

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

Serving the community since 1931.



**2006-2007
Annual Report**

**The 2006 – 2007 Annual Report is published by
Combined Pensioners & Superannuants
Association of NSW Inc (CPSA).**



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Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

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Combined Pensioners & 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. CPSA has approximately 140 branches and affiliated groups with a combined membership of over 15,000 people living in all parts of NSW. CPSA publishes *THE VOICE of Pensioners and Superannuants of NSW* 11 times a year.

As a state-wide organisation, CPSA is well informed of the needs, aspirations and concerns of its members and constituents in NSW. The CPSA Council and Executive members, 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 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.



Annual Report

The Executive of Combined Pensioners & Superannuants Association of NSW Inc (CPSA) takes great pleasure in presenting the Annual Report for 2006/2007.

Overview

CPSA has once again had a busy year. In order to ensure we are accurately representing the views of our membership, our consultation program has been extended. The response has been overwhelming. Due to the enormity of issues of importance, we have increased publication of *THE VOICE* to eleven times a year.

Good governance and accountability has, as always, been a focus with additional processes implemented to ensure the smooth and efficient running of Head Office to more easily provide support to branches.

It was with regret that we note the passing of the First Friend of CPSA, Mr Bert Heinemann. His dedication to older people on low incomes was the catalyst for the CPSA bequest program, which has continued to grow.

With an enhanced focus on membership, we have been providing considerable branch support, especially to emerging branches in regional areas. It is heartening that members take it upon themselves to start a new branch in their area so that all of their peers can benefit from the camaraderie and assistance provided by CPSA.

Our ongoing commitment to social justice and a better standard of living has resulted in several successful results for NSW residents, including the the introduction of compulsory reporting of abuse in residential aged care, the reinstatement of the interstate ambulance scheme, the reinstatement of Medicare coverage of outpatient eye surgery and a firm commitment from the Minister for Roads that pensioner vehicle registration fees would not be introduced.

The year has not, however, been without disappointments. The booking fee on "free" pensioner travel vouchers is still an issue of ongoing concern and has resulted in a significant reduction in the use of CountryLink services by pensioners. We have seen a further erosion of public housing and low-cost private rental properties. The Australian Bureau of Statistics has confirmed that the Male Total Average Weekly Earning, on which the pension is based, has been reduced since the introduction or WorkChoices legislation. However, we will not rest until we have achieved a fair deal for our members and constituents.

President Edna Kay

Secretary Bob Jay

Treasurer Les Elkins

Senior Vice President Grace Selway

Vice President / Asst Treasurer / Asst Publications Editor Betty Chamberlain

Assistant Secretary Decima Edis

Publications Editor Syd Doleman

Committee Members Margaret Craven-Scott, Bill Hall (from May 2007), Bruce Hutton, Diana Leahy, Ray Rauscher (to August 2006), George Ray (from April 2007), Elaine Webb



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Area Councils, Branches, Affiliated Organisations

(Groups marked – have closed and groups marked ‡ are new branches which have opened in the reporting period.)


























Area Councils

- | | |
|-------------------|-----------------------|
| – Central Coast | – Riverlands |
| – Central West | – Shoalhaven |
| – Mid North Coast | – South Coast |
| – Newcastle | – Southern Tablelands |
| – North West | |







CPSA Branches

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





- | | | |
|-------------------|---------------------|-------------------------|
| – Ashfield | – Dubbo | – Kiama |
| – Auburn | – Dungog | – Kioloa (Waminda) |
| – Balcolyn | – Engadine | – Kogarah – West |
| – Bankstown | – Gladesville– | – Kogarah |
| – Barraba | – Hunters Hill–Ryde | – Lambton |
| – Batemans Bay | – ‡ Gloucester | – Lidcombe |
| – Bathurst | – District | – ‡ Lindfield (Visually |
| – Bellingen | – Gorokan | – Impaired (VIP) |
| – Berrigan | – Gosford | – Support Group) |
| – Blacktown | – Goulburn | – Lithgow |
| – Blaxland | – Greenacre | – Maclean |
| – Blayney | – Grenfell | – Malabar – |
| – Budgewoi | – Griffith | – Matrville |
| – 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 | – Merrylands |
| – Cooma | – – Hunter (Blind & | – Merrylands South |
| – Corrimal | – Vision Impaired) | – Miller |
| – Culburra/Orient | – Hurstville | – Molong |
| – Point | – Islington – | – Moree |
| – Dapto | – Hamilton | – Morisset |
| – Delungra | – Kandos | – Mudgee |

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







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 (8)
-  Greek-speaking branch (1)
-  Italian-speaking branches (6)
-  Portuguese-speaking branch (1)

Affiliated Organisations

-  Brooklyn & District CPSA
-  Forster – Tuncurry CPSA
-  Lismore CPSA Inc
-  NSW Retired Teachers Association
-  Port Kembla Senior Citizens Centre
-  Public Service Association of NSW (Retired Members)



Head Office

The NSW Department of Ageing, Disability & Home Care funds CPSA head Office to provide representation to government about the issues of concern to pensioners, superannuants and low-income retirees. CPSA Head Office also provides support to branches; publishes *THE VOICE* both in print and on the website; provides an information service; encourages member involvement through CPSA Council and Annual Conference and employs Policy & Information staff to advocate on behalf of constituents.

In addition, CPSA Head Office receives grants from three other Government departments to provide five free services:

-  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)
-  Health Promotion Service for Older People [previously the 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)

CPSA is run by members and for constituents. Members decide policy and directions and provide countless volunteers hours in managing the Association both at branch level and for the whole Association.

The cost of publishing *THE VOICE* and providing Public Liability Insurance for our branches are covered by membership fees which are kept as low as possible because CPSA recognises the extreme financial hardship under which the majority of members live. All services provided by CPSA are free.

Volunteers: the backbone of CPSA

The economic value of volunteer work in the not-for-profit sector in Australia is \$8.9 billion annually¹. CPSA members are each in their own way volunteers. CPSA is, in most ways, a voluntary organisation. Management of branches, area councils and the Association as a whole is purely voluntary. Many members also take on additional volunteering responsibilities such as membership support; organising branch activities; participating in community visiting; fundraising for local services or helping out at Head Office.

