

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

Serving the community since 1931.



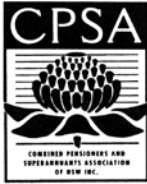
2007-2008 Annual Report

**The 2007 – 2008 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 & 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 128 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* eleven 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 give members access to affordable social activities, the opportunity to participate in local community activities, as well as personal support in times of need.

Head Office also auspices the Health Promotion Service for Older People, the Older Persons Tenants' Service, the Park and Village Service and the South Sydney Community Visitors Scheme.

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, superannuants 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, superannuants 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 the needs, views and aspirations of pensioners, superannuants and low-income retirees. We aim to challenge the negative views and assumptions that see pensioners and low-income retirees as a burden on society.



Annual Report

The CPSA Executive takes great pleasure in presenting the 2007/08 Annual Report.

Overview

The last year for CPSA has been even more busy than usual. Our extended consultation program has continued; as a result, we are the only NSW grassroots membership organisation serving our constituents.

Relocation of Head Office in September 2007 was executed smoothly, especially given the proximity to Annual Conference. This is a credit to all of our volunteers who continue to display the professionalism and accountability expected of a peak community organisation.

Visits to branches by CPSA Executive Members in regional areas have increased, with the result of several branches expanding unexpectedly. The community spirit and generosity shown among country branch membership is inspiring.

CPSA's work on behalf of members has resulted in several significant improvements for NSW pensioners, superannuants and low-income retirees, such as the state-wide Country Pensioner Excursion Ticket being extended to cover private buses across NSW, and older driver testing being reduced from annually to every two years.

CPSA's national grocery voucher program, promoted by Channel 7 and in local media nationally, has helped hundreds of pensioners. The generosity and willingness to help of ordinary people, as well as larger companies, has been heart-warming.

There have been some disappointments, such as the \$500 Seniors Bonus not being extended to all pensioners, and older driver testing being maintained. People's homes have been threatened by proposed NSW planning laws, but thanks in no small part to CPSA's work, these laws did not eventuate. Electricity privatisation, water desalination and proposed carbon taxes overshadow our members with potential cost increases, but these only strengthen our resolve to continue our efforts to empower our members and serve the community.

There has been no change of heart by the NSW Government on the booking fee on pensioner travel vouchers, but there is hope that the Australian Government's pension review will bring some relief.

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

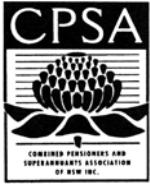
Vice President / Asst Publications Editor Betty Chamberlain

Assistant Secretary Margaret Craven-Scott

Asst Treasurer George Ray

Publications Editor Syd Doleman / Bill Hall

Committee Members Decima Edis, Bruce Hutton, Elaine Webb, Diana Leahy (to November 2007)



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Area Councils, Branches, Affiliated Organisations


CPSA has branches and affiliated organisations in many parts of NSW, enabling CPSA members to meet, discuss important issues and maintain an active participation in their local community.

Area Councils

-  Central West
-  Mid North Coast
-  North West
-  Riverlands
-  Shoalhaven
-  South Coast
-  Southern Tablelands

CPSA Branches

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

-  Ashfield (5 Chinese speaking groups)
-  Auburn
-  Auburn (Chinese speaking group)
-  Balcolyn
-  Bankstown
-  Barraba
-  Batemans Bay
-  Bathurst
-  Bellingen
-  Berrigan
-  Beverly Hills (Italian speaking group)
-  Blacktown
-  Blaxland
-  Blayney
-  Budgewoi
-  Bundeena
-  Bungendore
-  Burwood (Chinese speaking group)
-  Callala Bay
-  Campsie (Chinese speaking group)
-  Cobar
-  Cooma
-  Corrimal
-  Culburra/Orient Point
-  Dapto
-  Delungra
-  Dubbo
-  Dulwich Hill (Italian speaking group)
-  Dungog
-  Enfield (Chinese speaking group)
-  Engadine
-  Five Dock (Italian speaking group)
-  Gladesville–
-  Hunters Hill–Ryde
-  Gorokan
-  Gosford
-  Greenacre
-  Grenfell
-  Griffith
-  Guildford
-  Gulgong
-  Gunnedah
-  Gwandalan
-  Haberfield (3 Italian speaking groups)
-  Holbrook
-  Hornsby
-  Hurstville
-  Islington –
-  Hamilton
-  Kandos
-  Kiama
-  Kingsgrove (Italian speaking group)
-  Kioloa (Waminda)
-  Kogarah (Greek speaking group)
-  Kogarah (Italian speaking group)
-  Lakemba (Chinese speaking group)
-  Lambton

