medicines and was established as an exclusive model of peer education approach.

Sixty trained MIPS Service volunteers are registered as active peer educators (PEs). Over sixty percent of the peer educators are from 15 different language groups (Arabic, Armenian, Bangla, Chinese (Cantonese Mandarin), English, Greek, Hebrew, Indian, Italian, Korean, Polish, Spanish, Tamil, Turkish, Vietnamese). The peer

educators conduct education sessions throughout the Sydney Metropolitan and rural areas.

Four hundred and thirty five education sessions were held in the reporting period and 11,884 people attended the sessions, including 76% from CALD groups, denoting an appreciable improvement in the MIPS Service performance compared with last year. As a result of community interest, the venues were extended widely. Information stalls have been organised in collaboration with the local City Councils, the Seniors Week Expo, Migrant Resource Centres, cultural festivals, Neighbourhood Centres and hospitals.

Due to financial restraints, the MIPS Service is currently reviewing measures of cost minimisation including controlling printing and mailing resources. Continuous recruitment of PEs is deemed necessary to cope with the demand for education sessions. Despite some limitations, the MIPS Service is doing its best to fulfil the unmet need of the community.



Older Persons Tenants' Service (OPTS)

(Funded by NSW Office of Fair Trading)

The Older Persons Tenants' Service (OPTS) is a statewide service for all NSW tenants aged 55 years and older, including tenants of private, public and community housing. OPTS also provides tenancy advice and advocacy to NSW protected tenants of all ages. 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 guide to protected tenancies in NSW for tenancy workers and a series of fact sheets about protected tenancies. During 2005-06, OPTS completed the revision of this series, including the addition of a new fact sheet.

Resources published by the Tenants' Union of NSW and the Office of Fair Trading are also distributed to tenants by OPTS.

During 2005-06, the NSW Department of Housing consulted with service providers and public tenants to develop policies to effect the 'Reshaping Public Housing' reforms. The most important of these reforms, for older tenants, are the changes to the way the Department of Housing

assesses eligibility for public housing. Applicants for public housing must now demonstrate a need for housing unable to be met by renting in the private market, **and** meet the Department's income eligibility.

Tenants aged 65 years and older, particularly the frail aged and older tenants with disability, are recognised by the Department of Housing as demonstrating a high need for housing.

OPTS also provides advice and advocacy to older tenants living in boarding houses, many of whom are not readily recognised as tenants under the *Residential Tenancies Act 1987* and have difficulty accessing the Consumer, Trader and Tenancy Tribunal (CTTT) to resolve accommodation disputes. OPTS is a member of the Boarders and Lodgers Action Group (BLAG).

During 2005-06, OPTS achieved Orders from the CTTT for a number of tenants, some protected, to prevent eviction and get repairs done.

OPTS also conducted tenancy education sessions open to the public in Penrith, Taree, Griffith, St Marys and Bathurst.

OPTS

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

Park and Village Service (PAVS)

(Funded by NSW Office of Fair Trading)

The Park and Village Service (PAVS) is a residential parks resourcing service within the NSW Tenants Advice and Advocacy Service.

The main roles of PAVS are to provide back-up advice and resourcing to generalist tenant's advice and advocacy services (TAAS); provide training on park related legislation to generalist TAAS workers; and deliver community education sessions for residential park groups and residents of parks. PAVS also seeks to identify issues of concern to park residents and develop policy responses to address those concerns.

The past twelve months has seen the introduction of the much anticipated amendments to the Residential Parks Act. The majority of amendments have strengthened the rights of park residents but there are a few notable exceptions and PAVS, along with park residents, will continue to fight for further improvements.

The changes to the legislation have led to an extremely busy year for PAVS. Comments on proposed legislation, dissemination of information and community education sessions on the implications of the changes to the legislation have kept us all on our toes. Two editions of our magazine *Outasite* have proved useful in getting up-to-date information out to park residents in a timely manner.

One of the highlights of our community education program this year was the "Voice from the Park" conference held at Penrith. The conference was well attended by residents and workers. The quality of conference sessions and the knowledge and experience of the presenters was very high.

For the first time in a number of years we are able to report that the rate of park closures is slowing. This would be wonderful news except we have also noticed an increase in the number of park owners wanting to redevelop their parks into manufactured home estates. The end result is the same as a park closure: there is a reduction in affordable housing and park residents lose out, the new up market manufactured home estates are far too expensive for traditional residents of residential parks and there are very few sites available for older style homes or caravans with annexes.