The number of people making small donations is humbling, even if the financial constraints of being on a low, fixed retirement income often prevents members from donating as much money as they'd like to CPSA. Every donation makes such a difference to the strength of the organisation. The donation of time and expertise is, however, what keeps CPSA going, and going well. All donors, whether financial or volunteers, are greatly valued.

¹ ABS 2000

CPSA Publications

CPSA has increased publication frequency of *THE VOICE of Pensioners and Superannuants of NSW* to eleven times a year. *THE VOICE* addresses issues of interest for our constituents, balanced with letters, other news and lighter items.

CPSA media releases, submissions, fact sheets and *THE VOICE* are all available on our website. The fact sheets, reports and research of CPSA-auspiced services are available online or by contacting CPSA or the service directly.

Media

As community and government awareness is increased of the ageing population and the effect of baby boomer retirement, CPSA is increasingly sought for comment on issues relevant to older people.

Branches are also regularly the focus of local media so CPSA ran a media awareness training course for branches in October 2006. It was well attended and anecdotal evidence indicates that the positive media coverage of CPSA has certainly increased.

Policy

Income Security

Indexation

CPSA is concerned that the Age Pension, the Disability Support Pension, the Carer Payment and veterans' pensions 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, Pensioner Excursion Tickets, CountryLink Concession Fares, public housing, council rate rebates are an important part of the pensioner's 'salary package'. (*Disability Support Pensioners and Carer Payment recipients do not receive the Utilities Allowance.)

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 \$500 for age pensioners and \$1000 for Carer Payment recipients were the only additional benefits in a Budget that was very generous to middle and high income earners. Also, they were only payable to Age Pensioners and Carer Payment recipients. Disability Support Pensioners missed out.

Industrial Relations

CPSA is concerned that WorkChoices is leading 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.



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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 MTAW. Its justification could well be that, traditionally, pensions are indexed so as to keep up with wages.

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

The NSW Government continues to operate 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. Public housing can no longer be seen as secure, long-term accommodation. Older tenants should come under the Retirement Villages Act, which would create greater security of tenure.

The trend for residential (caravan) parks has moved from closure to upgrade. The end result is the same as a park closure for those residents living in older-style caravans with rigid annexes or older manufactured homes. CPSA is concerned about the overall loss of lower-cost accommodation caused by these redevelopments. 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 has legislated to enable compulsory itemised fee and charges disclosure by amending the Fair Trading Act. Funeral directors will also be required to make customers aware that they offer a basic funeral.

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. Members report that funeral costs continue to escalate. CPSA considers that an independent pricing authority should set the maximum price that can be charged for a basic funeral.

Health

Dental Inquiry

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.

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.

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 opposes the sale of Medibank Private.

Aged Care

Mandatory reporting of elder abuse in nursing homes is now law, although it excludes resident-on-resident abuse. In this way the most prolific abuse in nursing homes will go unreported, which means that the extent of the problem cannot be measured. Changing that will be a CPSA campaign focus.

Also introduced this year were compulsory police checks for staff and volunteers in residential aged care, plus a new system of dealing with complaints. Anything will be an improvement on the previous system.

Spot checks will continue but just how impotent the Aged Care Standards and Accreditation Agency is was shown by the event at Broughton Hall, where five people died, despite the place being audited and spot checked in the preceding 12 months.



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Concessions

Pensioner Travel Vouchers

CPSA campaigned vigorously on the CountryLink booking fee for Pensioner Travel Vouchers and continues to do so.

Pensioner Excursion Ticket

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.

Rebates

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

Privatisation

Public Private Partnerships

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 utilities, public hospitals, trains, community services and public housing.

Privatisation and PPPs cannot be justified on the basis of sound economic management or efficient service delivery and CPSA calls on all governments to cease infrastructure and other privatisation. CPSA maintains that public funding should be used to build infrastructure and deliver services on the 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, Mocal 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:

-  Minister for Water Utilities: Access to pensioner water rebates for residential park residents
-  Briefing paper: Park residents and access to pensioner water rebates
-  Briefing paper: Park Residents should have access to Government funded rebate and relief schemes for water or electricity
-  Briefing paper: The main electricity suppliers should to reduce availability charges for park residents
-  NSW Minister for Fair Trading: Review of Village Life Ltd Residential Tenancy Agreements
-  NSW Health: *Fit for the Future* planning for the future document
-  Joint Standing Committee on Electoral Matters: Submission to Voter Enrolment Inquiry







































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

-  Action for Public Transport (NSW) Inc.
-  Aged Care Alliance
-  Association for the Promotion of Oral Health
-  Australia Free Trade & Investment Network (AFTINET)
-  Australian Health Care Reform Alliance (AHCRA)
-  Australian Pensioners and Superannuants Federation Inc (APSF)
-  Boarders & Lodgers Action Group
-  Carers Coalition (under the auspice of Carers NSW)
-  Centrelink NSW Multicultural Advisory Committee
-  Consumer, Trader & Tenancy Tribunal Consultative Forums: Tenancies, General, Residential Parks
-  Consumers Federation of Australia
-  Consumers' Telecommunications Network
-  Council of Social Service of NSW (NCOSS)
-  NSW Department of Housing Reshaping Public Housing NGO Reference Group
-  Ethnic Communities' Council of NSW Inc
-  Forum of Non Government Agencies (FONGA)
-  Friends of the ABC
-  HACC Issues Forum
-  Health Care Complaints Commission Consumer Advisory Committee
-  Illawarra Dental Health Action Group
-  NCOSS State Budget Meeting
-  NCOSS Transport Concession Forum
-  NSW Aged Care Standards Agency Liaison Group
-  Partnership Action Resource Group (PARG) – forum to prevent homelessness
-  Planning for Later Life Forum
-  Public Interest Advocacy Centre (PIAC) – Utility Consumers' Advocacy Program
-  Quality Aged Care Action Group (QACAG)
-  Residential Parks Forum
-  Rural Health Alliance
-  Tenancy Legal Working Party
-  Tenants' Advice & Advocacy Program Network Community Access Forum
-  Tenants' Advice & Advocacy Program Network Meetings
-  Tenants' Union Training Reference Group
-  Western Sydney Housing Information & Research Network (Westhirn)



Community Visitors Scheme (CVS)

(Funded by the Commonwealth Department of Health and Ageing)

The Community Visitors Scheme (CVS) continues to flourish in the 14th year under the auspice of CPSA. CVS provides volunteer visitors to residents in aged care facilities in Sydney's inner west, (from Leichhardt to Homebush), and southern suburbs (from Kogarah to Kirrawee and Illawong).