Combined Pensioners & Superannuants Association of NSW Inc

🌸 Lindfield (Visually Impaired (VIP) Support Group)	🌸 Northern Suburbs (Wollongong)	🌸 The Entrance – Long Jetty
🌸 Lithgow	🌸 Nowra	🌸 Thirroul
🌸 Maclean	🌸 Nyngan	🌸 Thirroul (Southern District Retired Miners' Association)
🌸 Malabar – Matraville	🌸 Oak Flats	🌸 Tomakin
🌸 Manilla (2 groups)	🌸 Orange	🌸 Toongabbie
🌸 Mannering Park	🌸 Parkes	🌸 Tuross Head
🌸 Manning Valley	🌸 Patonga Beach	🌸 Tweed
🌸 Manyana & District	🌸 Penrith	🌸 Ulladulla – Milton
🌸 Marrickville (Chinese speaking group)	🌸 Petersham – Stanmore	🌸 Ultimo (Chinese speaking group)
🌸 Merrylands	🌸 Petersham (Portuguese speaking group)	🌸 Unanderra
🌸 Merrylands South	🌸 Portland	🌸 Warilla District
🌸 Miller	🌸 Robertson	🌸 Wentworthville (2 groups)
🌸 Molong	🌸 Rockdale (2 groups)	🌸 West Wallsend
🌸 Morisset	🌸 Rockdale (Macedonian speaking group)	🌸 Windang
🌸 Mylestom	🌸 Rylstone	🌸 Wollongong
🌸 Nana Glen / Glenreagh	🌸 Sawtell	🌸 Wollongong / Port Kembla (Retired Australian Workers Union)
🌸 Narwee (Chinese speaking group)	🌸 Shoalhaven Heads	🌸 Woolgoolga
🌸 Nelson Bay & District	🌸 St Marys	🌸 Woolli District
🌸 Mt Druitt	🌸 Stroud	🌸 Yagoona
🌸 New Lambton	🌸 Sussex Inlet	🌸 Young
🌸 North Sydney	🌸 Sutherland	

Affiliated Organisations

- 🌸 Brooklyn & District CPSA
- 🌸 Forster – Tuncurry CPSA
- 🌸 Grey Power Inc
- 🌸 Lismore CPSA Inc
- 🌸 NSW Retired Teachers Association
- 🌸 Port Kembla Senior Citizens Centre
- 🌸 Public Service Association of NSW (Retired Members)
- 🌸 Retired AMWU Members Association, Sydney
- 🌸 Retired Port Workers, Sydney (Retired MUA Sydney, Maritime MUA)



Head Office

CPSA is funded by the NSW Department of Ageing, Disability & Home Care (DADHC) to provide representation to government about the issues of concern to pensioners, superannuants and low-income retirees. In addition to this, CPSA Head Office also provides support to branches, publishes *THE VOICE* both in print and online, provides an information service, encourages member involvement through CPSA Council and Annual Conference and advocates 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)
-  Health Promotion Service for Older People (funded by South Eastern Sydney Illawarra Area Health Service)
-  Older Persons Tenants' Service (funded by NSW Office of Fair Trading)
-  Park & Village Service (funded by NSW Office of Fair Trading)

CPSA is run by members, for members and for constituents. Members determine CPSA policy and direction and provide countless hours on a voluntary basis to manage the Association both at branch level and as a whole.