Improvements to the legislation have made it more difficult for park owners to issue termination notices to residents, there now has to be an approved development application for the park or the Consumer, Trader and Tenancy Tribunal [CTTT] has to give permission for the notices to be issued. It is incredibly important that park residents challenge development applications and that local government consider the social impact of a park redevelopment. Opposing a development application is hard work, legally complex and time intensive. The challenge for PAVS is to find the

necessary resources to assist applications within 30 days of them
generalist services and residents being lodged.
groups to lodge objections to the



State Office

CPSA is funded by the NSW Department of Ageing, Disability and Home Care (DADHC) and by membership fees 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 encompasses provision for branch development, Core operations (administration, publication of *THE VOICE* and the website), Annual State Conference and the employment of Policy & Information staff. DADHC also provided an accommodation grant which enabled our country members to attend State Conference 2005.

CPSA auspices five services which assist the community. The assistance provided is of the highest standard. The grants generously provided by our funding bodies enable us to continue to provide these services to those who need them most.

-  Community Visitors Scheme (funded by the Commonwealth Department of Health and Ageing)
-  Home & Community Care Policy & Information (funded by NSW Department of Ageing, Disability & Home Care)
-  Medicine Information & Peer Support (MIPS) Service (funded by NSW Health)
-  Older Persons Tenants' Service (funded by the NSW Office of Fair Trading)
-  Park & Village Service (funded by the NSW Office of Fair Trading)

Members contribute to CPSA in many ways. They drive policy and manage the Association voluntarily and their 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.)

CPSA recognises the financial difficulties faced by members and constituents who are living on low, fixed incomes. When members proposed and agreed to a membership fee rise in 2005, this provided an even greater impetus for CPSA to operate in the most efficient, responsible and transparent manner.

Volunteers: the backbone of CPSA

The economic value of volunteer work in the not-for-profit sector is \$8.9 billion annually¹. Whether members are active in serving their fellow branch members, participating in one of CPSA's services (CVS, MIPSS) as a volunteer, helping out at State Office or just volunteering in the community, they are making a valuable contribution to society.

CPSA members are extremely generous. Though many are unable to support CPSA financially, the significant amount of time donated by members is what makes CPSA the representative and supportive service Association it has always been. Furthermore, the savings gleaned from this voluntary service enables CPSA to continue operating in accordance with the expectations of members: low expenditure for great results.

Our volunteers are highly appreciated and their contribution to CPSA cannot be overstated.

¹ ABS 2000



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Consumer Protection Awards – 2002, 2003, 2004, 2005

UTS Shopfront

The assistance provided by the UTS Shopfront program has proved invaluable. Our third project, the Friends of CPSA Bequest Program launched at State Conference 2005, was extremely well received. The website continues to be a useful resource and includes recent editions of *THE VOICE*, media releases, submissions, research and Policy Discussion Papers as well as a home for each of the CPSA services.

Many of our branches are sought for comment and interview by various

media outlets but CPSA members are often inexperienced in handling media queries. Anticipating local interest in our 75th anniversary celebrations, CPSA engaged a UTS Shopfront student to formulate for our fourth project a publicity plan which can be applied across all branches to encourage local support of and interest in CPSA and issues of interest to members and constituents. The completion of this project in June resulted in a proposal for a 10 minute documentary, to be made by volunteer students from a film school. This latter proposal is currently underway.



State Treasurer's Report

CPSA would like to take this opportunity to thank the generous support of all members and donors. Their support enables CPSA to continue to serve the needs of the poorest members of society.

Although we are always sorry to see branches close, we are grateful to those branches which donate their closed accounts to CPSA. It is gratifying that members continue to support CPSA even when they can no longer maintain their branch.

This reporting period we were sorry to farewell our Finance Coordinator. So exceptional were her skills that we found her impossible to replace. However, with the engagement of an external firm, CPSA finances continue to be administered prudently, carefully and responsibly.

At State Conference 2006 the membership proposed and agreed to a membership increase of \$2. While the administration of this rise has posed minor difficulties in some branches, the increased income in CPSA has allowed for additional campaigning on behalf of members and constituents.

Since adjusting our renewal date last financial year, our insurance broking team negotiated a much lower rate of Public Liability Insurance this year. Many community groups have approached CPSA with a view to supporting our aims & objectives and enjoying our PLI coverage. While we welcomed several new branches, others had to be turned away as not having the same focus as CPSA.

The "Towards 2031" investment fund is increasing due to generous donations as well as the less fortunate branch closures. As at 30th June 2006 this fund stands at \$48,434 which is a 35% 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 2005 fundraiser drawn at the CPSA Annual State Conference in October 2005 raised \$4,438. While we welcome this effort on behalf of members, it is recognised that the volunteer hours that go towards it are not appropriate given the size of the income. Instead, this year it was decided to hold a membership draw to encourage members.

With a view to increasing CPSA's public image prior to a wider-focused fundraising campaign, CPSA once again engaged students from the UTS Shopfront Program. The Friends of CPSA Bequest program was launched at the 2005 State Conference by the First Friend of CPSA, Mr Bert Heinemann. In view of our 75th Anniversary in 2006, a publicity & media program was designed for use in CPSA branches and will be delivered over the coming few months.