This year has been particularly busy. Criminal checks on volunteers have become mandatory and over 80 police checks have been completed in the latter part of the year. In addition, changes to the geographical boundaries are proceeding and new aged care facilities have become involved in the scheme.

Funding for this year has been constant at 53 funded positions with the number of volunteers remaining well above that figure. Additional funding has been sought for the inner west to continue the work in that area.

CVS makes a huge difference to the quality of life of residents who are isolated from the community. Isolation can be caused by various reasons, including families living outside of

Sydney to friends and relatives themselves being debilitated and unable to visit. Volunteers are able to provide much needed one-to-one companionship on a regular basis to residents and it is a great pleasure for residents to be able to talk to someone who is not involved with the aged care facility and who can provide stimulation from the 'outside'.

Volunteers often say that they wish to give back to the community but while they certainly do, for most volunteers the pleasure is two way. They state that they receive as much from the residents as they give to them.

Support groups continue to be held throughout the year in different geographical areas and at different times to increase their availability to volunteers. Support, training and counselling is provided on an ongoing basis through groups, newsletters and telephone and email contact.

It is hoped that the following year will bring increased funding to ensure that more residents are able to benefit from the services of the CVS.



Aged Care (including 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 provide aged care policy and information.

CPSA produces relevant fact sheets, responds to aged care related inquiries and represents CPSA constituents in federal and state government and non-government forums. CPSA is concerned about the under-resourcing of aged care services at both the federal and state levels.

Expenditure on the HACC Program in 2007-08 is up 8.1 per cent (\$39 million) on 2006-07 and now exceeds half a billion dollars (\$534 million) for the first time. The NSW Government's contribution to this amount will be \$210 million, which represents an increase of 15.5 per cent.

These are significant increases, which will go some way to alleviating resource deficits in the provision of many HACC-funded services. However, even with these increases the demand for services will continue to far outstrip supply.

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

Health Promotion Service for Older People

(Funded by NSW Health through South Eastern Sydney & Illawarra Area Health Service)

The Health Promotion Service for Older People [previously Medicine Information and Peer Support Service (MIPSS)] was established in 1991 under the auspice of CPSA.

This year the Health Promotion Service for Older People expanded its focus from medicine management (Sydney metropolitan) to dental care, diabetes, osteoporosis and falls prevention and now operates in rural areas of NSW including the Orange, Bathurst, Coffs Harbour, Nowra, Tamworth and Newcastle.

The Health Promotion Service for Older People has 50 volunteers from 16 different community languages including English. These volunteer "peer educators" conduct education sessions for groups of older people throughout NSW. They participate in health seminars, workshops, community festivals, seniors' expos and other activities where they can reach out to seniors. The peer

educators distribute written information in 10 different languages.

Last year volunteer peer educators conducted 397 education sessions. Over 10,000 people (81% from culturally and linguistically diverse (CALD) groups) attended the sessions and over 42,000 information sheets were distributed.

In order to increase the efficiency of the service and to enable a greater output for the same expenditure, the Health Promotion Service for Older People is currently reviewing measures of cost minimisation including controlling printing and mailing resources.

Continuous recruitment and training of peer educators is necessary to cope with the demand for education sessions. Despite some limitations, the Health Promotion Service for Older People is striving to fulfil an unmet need for health information within the community.

MIPS
Medicine Information and Peer Support
**QUALITY USE OF MEDICINES
THROUGH PEER SUPPORT**

HEALTH
PROMOTION
SERVICE FOR OLDER PEOPLE

Older Persons Tenants' Service (OPTS)

(Funded by NSW Office of Fair Trading)

The Older Persons Tenants' Service (OPTS) provides advice and advocacy to NSW public and private tenants aged 55 years and older, and all NSW protected tenants regardless of age.

OPTS provided assistance to older tenants and protected tenants from metropolitan, regional and rural areas, including people from CALD communities.

Interviews were conducted at the OPTS office. Home visits were made available to frail aged tenants and other clients received telephone, written and face-to-face advocacy, resulting in a majority of landlords accepting OPTS's demands without further legal action. Two thirds of tenants represented at the Consumer, Trader and Tenancy Tribunal were successful.

Community education workshops around tenants' rights were delivered to tenants in Gosford, Wollongong, Port Macquarie and Wagga Wagga. Tips for Tenants articles were printed in CPSA's *THE VOICE* newspaper and other articles were published in *The Senior* (NSW & ACT) newspaper

and the Shelter NSW newsletter. Protected tenant factsheets and a poster were developed and distributed to all Tenants Advice & Advocacy Services (TAAS) and related services.

OPTS delivered training sessions to TAAS Tenant Advocates and workers from other services in Sydney, Gosford, Wollongong, Port Macquarie and Wagga Wagga.

Back-up support to TAAS included advocacy work on behalf of the tenants referred from TAAS and other services; intensive support to tenant advocates during the action of Village Life Ltd to evict 191 elderly tenants from their complexes at Tamworth, Bathurst, Dubbo and Wagga Wagga; and the research, development and distribution of a submission to the Minister for Fair Trading entitled 'Review of Village Life Ltd Residential Tenancy Agreements'.

Policy advice was provided to government about Department of Housing reforms, Village Life Ltd and amendments to the State Environmental Planning Policy Seniors Living 2004.

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 provides advice and advocacy for residential parks residents.

The past year has been one of change and adaptation for PAVS. The Residential Parks Legal Officer position was removed from CPSA and relocated to the Tenants' Union of NSW. The funded position of Park Closure Officer (funded by the Rental Bond Board) came to an end so PAVS staff and resources have been significantly reduced.

PAVS has had to find some creative solutions to continue providing a high quality service with such greatly reduced resources. We have concentrated our efforts on assisting generalist Tenants Advice and Advocacy Services with their residential park matters and providing information and support advice to park resident groups, as well as fulfilling our training and community education commitments. We are continually reassessing our priorities and have successfully managed to both produce a number of policy position papers and assist generalist services with park closure matters in addition to our core work.

The NSW Residential Parks Forum, convened by PAVS with members from park residents' groups, generalist TAAP services, Legal Aid and a number of other relevant organisations, has continued to grow and has proved extremely useful in identifying important trends and issues. Forum members appreciate being able to discuss these issues and develop strategies to address them.

The PAVS newsletter Outasite has once again proved very popular even though reduced resources mean we will only be able to produce one edition per year. However, we are investigating the feasibility of producing a second electronic version for e-mail distribution and inclusion on relevant websites.

As always PAVS could not have achieved as much as we have without the assistance and support of a number of organisations and individuals and we would like to take this opportunity to officially thank all those who have assisted us throughout the year, in particular our funding body the Office of Fair Trading, the TAAP Network and the Tenants' Union of NSW, and of course, all park residents and resident organisations.



Treasurer's Report

The generous support of donors, volunteers and members enables CPSA to continue its 76-year-old mission in the interests of pensioners, superannuants and low-income retirees.

An ageing population, reduced public transport and an increasing number of entertainment-focussed groups are challenges CPSA faces with relish and we are always impressed by the enthusiasm and drive of members seeking to found new branches in their areas.

Those few branches which do close have been generous in ensuring their funds are forwarded to Head Office to contribute to a better way of life for all members.

A membership draw was instigated for the 2006 membership year and proved so popular (and the prizes so gratefully received) that the Executive have extended the number of prizes for the 2007 membership year. We look forward to contacting the lucky winners in January 2008.

CPSA always looks to the future and the "Towards 2031" investment fund, set up for the long-term development of the Association on behalf of members has increased once again due to generous donations. As at 30th June 2007 the balance is \$60,311 (an increase of 25% on the previous year.

The fundraising raffle was not held in 2006 due to an apparent lack of interest by some branches, but the delegates at the 2006 Conference were so disappointed that they practically demanded one for 2007! CPSA is always enthusiastic in complying with the will of the members, so we look forward to drawing the 2007 fundraiser at the Conference social function in October 2007.

The Friends of CPSA Bequest program was launched at the 2005 CPSA Conference by the First Friend of CPSA, Mr Bert Heinemann. It is with regret that we note the passing of Mr Heinemann, but his bequest will ensure that CPSA can continue its work addressing social inequity.

Donations

In serving pensioners, superannuants and low-income retirees, CPSA is well aware of the severe financial constraints under which members live. However, the Association is fortunate that even our most financially constrained members are able to contribute either financially or in-kind. It is satisfying to know members and the community support the Association's work in this way. Others support CPSA through donations of time, experience or expertise, empowering CPSA to expand our campaigns to more issues in the interests of members. CPSA would like to thank everyone who assisted us by all forms of donation in 2007/8.

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Notes to and forming part of the Financial Statements for the year ended 30 June, 2007.

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.

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.

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



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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, 30/6/2007

Each individual Grant is accounted for separately as a division of a Consolidated Surplus/Deficit. At 30/6/2007, 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.

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. CPSA plans to move to new premises in Foveaux Street, Surry Hills which will expend this provision.

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 Installment Tax

No Pay-as-you-go Installment Tax (formerly "Company income tax") has been brought to account since the Association is a non-profit organisation and a "public benevolent institution". 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, 30/6/2007

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 and the "Friends of CPSA Fund Bequests"

"Towards 2031" Reserve - As in the 2006 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. "Friends of CPSA Fund Bequests" – this is a new line item. Any bequests that CPSA gets isolated in the Equity Section, and the interest derived of various Bequests support CPSA's work.



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Statement by Members of the Executive for the year ended 30th June, 2007

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, 2007 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
President

Les Elkins
Treasurer

Dated 15th September, 2007.

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF N.S.W. 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, 2007 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 2007 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
Park closure Officer * Rental Bond Board, Office of Fair Trading
Health Promotion Service for Older People * South East Sydney and Illawarra Area Health Service

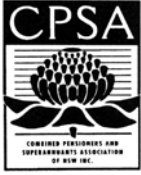
An amount equal to the total grant paid has been expended on the approved project/programme according to the conditions specified in the Funding and Performance Agreements from the Department of Ageing, Disability & Home Care, Office of Fair Trading and the South East Sydney and Illawarra Area Health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

Australian Government Grants

Community Visitors Scheme * Department of Health & Ageing.

Independent Audit Report

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



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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, 2007 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 (P.O. Box 186) MORTDALE N.S.W. 2223
Telephone: (02) 9570 6161 Fax: (02) 9580 5128
Email: mchoate@tpg.com.au

Dated * 15th September, 2007

STATEMENT OF FINANCIAL PERFORMANCE
(formerly Consolidated Income & Expenditure Statement)
for the 12 month period ending 30 June 2007

	2007	2006
	\$	\$
INCOME		
Fees		
Affiliate Organisation	650.00	700.00
Capitation	60932.52	123290.63
Unattached Members	5423.00	5595.00
Associate Organisation	50.00	75.00
Total Fees	67055.52	129660.63
Provisions - Surplus Income		23018.63
Closed Branch Income	6689.52	9676.41
Conference Fees	1302.28	4559.80
Donations	6821.97	4519.83
Net Fundraising	1159.93	3788.00
Interest	18802.68	20675.88
Project Administration	28861.15	34188.09
Consultancies		
Reimbursements	449.85	763.85
Other Income	6784.29	
Sales Income		
THE VOICE income	4048.66	3870.91
Merchandise Sales	532.29	933.69
Medicine Record Card Sales	115.64	63.05
Name Tag Sales		7.67
Resale of Assets		500.00
Total Sales Income	4696.59	5375.32
Total Non-Grant Income for Year	142623.78	236226.44



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Performance cont.