Donations

With the generous assistance of the University of Technology Sydney (UTS) Shopfront Program and a UTS student, CPSA launched a bequest program (Friends of CPSA) at the 2005 Annual State Conference. The first Friend of CPSA, Mr Bert Heinemann, addressed Conference on

the importance of supporting our Association.

CPSA always welcomes in-kind as well as cash donations. Despite their low-income situation, many CPSA members make space in their budget to support CPSA financially. It is extremely gratifying to have members support the Association in this way.

Other people choose to support CPSA through donations of time, experience or expertise. These donations enable CPSA to continue to effectively serve its members and expand our campaigns to more issues. CPSA would like to thank everyone who assisted us by all forms of donation in 2005/06, especially:

- 🌸 Auditor Mary Choate – reduced fees
- 🌸 Scotchmoor Holdings – below market rent
- 🌸 City Edge Printing – greatly reduced printing costs
- 🌸 Department of Ageing, Disability & Home Care (2005 Conference accommodation grant)
- 🌸 L & B Lewis Insurance Brokers – reduced rate PLI coverage
- 🌸 LANcare IT – 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 – bequest program, 75th anniversary marketing project



COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Notes to and forming part of the Financial Statements for the year ended 30 June, 2006.

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.

The financial report have been prepared in accordance with the requirements of the Associations Incorporation Act of NSW 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.

(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, 30/6/2006

Each individual Grant is accounted for separately as a division of a Consolidated Surplus/Deficit. At 30/6/2006, 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 N.S.W. 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 the Office of Fair Trading Grant Funds.



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Provision for end of Leased Premises

CPSA's lease for the current premises expires on 31st 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.

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 have been provided, and is shown as part of the gross salary of each employee.

Fixed Asset Register, 30/6/2006

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" Reserve

As in the 2005 year, this account has most transfers from branches to CPSA put to it, including income from closed branches. Donations to *THE VOICE*, Public Liability Insurance Costs and Projects are accounted separately. DGR donations are expended immediately on the needs of the elderly. This account will continue to grow without deduction until decided appropriately.

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Statement by Members of the Committee for the year ended 30th June, 2006

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, 2006 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:



Edna Kay
State President



Les Elkins
State Treasurer

Dated 13th September, 2006.



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Consumer Protection Awards – 2002, 2003, 2004, 2005

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, 2006 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 in New South Wales 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 2006 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 & Peer Support Service * S.E. 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.

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

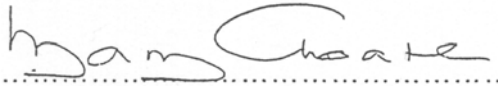
The audit opinion expressed in this report has been formed on the above basis.

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, 2006 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



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Email : mchoate@dot.net.au

Dated * 12th September, 2006



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Consumer Protection Awards – 2002, 2003, 2004, 2005

STATEMENT OF FINANCIAL PERFORMANCE
(formerly Consolidated Income & Expenditure Statement)
for the 12 month period ending 30 June 2006

	2006	2005
	\$	\$
INCOME		
Fees		
Affiliate Organisation	700.00	312.50
Capitation	123290.63	57768.50
Unattached Members	5595.00	2699.72
Associate Organisation	75.00	31.25
Total Fees	129660.63	60811.97
Provisions - Surplus Income	23018.63	
Closed Branch Income	9676.41	2025.57
Conference Fees	4559.80	2928.33
Donations	4519.83	8041.89
Save Medicare Alliance Funds from 03-04		2224.67
Net Fundraising	3788.00	6071.18
Interest	20675.88	19032.72
Project Administration	34188.09	34931.73
Consultancies		575.98
Reimbursements	763.85	
Sales Income		
THE VOICE income	3870.91	-3044.09
Merchandise Sales	933.69	1144.85
Medicine Record Card Sales	63.05	215.00
Name Tag Sales	7.67	155.58
Resale of Assets	500.00	
Total Sales Income	5375.32	-1528.66
Total Non-Grant Income for Year	236226.44	135115.38

Statement of Financial Performance cont.