	2007	2006
Grant Income		
Grants from 2004-05		11017.44
Grants from 2005-06	32328.49	
DADHC Grants – Core	374689.00	427157.00
DADHC Grants – Aged Care Worker(s)	59125.00	57133.00
Community Visitors Scheme Grant	60568.00	52423.63
Older Persons Tenants' Service Grant	174308.72	174825.95
Medicine Information & Peer Support Grant	137100.00	132700.00
Park & Village Service Grant	205060.20	250949.19
PAVS Rental Bond Board Grant	50832.93	25261.21
Total Grant Income for Year	1094012.34	1131467.42
Plus Non-Grant Income	74142.01	236226.44
TOTAL INCOME FOR YEAR	1310778.13	1367693.86
EXPENSES		
Employment Expenses		
Annual Leave Accrual	3142.95	25646.53
Long Service Leave Accrual	-7380.63	3195.23
Sick Leave Accrual	-4690.75	5483.12
Provision for Redundancy	3698.27	37681.60
TOIL Accrual Incl Super		-3906.74
Superannuation - Employer	55855.48	58508.86
Wages & Salaries	625565.53	661938.88
Oncosts - external staff		763.63
Workers Compensation	26370.37	31907.35
Staff Training/Development	2938.25	5374.15
Advertising - Staff	1312.75	8455.47
Expenses - Staff	12393.01	14641.63
Staff Car Mileage	8964.19	7459.29
Total Employment Expenses	728169.42	857149.00

Statement of Financial Performance cont.

	2007	2006
Overheads		
Cleaning	3758.21	3546.57
Waste Paper, Garbage	963.32	969.48
Electricity	5254.53	4126.38
Maintenance Building	3902.50	1009.00
Rent	80154.92	77202.81
Total Overheads Expenses	94033.48	86854.24
Executive Expenses		
Expenses	145.45	1294.30
Total Executive Expenses	145.45	1294.30
Communication		
Postage & Courier	24240.28	13949.48
Telephone/Fax	13953.93	14295.24
Tele - Internet	2867.02	1231.32
Total Communication Expenses	41061.23	29476.04
Equipment		
Equipment Purchased	13672.67	9548.86
Comp. Maint/Software/Accessories	11384.89	10618.92
Office/Equipment Maintenance	406.71	202.73
Core Photocopier	6000	5000.00
Total Equipment	31464.27	25370.51



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Performance cont.

	2007	2006
Expenses - Volunteers	17014.72	14716.88
Insurance (excluding W/Comp)	41123.45	37508.36
Legal Fees - Projects	9215.00	3040.77
Constitutional Expenses		36.00
Library & Subscriptions	2837.73	3391.27
Merchandise Purchases	403.35	30.00
Office Supplies	7127.01	9225.97
Photocopy charges	3310.96	4892.71
Printing	34962.51	24533.83
Publicity/Promotions	5702.55	4424.42
Publications Printing	4097.91	1725.00
Search Fees	2644.78	225.63
Seminar/Conference Fees	4018.05	3510.83
Venue Hire	4309.82	2979.09
THE VOICE Costs		17567.32
Project Administration	28861.15	34188.13
Affiliations & Memberships	3486.00	3268.98
Audit Fees	6624.00	7584.10
Bookkeeping	43047.79	22189.09
Bank Charges	682.80	1016.84
Catering	2044.71	1852.36
Community Education Program PAVS	5057.81	11820.18
State Conference Expenses	909.10	6464.42
Consultants	5459.86	17491.50
Translating/Interpreting	1519.64	39.27
Typesetting	5845.00	480.00
Donations	200.00	
"Towards 2031"		10385.41
Core surplus to Core One-Off Exp.	78221.32	22134.69
Funds in advance Next Financial Year		-4550.07
Funds - balance of funding period	30121.74	31326.64
Memberships Current to Next Year	67055.52	74050.15
TOTAL EXPENSES FOR YEAR	1310778.13	1367693.86
Operating Surplus for year	0.00	0.00

STATEMENT OF FINANCIAL POSITION
(formerly, Consolidated Balance Sheet)

ASSETS	2006-2007	2005-2006
	\$	\$
Current Assets		
Petty Cash OPTS	200.00	
Petty Cash PAVS	300.00	300.00
Petty Cash CVS	100.00	100.00
Petty Cash Core	322.70	500.00
Petty Cash MIPS	200.00	200.00
Total Petty Cash	1122.70	1100.00
Postage Stamps on hand	2286.57	2063.52
Cash On Hand		
CBA – Cheque A/C 901669	39567.35	49004.47
CBA Investment A/c 122470	135134.43	92449.95
Cash on Hand	10159.84	
Total Cash On Hand	184861.62	141454.42
Receivables	4104.74	791.29
Prepayments and Accruals	1188.05	
Computer Support in Advance	4300.00	2282.96
Photocopier Replacement		
Prepaid Public Liability Insurance	13116.73	13016.69
Prepaid Insurance	25940.55	2404.57
Prepaid Rent and On Costs	6769.89	6509.51
Other Asset	-3052.49	
TOTAL CURRENT ASSETS	240638.36	169622.96
Fixed Assets		
Investments		
CBA Term 207450000356	14606.34	14606.34
Bendigo Bank TD	327980.00	310000.00
TOTAL ASSETS	583224.70	494229.30



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Position cont.

	2006-2007	2005-2006
LIABILITIES		
Current Liabilities		
GST Liabilities	4733.79	6129.42
Accounts Payable	30310.94	8162.01
Mastercard – Bendigo Bank	3424.66	
Accrued Expenses		
Accrued Expenses Audit	7140.79	8305.29
Photocopier Replacement	14429.46	8429.46
Prov OPTS Update Protected Ten Guide	6232.65	6243.56
Prov OPTS Transl/Interpreting	98.31	191.82
Core One-Off Expenditures	95137.30	20938.98
Statement of Financial Position cont.		
Memberships 05-06 for 06-07		73946.15
Memberships 05-06 for 07-08	67031.52	72.00
Memberships 05-06 for 08-09	24.00	12.00
Provision for End of Lease Premises	50707.82	50707.82
Total Accrued Expenses	240801.85	168847.08
Grants In Advance or Carried Forward		
Aged Care Worker(s)	807.00	
CVS – Police Checks	382.00	
Save Medicare Alliance Funds	1179.88	1179.88
Health Promotion Service for Older People	23852.24	8131.90
Law & Justice funds, bal of period		-1001.58
Rental Bond Board Closure Protocol provision		6720.00
Older Persons Tenants' Service	4761.62	20607.77
Park and Village Services	700.88	29135.79
Rental Bond Board		-5859.74
Total Grants in Advance	31683.62	58914.02

Statement of Financial Position cont.