	2006	2005
Grant Income		
Grants from 2004-05	11017.44	
DADHC Grants – Core	427157.00	413254.00
DADHC Grants – Aged Care Worker(s)	57133.00	
Community Visitors Scheme Grant	52423.63	49776.00
Older Persons Tenants' Service Grant	174825.95	169219.55
Medicine Information & Peer Support Grant	132700.00	129100.00
CQUM – NPS Grant		88477.79
Park & Village Service Grant	250949.19	252974.33
PAVS Law and Justice Foundation Grant		7494.08
PAVS Rental Bond Board Grant	25261.21	38566.48
Total Grant Income for Year	1131467.42	1148862.23
Plus Non-Grant Income	236226.44	135115.38
TOTAL INCOME FOR YEAR	1367693.86	1283977.61

EXPENSES

Employment Expenses

Annual Leave Accrual	25646.53	8107.39
Long Service Leave Accrual	3195.23	11663.63
Sick Leave Accrual	5483.12	-3628.61
Provision for Redundancy	37681.60	-53444.74
TOIL Accrual Incl Super	-3906.74	-1665.66
Superannuation - Employer	58508.86	55790.81
Wages & Salaries	661938.88	677518.23
Oncosts - external staff	763.63	1931.83
Workers Compensation	31907.35	25717.20
Staff Training/Development	5374.15	6657.17
Advertising - Staff	8455.47	5950.01
Expenses - Staff	14641.63	15902.24
Staff Car Mileage	7459.29	6845.53
Total Employment Expenses	857149.00	757345.03



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Performance cont.

	2006	2005
Overheads		
Cleaning	3546.57	4138.00
Waste Paper, Garbage	969.48	1047.60
Electricity	4126.38	4645.20
Maintenance Building	1009.00	1980.69
Rent	77202.81	84884.33
Total Overheads Expenses	86854.24	96695.82
Executive Expenses		
Branch Development Expenses	1294.30	492.82 1737.20
Total Executive Expenses	1294.30	2230.02
Communication		
Postage & Courier	13949.48	14005.72
Telephone/Fax	14295.24	14274.85
Tele - Internet	1231.32	1391.79
Total Communication Expenses	29476.04	29672.36
Equipment		
Equipment Purchased	9548.86	17630.46
Comp. Maint/Software/Accessories	10618.92	22804.92
Office/Equipment Maintenance	202.73	10872.28
Core Photocopier	5000.00	5733.96
Total Equipment	25370.51	57041.62

Statement of Financial Performance cont.

	2006	2005
Expenses - Volunteers	14716.88	24706.30
Insurance (excluding W/Comp)	37508.36	60276.32
Legal Fees - Projects	3040.77	7581.94
Constitutional Expenses	36.00	
Library & Subscriptions	3391.27	2608.86
Merchandise Purchases	30.00	1971.30
Office Supplies	9225.97	20375.20
Photocopy charges	4892.71	5796.63
Printing	24533.83	12003.39
Publicity/Promotions	4424.42	8789.94
Publications Printing	1725.00	6046.06
Search Fees	225.63	455.15
Seminar/Conference Fees	3510.83	3810.30
Venue Hire	2979.09	637.81
THE VOICE Costs	17567.32	23153.55
Project Administration	34188.13	35217.08
Affiliations & Memberships	3268.98	2452.52
Audit Fees	7584.10	9149.88
Bookkeeping	22189.09	
Bank Charges	1016.84	812.53
Catering	1852.36	2089.55
Community Education Program PAVS	11820.18	2417.12
State Conference Expenses	6464.42	11349.72
Consultants	17491.50	22179.35
Translating/Interpreting	39.27	5207.68
Typesetting	480.00	
Donations		2530.00
"Towards 2031"	10385.41	6278.57
Save Medicare Alliance Funds to Balance Sheet		1129.88
Core surplus to Core One-Off Exp.	22134.69	10500.92
Funds in advance Next Financial Year	-4550.07	21609.41
Funds - balance of funding period	31326.64	29855.80
Memberships Current to Next Year	74050.15	
TOTAL EXPENSES FOR YEAR	1367693.86	1283977.61
Operating Surplus for year	0.00	0.00



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Consumer Protection Awards – 2002, 2003, 2004, 2005

STATEMENT OF FINANCIAL POSITION

(formerly, Consolidated Balance Sheet)

	2005-2006	2004-2005
	\$	\$
ASSETS		
Current Assets		
Petty Cash PAVS	300.00	100.00
Petty Cash CVS	100.00	100.00
Petty Cash Core	500.00	500.00
Petty Cash MIPS	200.00	200.00
Petty Cash CQUM		150.00
Total Petty Cash	1100.00	1050.00
Postage Stamps on hand	2063.52	1720.25
Prepaid Courier on hand 30/6/04		402.00
Cash On Hand		
CBA – Cheque A/C 901669	49004.47	-1143.55
CBA Investment A/c 122470	92449.95	410370.59
Total Cash On Hand	141454.42	409227.04
Receivables	791.29	317.00
Prepayments and Accruals		-5087.40
Computer Support in Advance	2282.96	4564.90
Photocopier Replacement		-3429.46
Prepaid Public Liability Insurance	13016.69	8669.60
Prepaid Insurance	2404.57	
Prepaid Rent and On Costs	6509.51	
TOTAL CURRENT ASSETS	169622.96	417433.93
Fixed Assets		
Investments		
CBA Term 207450000356	14606.34	14606.34
Bendigo Bank TD	310000.00	
TOTAL ASSETS	494229.30	432040.27

Statement of Financial Position cont.

	2005-2006	2004-2005
LIABILITIES		
Current Liabilities		
GST Liabilities	6129.42	
Accounts Payable	8162.01	
Accrued Expenses		
Accrued Expenses Audit	8305.29	6844.60
Photocopier Replacement	8429.46	
Prov OPTS Update Protected Ten Guide	6243.56	6243.56
Prov OPTS Transl/Interpreting	191.82	250.73
Prov MIPS Additional staff 05-06		8945.65
Core One-Off Expenditures	20938.98	10500.92
Statement of Financial Position cont.		
Memberships 04-05 for 05-06		55630.48
Memberships 05-06 for 06-07	73946.15	
Memberships 05-06 for 07-08	72.00	
Memberships 05-06 for 08-09	12.00	
Provision for End of Lease Premises	50707.82	33350.19
Total Accrued Expenses	168847.08	121766.13
Grants In Advance or Carried Forward		
Save Medicare Alliance Funds	1179.88	1129.88
MIPS	8131.90	
OPTS funds to return to OFT		67790.16
Law & Justice funds, bal of period	-1001.58	2071.79
Rental Bond Board Closure Protocol provision	6720.00	6720.00
OPTS	20607.77	
Park and Village Services	29135.79	
Rental Bond Board	-5859.74	
Total Grants in Advance	58914.02	77711.83



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Position cont.

	2005-2006	2004-2005
Payroll Liabilities		
PAYG Withholding	9251.72	
Prov. Sick Leave	22364.83	8455.32
Prov. Annual Leave	38802.94	38839.75
Prov. Long Service Leave	30954.72	33521.17
TOIL		3906.74
Accrued Wages		15238.41
Prov. Core Redundancy	32048.80	38290.43
PAVS	25634.67	29950.07
CVS	11951.42	7462.14
OPTS	9607.58	922.96
MIPS	19455.80	16613.29
Total Payroll Liabilities	200072.48	193200.28
Prov for Building Maintenance	3116.63	3116.63
TOTAL LIABILITIES	445241.64	395794.87
 NET ASSETS	 48987.66	 36245.40
 EQUITY		
Consumer Support Fund C/Forward	553.62	603.62
Reserve "Towards 2031"	48434.04	35641.78
 TOTAL EQUITY	 48987.66	 36245.40

CORE SERVICES

Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
Provisions - Surplus	23018.63	
DADHC Grant	362720.00	353013.00
State Conference Accommodation grant		5000.00
Capitation Fees	123290.63	57768.50
Unattached Members	5595.00	2699.72
Affiliate Organisation Fees	700.00	312.50
Associate Organisation Fees	75.00	31.25
Representation Fees		
Interest	3061.92	411.12
THE VOICE Income	3870.91	-2569.09
Merchandise Sales	941.36	1300.43
Net Fundraising	3788.00	6071.18
Donations - Individual	2146.68	2188.89
Donations - Organisation	2272.00	4598.00
Closed Branch Income	9676.41	2025.57
Conference Fees	2204.52	2928.33
Consultancies		75.98
Reimbursements	763.85	
Project Administration	34188.09	34931.73
Total Income	578313.00	470787.11



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Consumer Protection Awards – 2002, 2003, 2004, 2005

CORE SERVICES cont.

	2005-2006	2004-2005
Expense		
Wages & Salaries	201193.43	181054.06
Sick Leave Accrual	4416.04	143.99
Annual Leave Accrual	9465.43	5859.42
Long Service Leave Accrual	-1120.56	8652.46
TOIL Incl Super	-4069.07	
Provision for Redundancy	25980.59	-14862.55
Superannuation - Employer	21149.34	23105.38
Workers Compensation	12322.28	11420.40
Staff Training & Development	2130.07	2314.45
Advertising - Staff	3276.28	72.72
Expenses - Staff	1672.28	643.53
Cleaning	1426.92	2602.00
Waste Paper Garbage	514.05	465.60
Electricity	1663.16	2062.80
Maintenance Building	460.40	1208.00
Rent	51620.17	53644.49
Postage & Courier	6963.78	6833.68
Telephone	5182.40	5310.00
Tele - Internet	329.09	701.35
Core Photocopier	5000.00	5733.96
Equipment Purchased	369.95	63.52
Office/Equipment Maintenance	149.09	621.37
Computer Maint & Software	5259.06	15765.69
Affiliations & Memberships	2660.62	2151.61
Prov. Audit current year	2583.16	3906.00
Bank Charges	840.59	343.93
Bookkeeping	14479.81	
Catering	231.55	
Donations		730.00

CORE SERVICES cont.