	2006-2007	2005-2006
Payroll Liabilities		
PAYG Withholding	5402.85	9251.72
Prov. Sick Leave	17674.08	22364.83
Prov. Annual Leave	41945.96	38802.94
Prov. Long Service Leave	23574.02	30954.72
TOIL		3906.74
Accrued Wages	17014.72	
Prov. Redundancy	27560.01	32048.80
Core		
PAVS	41167.22	25634.67
CVS	12357.68	11951.42
OPTS	17288.20	9607.58
Health Promotion Service	4023.43	19455.80
Total Payroll Liabilities	208008.17	200072.48
Prov for Building Maintenance	1396.22	3116.63
TOTAL LIABILITIES	520359.25	445241.64
 NET ASSETS	 62865.45	 48987.66
 EQUITY		
Consumer Support Fund C/Forward	553.62	553.62
Reserve "Towards 2031"	60311.83	48434.04
Bequests	2000.00	
 TOTAL EQUITY	 62865.45	 48987.66



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Consumer Protection Awards – 2002, 2003, 2004, 2005

CORE SERVICES
Statement of Financial Performance for the year ended 30 June 2007

	2006-2007	2005-2006
Income		
Provisions - Surplus		23018.63
DADHC Grant	374689.00	362720.00
Capitation Fees	60932.52	123290.63
Unattached Members	5423.00	5595.00
Affiliate Organisation Fees	650.00	700.00
Associate Organisation Fees	50.00	75.00
Interest	3143.76	3061.92
THE VOICE Income	4048.66	3870.91
Merchandise Sales	464.11	941.36
Net Fundraising	1159.93	3788.00
Donations - Individual	3751.03	2146.68
Donations - Organisation	3065.94	2272.00
Closed Branch Income	6689.52	9676.41
Conference Fees	1302.28	2204.52
Reimbursements	146.91	763.85
From Prev Years Memberships	74142.01	
Other Income	922.63	
Project Administration	28861.15	34188.09
Total Income	569442.45	578313.00

CORE SERVICES cont.

	2006-2007	2005-2006
Expense		
Wages & Salaries	193543.43	201193.43
Sick Leave Accrual	-10345.21	4416.04
Annual Leave Accrual	-3906.87	9465.43
Long Service Leave Accrual	-4890.90	-1120.56
TOIL Incl Super		-4069.07
Provision for Redundancy	-4488.79	25980.59
Superannuation - Employer	17839.07	21149.34
Workers Compensation	8254.26	12322.28
Staff Training & Development	1149.97	2130.07
Advertising - Staff	528.08	3276.28
Expenses - Staff	1683.01	1672.28
Cleaning	1645.26	1426.92
Waste Paper Garbage	736.26	514.05
Electricity	2425.09	1663.16
Maintenance Building	2548.80	460.40
Rent	47557.99	51620.17
Postage & Courier	19541.11	6963.78
Telephone	5568.70	5182.40
Tele - Internet	924.07	329.09
Core Photocopier	6000.00	5000.00
Equipment Purchased	2507.94	369.95
Office/Equipment Maintenance	339.50	149.09
Computer Maint & Software	8864.31	5259.06
Affiliations & Memberships	2464.18	2660.62
Prov. Audit current year	2683.20	2583.16
Bank Charges	682.80	840.59
Bookkeeping	25830.05	14479.81
Catering	326.36	231.55
Donations	200.00	



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Consumer Protection Awards – 2002, 2003, 2004, 2005

CORE SERVICES cont.

	2006-2007	2005-2006
Expenses - Executive	145.45	1005.11
Expenses - Volunteers	6726.58	6815.39
Insurance (excluding W/Comp)	35098.57	30090.16
Consultants Fees	2410.00	5977.27
Constitutional Expenses		36.00
Legal Fees	9215.00	2813.50
Library & Subscriptions	1589.97	3057.67
Merchandise Purchases	403.35	
Office Supplies	2738.08	2760.86
Photocopying	2037.64	2690.81
Printing	18314.00	12941.06
Publicity/Promotions	5702.55	2727.96
Seminar/Conference Fees	454.55	587.27
<i>THE VOICE</i> Costs		17567.32
Search Fee	249.64	
Typesetting	4120.00	480.00
Translating / Interpreting	19.64	
Venue Hire	3819.82	
State Conference expenses	909.10	6029.02
Surplus to Core One-Off Expenses	78221.32	22148.13
Membership Current to Next Year	67055.52	74050.15
"Towards 2031"		10385.41
Total Expense	569442.45	578313.00
Surplus	0.00	0.00

Core DADHC AGED CARE WORKER(S)
Statement of Financial Performance for the year ended 30 June 2007

	2006-2007	2005-2006
Income		
DADHC Grant	59125.00	57133.00
Total Income	59125.00	57133.00
Expense		
Wages	51079.30	49000.70
Sick Leave	749.06	1662.60
Annual Leave	-191.13	2299.02
Long Service Leave	708.02	-394.48
Superannuation	3866.08	3144.62
Workers Compensation	1843.03	851.07
Staff Training and Development	159.09	552.72
Expenses - Staff		16.75
Seminar/Conference Fees	104.55	
Funds in Advance 07-08	807.00	
Total Expense	59125.00	57133.00
Surplus	0	0



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**CALD SENIORS COMMUNITY QUALITY USE OF MEDICINES (CQUM)
Statement of Financial Performance for the year ended 30 June 2007**