	2005-2006	2004-2005
Executive Exps - Branch Development		492.82
Expenses - Executive	1005.11	1737.20
Expenses - Volunteers	6815.39	6566.72
Insurance (excluding W/Comp)	30090.16	54371.07
Consultants Fees	5977.27	4368.18
Constitutional Expenses	36.00	
Legal Fees	2813.50	197.30
Library & Subscriptions	3057.67	2166.96
Merchandise Purchases		1961.75
Office Supplies	2760.86	6589.18
Photocopying	2690.81	2453.04
Printing	12941.06	2924.82
Publicity/Promotions	2727.96	2394.00
Seminar/Conference Fees	587.27	727.72
THE VOICE Costs	17567.32	28698.02
Fundraising Expenses		365.00
Typesetting	480.00	
Venue Hire		54.55
State Conference expenses	6029.02	11349.72
Funds in advance 05-06 year		6041.90
Surplus to Core One-Off Expenses	22148.13	10500.73
Membership Current to Next Year	74050.15	
"Towards 2031"	10385.41	6278.57
Total Expense	578313.00	470787.11
Surplus	0.00	0.00



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Core DADHC AGED CARE WORKER
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
DADHC Grant	57133.00	55241.00
Total Income	57133.00	55241.00
Expense		
Wages	49000.70	53763.73
Sick Leave	1662.60	
Annual Leave	2299.02	
Long Service Leave	-394.48	
Superannuation	3144.62	
Workers Compensation	851.07	
Staff Training and Development	552.72	345.45
Expenses - Staff	16.75	
Consultants		681.82
Publicity/Promotions		450.00
Expenses - Volunteers		
Total Expense	57133.00	55241.00
Surplus	0	0

CALD SENIORS COMMUNITY QUALITY USE OF MEDICINES (CQUM)
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
CQUM income from previous year		28477.79
CQUM income		60000.00
Resale of Asset (not purchased for resale)	500.00	
Total Income	500.00	88477.79
Expense		
Wages and Salaries	4214.08	49777.46
Sick Leave	-100.98	-423.37
Annual Leave inc. loading	-976.34	-255.88
Long Service Leave	98.37	968.66
TOIL inc. Super		-1156.34
Superannuation	332.27	3561.31
Workers Compensation		1974.00
Staff Expenses	4.36	461.05
Cleaning		192.00
Waste Paper Garbage		80.40
Electricity		356.40
Maintenance Bldg		84.00
Rent		4024.91
Postage and Courier		553.46
Telephone/Fax	22.81	1238.96
Internet		62.21
Equipment Purchased	690.00	352.60
Computer Maint/Software/Accessories		656.44



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Consumer Protection Awards – 2002, 2003, 2004, 2005

CALD Seniors Community Quality Use of Medicines (CQUM) cont.

	2005-2006	2004-2005
Project Administration		5333.00
Audit Fees		675.60
Bank Charges		71.20
Catering		495.86
Consultants		227.27
Expenses - Volunteers	823.99	7423.93
Insurance (excluding Workers Comp.)	15.95	207.80
Office Supplies		489.95
Photocopy Charges		328.94
Printing	29.91	1187.28
Publicity/Promotions		553.00
Translating/Interpreting		3992.36
Venue Hire	-90.91	433.26
Funds - balance of funding period	-4563.51	4550.07
Project deficit covered by Core		
Total Expense	500.00	88477.79
Surplus	0.00	0.00

COMMUNITY VISITORS SCHEME
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
Community Visitors Scheme	52423.63	49776.00
Interest	383.64	373.32
Total Income	52807.27	50149.32
 Expense		
Wages & Salaries	29755.74	30586.06
Sick Leave Accrual	588.93	-102.53
Annual Leave Accrual	2162.14	687.06
Long Service Leave Accrual	635.69	1778.43
TOIL Accrual Incl Super		1027.57
Provision for Redundancy	4489.28	-3958.69
Superannuation - Employer	2700.86	2708.26
Workers Compensation	1526.21	1240.80
Staff Training and Development		-100.00
Expenses - Staff	282.07	56.09
Staff Car Mileage	2849.44	2450.28
Cleaning	180.68	168.00
Waste Paper Garbage	39.72	50.40
Electricity	211.47	224.40
Maintenance Building	39.74	76.00
Rent	-1173.42	2743.47
Postage & Courier	257.44	350.50
Telephone	780.34	712.50
Tele-Internet	43.17	38.99
Computer Maint/Software/Accessories	101.28	936.61



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Community Visitors Scheme cont.

Project Administration	3532.79	3999.96
Prov. Audit current year	344.40	424.80
Bank Charges	15.30	35.50
Catering	10.91	58.73
Consultants		60.00
Expenses - Volunteers	2092.61	2929.34
Insurance (excluding W/Comp)	1068.96	414.54
Office Supplies	163.92	362.65
Photocopying	107.60	189.60
Total Expense	52807.27	50149.32
Surplus	0.00	0.00

MEDICINE INFORMATION & PEER SUPPORT SERVICE
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
MIPS Grant Income	132700.00	129100
Funds from 04-05	8945.65	
Interest	968.28	949.56
Medicine Record Card Sales	54.55	215
Consultancies		500
Donations	76.15	40
Total Income	142744.63	130804.56
Expense		
Wages & Salaries	71342.42	50139.45
Sick Leave Accrual	150.54	402.83
Annual Leave Accrual	3596.34	3972.61
Long Service Leave Accrual	179.41	3041.2
TOIL Accrual Incl Super	-388.03	179.64
Provision for Redundancies	2842.51	3054.12
Superannuation - Employer	6516.88	5232.27
Workers Compensation	4124.98	1974
Staff Training & Development	50.00	2545.45
Advertising - Staff		72.72
Expenses - Staff	1063.32	1331.99
Cleaning	488.96	192
Waste Paper Garbage	103.66	80.4
Electricity	566.34	356.4
Maintenance Building	88.76	109
Rent	9495.54	4024.92
Postage & Courier	2057.59	898.79
Telephone	1600.20	921.06
Tele - Internet	110.10	62.17
Computer Maint/Software/Accessories	1148.42	4818.21
Equipment Purchased	1908.18	2132.67



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Medicine Information & Peer Support Service cont.

	2005-2006	2004-2005
Project Administration	9339.89	8000.04
Affiliations & Memberships	532.00	54.55
Prov. Audit current year	897.60	675.6
Bank Charges	40.16	55.95
Catering	533.45	615.75
Consultants	575.00	2739.09
Donations		50
Expenses - Executives	25.01	
Expenses - Volunteers	3647.33	6424.08
Insurance (excluding W/Comp)	1887.06	1782.99
Library & Subscriptions	85.45	
Merchandise Purchases	30.00	9.55
Office Supplies	1345.48	2876.4
Photocopy charges	345.31	628.18
Printing	7764.91	6321.57
Publications Printing	422.96	929
Publicity/Promotions		3979.49
Seminar/Conference Fees	45.00	77.27
Translation/interpreting		1097.5
Venue Hire	50.00	
Funds in advance 06-07year	8131.90	8945.65
Total Expense	142744.63	130804.56
Surplus	0	0

OLDER PERSONS TENANTS' SERVICE
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
Older Persons Tenants' Service Income	174825.95	169219.55
Interest	6517.92	6933.6
Donations		100
Total Income	181343.87	176253.15
 Expense		
Wages & Salaries	95721.27	106650.53
Sick Leave Accrual	-300.50	471.65
Annual Leave Accrual	4583.33	273.97
Long Service Leave Accrual	1448.26	-2060.34
TOIL Accrual Incl Super	-119.78	134.95
Provision for Redundancy	8684.62	-24141.48
Superannuation - Employer	8838.44	9483.09
Workers Compensation	5285.13	3948
Staff Training & Development	1255.00	916.55
Advertising - Staff		5804.57
Expenses - Staff	2608.61	1727.23
Cleaning	667.74	432
Waste Paper Garbage	142.51	160.8
Electricity	774.44	712.8
Maintenance Building	273.18	247.69
Rent	7666.85	8862.72
Postage & Courier	940.09	1342.54
Telephone	2939.72	2351.13
Tele - Internet	331.49	124.45
Equipment Purch/Office/Equipment Maint.	80.91	1873.64
Computer Maint & Software	389.39	804.89



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Consumer Protection Awards – 2002, 2003, 2004, 2005

OLDER PERSONS TENANTS' SERVICE cont.

	2005-2006	2004-2005
Project Administration	8805.17	8000.04
Affiliations & Memberships		79.09
Prov. Audit current year	1233.60	1350
Bank Charges	55.26	155.6
Catering	90.09	13.37
Community Education Program PAVS	158.49	
Bookkeeping	3165.56	
Consultants		981.82
Expenses - Volunteers		40
Expenses - Executives	264.18	
Insurance (excluding W/Comp)	1917.19	1600.56
Legal Fees - Projects	27.27	4558.5
Library & Subscriptions	248.15	388.4
Office Supplies	1348.62	5985.95
Total Photocopy charges	721.46	1149.95
Printing	143.64	
Publicity/Promotions		409.09
Publications Printing		
Search Fees	225.63	455.15
Seminar/Conference Fees	81.82	990.63
Translating/Interpreting	39.27	117.82
Provision for Printing		
Balance of Funding period	20607.77	29855.8
Total Expense	181343.87	176253.15
Surplus	0	0

PARK AND VILLAGE SERVICE
Statement of Financial Performance for the year ended 30 June 2005