	2006-2007	2005-2006
Income		
CQUM income from previous year		
CQUM income		
Resale of Asset (not purchased for resale)		500.00
Total Income		500.00
Expense		
Wages and Salaries		4214.08
Sick Leave		-100.98
Annual Leave inc. loading		-976.34
Long Service Leave		98.37
TOIL inc. Super		
Superannuation		332.27
Workers Compensation		
Staff Expenses		4.36
Cleaning		
Waste Paper Garbage		
Electricity		
Maintenance Bldg		
Rent		
Postage and Courier		
Telephone/Fax		22.81
Internet		
Equipment Purchased		690.00
Computer Maint/Software/Accessories		

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

	2006-2007	2005-2006
Project Administration		
Audit Fees		
Bank Charges		
Catering		
Consultants		
Expenses - Volunteers		823.99
Insurance (excluding Workers Comp.)		15.95
Office Supplies		
Photocopy Charges		
Printing		29.91
Publicity/Promotions		
Translating/Interpreting		
Venue Hire		-90.91
Funds - balance of funding period		-4563.51
Project deficit covered by Core		
Total Expense		500.00
Surplus	0.00	0.00



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Consumer Protection Awards – 2002, 2003, 2004, 2005

COMMUNITY VISITORS SCHEME
Statement of Financial Performance for the year ended 30 June 2007

	2006-2007	2005-2006
Income		
Community Visitors Scheme	60568.00	52423.63
Interest	437.28	383.64
Total Income	61005.28	52807.27
Expense		
Wages & Salaries	32947.25	29755.74
Sick Leave Accrual	70.35	588.93
Annual Leave Accrual	920.77	2162.14
Long Service Leave Accrual	698.45	635.69
TOIL Accrual Incl Super		
Provision for Redundancy	406.26	4489.28
Superannuation - Employer	2973.65	2700.86
Workers Compensation	1357.08	1526.21
Expenses - Staff	162.48	282.07
Staff Car Mileage	2994.93	2849.44
Cleaning	178.01	180.68
Waste Paper Garbage	18.48	39.72
Electricity	258.06	211.47
Maintenance Building	108.92	39.74
Rent	4109.93	-1173.42
Postage & Courier	269.25	257.44
Telephone	811.36	780.34
Tele-Internet	99.32	43.17
Equipment Purchased	1357.00	
Computer Maint/Software/Accessories	242.88	101.28

Community Visitors Scheme cont.

Project Administration	4298.87	3532.79
Prov. Audit current year	344.40	344.40
Bank Charges		15.30
Catering		10.91
Search Fees	2251.64	
Seminar/Conference Fees	320.00	
Expenses - Volunteers	2592.55	2092.61
Insurance (excluding W/Comp)	758.09	1068.96
Office Supplies	357.28	163.92
Photocopying	98.02	107.60
Total Expense	61005.28	52807.27
Surplus	0.00	0.00



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

**Health Promotion for Older People
(Inc. MEDICINE INFORMATION & PEER SUPPORT SERVICE)
Statement of Financial Performance for the year ended 30 June 2007**

	2006-2007	2005-2006
Income		
MIPS Grant Income	137100.00	132700.00
Funds from 04-05		8945.65
Funds from 05-06	8131.90	
Interest	995.28	968.28
Medicine Record Card Sales	115.64	54.55
Donations	5.00	76.15
Total Income	146347.82	142744.63
Expense		
Wages & Salaries	78726.42	71342.42
Sick Leave Accrual	599.74	150.54
Annual Leave Accrual	834.24	3596.34
Long Service Leave Accrual	-5644.12	179.41
TOIL Accrual Incl Super		-388.03
Provision for Redundancies	-15432.37	2842.51
Superannuation - Employer	6968.94	6516.88
Workers Compensation	3251.55	4124.98
Staff Training & Development	659.19	50.00
Staff Car Mileage	247.09	
Expenses - Staff	1220.40	1063.32
Cleaning	507.92	488.96
Waste Paper Garbage	67.20	103.66
Electricity	678.57	566.34
Maintenance Building	414.00	88.76
Rent	9458.33	9495.54
Postage & Courier	1963.04	2057.59
Telephone	1556.89	1600.20
Tele - Internet	362.69	110.10
Computer Maint/Software/Accessories	261.86	1148.42
Equipment Purchased	414.55	1908.18

**Health Promotion for Older People
(Inc. MEDICINE INFORMATION & PEER SUPPORT SERVICE)**

	2006-2007	2005-2006
Project Administration	9802.52	9339.89
Affiliations & Memberships	398.18	532.00
Prov. Audit current year	897.60	897.60
Bank Charges		40.16
Catering	481.23	533.45
Consultants	1650.00	575.00
Office/Equipment Maintenance	67.21	
Expenses - Executives		25.01
Expenses - Volunteers	6562.43	3647.33
Insurance (excluding W/Comp)	1442.47	1887.06
Library & Subscriptions		85.45
Merchandise Purchases		30.00
Office Supplies	1261.31	1345.48
Photocopy charges	342.15	345.31
Printing	9972.00	7764.91
Publications Printing		422.96
Publicity/Promotions	843.26	
Seminar/Conference Fees	159.09	45.00
Translation/interpreting	1500.00	
Venue Hire		50.00
Funds in advance 06-07year		8131.90
Funds in advance 07-08 year	23852.24	
Total Expense	146347.82	142744.63
Surplus	0	0



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

OLDER PERSONS TENANTS' SERVICE
Statement of Financial Performance for the year ended 30 June 2007

	2006-2007	2005-2006
Income		
Funds from 05-06	20607.77	
Older Persons Tenants' Service Income	174308.72	174825.95
Interest	5798.28	6517.92
Other Income	1180.46	
Total Income	201895.23	181343.87
Expense		
Wages & Salaries	124915.57	95721.27
Sick Leave Accrual	484.38	-300.50
Annual Leave Accrual	3507.05	4583.33
Long Service Leave Accrual	-677.63	1448.26
TOIL Accrual Incl Super		-119.78
Provision for Redundancy	7680.62	8684.62
Superannuation - Employer	11222.43	8838.44
Workers Compensation	5170.92	5285.13
Staff Training & Development	195.00	1255.00
Advertising - Staff	784.67	
Expenses - Staff	1797.77	2608.61
Cleaning	661.71	667.74
Waste Paper Garbage	63.05	142.51
Electricity	887.39	774.44
Maintenance Building	369.31	273.18
Rent	8456.32	7666.85
Postage & Courier	613.46	940.09
Telephone	2696.63	2939.72
Tele - Internet	451.28	331.49
Equipment Purch/Office/Equipment Maint.		80.91
Computer Maint & Software	515.04	389.39

OLDER PERSONS TENANTS' SERVICE cont.

	2006-2007	2005-2006
Project Administration	6781.68	8805.17
Affiliations & Memberships		
Prov. Audit current year	1233.60	1233.60
Bank Charges		55.26
Catering	160.39	90.09
Community Education Program PAVS	923.19	158.49
Bookkeeping	8137.71	3165.56
Consultants	560.00	
Expenses - Volunteers	-10.00	
Expenses - Executives		264.18
Insurance (excluding W/Comp)	1720.33	1917.19
Legal Fees - Projects		27.27
Library & Subscriptions	607.32	248.15
Office Supplies	1364.60	1348.62
Total Photocopy charges	385.07	721.46
Printing	219.50	143.64
Typesetting	550.00	
Publications Printing	2325.91	
Search Fees	41.00	225.63
Seminar/Conference Fees	2238.34	81.82
Translating/Interpreting		39.27
Venue Hire	100.00	
Balance of Funding period	4761.62	20607.77
Total Expense	201895.23	181343.87
Surplus	0	0



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

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

	2006-2007	2005-2006
Income		
Funds from 05-06	9448.29	
Park & Village Service Funding	205060.20	241677.59
Interest	8428.08	9744.12
Medicine Record Cards	68.18	8.50
Other Income	4984.14	
Total Income	227988.89	251430.21
Expense		
Salary Related Expenses		
Wages & Salaries	115294.99	142057.66
Provision for Redundancy	15532.55	-4315.40
TOIL Accrual Incl Super		670.14
Superannuation - Employer	10333.26	10036.25
Sick Leave Accrual	2896.27	258.75
Annual Leave Accrual inc loading	1305.73	4323.58
Long Service Leave Accrual	2147.52	2163.62
Workers Compensation	5076.57	5826.67
On Cost External		763.63
Total Salary Related Expenses	152586.90	161784.90
Staff Training & Development	775.00	1296.36
Advertising - Staff		5179.19
Expenses - Staff	5699.71	7156.58
Staff Car Mileage Reimb	4304.33	1983.92
Cleaning	765.31	782.27
Waste Paper Garbage	78.33	169.54
Electricity	1005.42	910.97
Maintenance Building	461.47	146.92
Rent	10572.35	9593.67
Postage & Courier	1853.42	3676.84
Telephone	3194.32	3626.63
Tele - Internet	997.64	395.61
Office/Equip Maintenance/Accessories		

Combined Pensioners & Superannuants Association of NSW Inc

Computer Main/Software/Accessories	1500.80	3683.05
Equipment Purchased	9393.18	1203.91



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

Park & Village Service cont.

	2006-2007	2005-2006
Project Administration	7978.08	12510.28
Affiliations & Memberships	623.64	76.36
Prov. Audit current year	965.20	2425.20
Bank Charges		65.53
Catering	720.53	770.00
Community Eductn Program PAV	1636.06	1972.83
Consultants		2282.23
Bookkeeping	9080.03	4543.72
Expenses - Volunteers	997.25	811.01
Insurance (excluding W/Comp)	2103.99	2529.04
Legal Fees		200.00
Library & Subscriptions	420.89	
Office Supplies	1405.74	3188.10
Total Photocopier costs	421.08	1027.53
Publicity/Promotions		1140.00
Printing	5579.01	4833.86
Search fees	80.00	
Seminar/Conference Fees	523.34	1995.87
Venue Hire	390.00	20.00
Typesetting	1175.00	
Funds in advance 06-07year		9448.29
Funds in advance 07-08 year	700.88	
Total Expense	227988.89	251430.21
Surplus	0.00	0.00

PAVS – Law and Justice Foundation of NSW grant
Statement of Financial Performance for the year ended 30 June 2007

	2006-2007	2005-2006
Income		
Law and Justice Foundation Income		
Funds from 2005-2006		2071.79
Total Income		2071.79
Expense		
Wages		
Community Education Program		1979.09
Staff Training and Development		
Staff Travel		
Consultants		307.00
Expenses - Volunteers		363.64
Project Administration		
Postage and Courier		
Office Supplies		66.37
Telephone/fax		
State Conference Expenses		357.27
Publicity/Promotions		
Expenses - Volunteers		
Funds - balance of funding period 05-06		-1001.58
Total Expense		2071.79
Surplus	0	0



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

PAVS – Rental Bond Board grant
Statement of Financial Performance for the year ended 30 June 2007

	2006-2007	2005-2006
Income		
Funds from 05-06	-5859.47	
Rental Bond Board grant income	50832.93	25261.21
Total Income	44973.46	25261.21
Expense		
Wages and Salaries and On Costs	30864.42	24477.27
Staff Travel	1417.84	2395.20
Expenses - Staff	1829.64	1206.27
Superannuation - Employer	2652.05	1887.61
Workers Compensation	1416.96	431.20
Staff Training and Development		90.00
Library/Subscriptions	219.55	
Telephone/Fax	126.03	54.54
Tele- Internet	32.02	20.04
Project Administration		
Provision Audit fees for current year	500.00	
Catering	356.20	216.36
Consultants	839.86	
Community Education	1655.30	
Expenses - Volunteers	145.91	134.73
Office Supplies		63.59
Photocopy Charge	27.00	
Search Fees	22.50	
Publications Printing	2650.00	93.27
Seminar/Conference Fees	218.18	50.87
Funds - balance of funding period 05-06		-5859.74
Total Expense	44973.46	25261.21
Surplus	0	0

PARK AND VILLAGE SERVICE CONFERENCE GRANT
Statement of Financial Performance for the year ended 30 June 2007

	2006-2007	2005-2006
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