	2005-2006	2004-2005
Income		
Park & Village Service Funding	241677.59	252974.33
Interest	9744.12	10365.12
Medicine Record Cards	8.50	
Total Income	251430.21	263339.45
 Expense		
Salary Related Expenses		
Wages & Salaries	142057.66	181929.06
Provision for Redundancy	-4315.40	-13536.14
TOIL Accrual Incl Super	670.14	-1536.37
Superannuation - Employer	10036.25	11700.50
Sick Leave Accrual	258.75	-4121.18
Annual Leave Accrual inc loading	4323.58	-2429.79
Long Service Leave Accrual	2163.62	-716.78
Workers Compensation	5826.67	5160.00
On Cost External	763.63	
Total Salary Related Expenses	161784.90	176449.30
Staff Training & Development	1296.36	435.27
Advertising - Staff	5179.19	
Expenses - Staff	7156.58	12398.47
Staff Car Mileage Reimb	1983.92	
Cleaning	782.27	552.00
Waste Paper Garbage	169.54	210.00
Electricity	910.97	932.40
Maintenance Building	146.92	256.00
Rent	9593.67	11583.82
Postage & Courier	3676.84	2481.83
Telephone	3626.63	2786.64
Tele - Internet	395.61	372.62
Office/Equip Maintenance/Accessories		8523.08
Computer Main/Software/Accessories	3683.05	
Equipment Purchased	1203.91	14804.39



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Park & Village Service cont.

	2005-2006	2004-2005
Project Administration	12510.28	8200.04
Affiliations & Memberships	76.36	167.27
Prov. Audit current year	2425.20	1765.20
Bank Charges	65.53	150.35
Catering	770.00	858.57
Community Eductn Program PAV	1972.83	2417.12
Consultants	2282.23	4886.89
Bookkeeping	4543.72	
Expenses - Volunteers	811.01	720.41
Insurance (excluding W/Comp)	2529.04	1899.36
Legal Fees	200.00	2826.14
Library & Subscriptions		53.50
Office Supplies	3188.10	3938.81
Total Photocopier costs	1027.53	1042.54
Publicity/Promotions	1140.00	200.00
Printing	4833.86	262.75
Search fees		
Seminar/Conference Fees	1995.87	2014.68
Venue Hire	20.00	150.00
Provision for printing		
Funds in advance 06-07year	9448.29	
Total Expense	251430.21	263339.00
Surplus	0.00	0.00

PAVS – Law and Justice Foundation of NSW grant
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
Law and Justice Foundation Income		7494.08
Funds from 2004-2005	2071.79	
Total Income	2071.79	7494.08
Expense		
Wages		2246.11
Community Education Program	1979.09	
Staff Training and Development		200.00
Staff Travel		440.53
Consultants	307.00	684.28
Expenses - Volunteers	363.64	
Project Administration		385.00
Postage and Courier		272.73
Office Supplies	66.37	
Telephone/fax		454.55
State Conference Expenses	357.27	
Publicity/Promotions		137.27
Expenses - Volunteers		601.82
Funds - balance of funding period 05-06	-1001.58	2071.79
Total Expense	2071.79	7494.08
Surplus	0	0



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Consumer Protection Awards – 2002, 2003, 2004, 2005

PAVS – Rental Bond Board grant
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
Rental Bond Board grant income	25261.21	38566.48
Total Income	25261.21	38566.48
Expense		
Wages and Salaries and On Costs	24477.27	22988.49
Staff Travel	2395.20	3238.60
Expenses - Staff	1206.27	
Superannuation - Employer	1887.61	
Workers Compensation	431.20	
Staff Training and Development	90.00	
Postage & Courier		200.00
Telephone/Fax	54.54	500.00
Tele- Internet	20.04	30.00
Equipment Purchased		
Project Administration		1200.00
Provision Audit fees for current year		352.68
Catering	216.36	47.27
Consultants		7550.00
Community Education		
Expenses - Volunteers	134.73	
Office Supplies	63.59	165.35
Publicity/Promotions		357.09
Publications Printing	93.27	1937.00
Seminar/Conference Fees	50.87	
Funds - balance of funding period 05-06	-5859.74	
Total Expense	25261.21	38566.48
Surplus	0	0

PARK AND VILLAGE SERVICE CONFERENCE GRANT
Statement of Financial Performance for the year ended 30 June 2006

	2005-2006	2004-2005
Income		
PAVS Conference Grant	9271.60	
Individual Donations	25.00	
Conference Fees Received	2355.28	
Total Income	11651.88	
Expense		
Expenses - Staff	501.48	
Staff Travel	230.73	
Postage and Courier	51.43	
Community Education Program	7709.77	
Office Supplies	32.30	
Printing	136.36	
Seminar/Conference Fees	750.00	
Publicity/Promotions	133.50	
Expenses - Volunteers	28.18	
Venue Hire	2000.00	
State Conference Expenses	78.13	
Total Expense	11651.88	
Surplus	0	0