The costs 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

CPSA members all do voluntary work for CPSA. CPSA is, in most ways, a voluntary organisation. Management of branches, area councils and the Association is done on a purely voluntary basis. Many members also take on additional volunteering responsibilities such as membership support, organising branch activities, participating in community visiting, fundraising for local services, lobbying, representation, advocacy or helping out at Head Office.

Given the financial constraints of being on a low, fixed income, the number of people making financial donations to CPSA is overwhelming. Every donation strengthens the organisation, and the donation of time and expertise is what keeps CPSA operating efficiently, smoothly, and accountably. All donors, whether financial or volunteers, are greatly appreciated for their thoughtfulness and generosity.



CPSA Publications

Publication frequency of *THE VOICE of Pensioners and Superannuants of NSW* remains at the more popular eleven times a year. *THE VOICE* addresses issues of specific interest and importance to 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. Fact sheets, reports and research of CPSA-auspiced services are also available online or by contacting CPSA or the service directly.

Media

Thanks in no small part to Channel 7's promotion, CPSA has been inundated with enquiries about the difficulties of living on the pension. In addition, the new Federal Government's focus on the effect of the ageing population has resulted in CPSA's regular comment on issues relevant to older people and people on all types of pensions.

Local media often seeks branch input, so rarely a week goes by when CPSA is not featured in local print, radio or television.

Policy

Income Security

Federal Budget

This year's Federal Budget, Labor's first, contained little for Pensioners. The Utilities Allowance was increased to \$500 per household and there was another \$500 bonus for seniors and \$1600 bonus for Carer Payment recipients. However, the Budget did not address any fundamental changes to pensions.

The Government did commence a Pension Review and convened a reference group, of which CPSA is a member, under the Henry Tax Review to specifically look at the base rate of the pension. The review of the pension will conclude by the end of February 2009. The expectation is that this will allow the Government to announce measures addressing the inadequacy of the base rate of the pension as part of the 2009-2010 Budget.

Housing

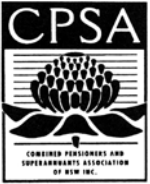
The NSW Government continues to operate tight eligibility criteria for new public housing tenants and is not adding significantly to its housing stock.

The new Federal Labor Government does not appear to be disposed to revive public housing. Rather, it seems, it wants to go down the path of subsidising private developers and investors who go into affordable housing. The Government is also encouraging shared equity initiatives, where home buyers only buy part of a property with the remainder being bought by investors.

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

Funeral Industry

The NSW Government has been consulting about a proposed regulation to enable compulsory itemised fee and charges disclosure by amending the Fair Trading Act and amending a Regulation. Funeral directors will also be required to make customers aware if they offer a basic funeral. CPSA is



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concerned about some aspects of the proposals.

Health

Dental care

The new Federal Labor Government has promised to re-institute the Commonwealth Dental Health program which was axed a decade ago. We anticipate that significantly more funding will flow to the state dental health programs. However, concerns remain that the funding is still not enough. It will take a long time to boost the state programs and significantly reduce waiting lists. Finding dentists is a problem in itself.

It remains CPSA policy that dental care should be included in Medicare.

Medicare

Medicare is Australia's universal health insurance scheme. Bulkbilling continues to be under siege. The rising GP shortage (particularly in rural and regional areas) also makes it possible for GPs to abandon bulkbilling without loss of patronage.

Public hospitals

Long waiting lists and bed shortages remains a serious concern for our constituents.

Aged Care

Problems in the "high care" residential care sector continue. At the heart of these problems is the issue of understaffing, which causes problems in the areas of personal care, medication management, nutrition, feeding and generally keeping facilities free from gastroenteritis outbreaks.

Fixing staffing in residential aged care will cost a lot of money and to date we have not seen any commitment to addressing this most serious problem.

Transport

Public transport

CPSA's long campaign for public transport parity between the city and the bush has paid off. The Country Pensioner Excursion Ticket will now cover private buses in country areas. There still remains however an overwhelming shortage of public transport in country areas. Patronage on CountryLink services has continued to drop following the imposition of a \$5 or 10% booking fee on "free" pensioner travel vouchers.

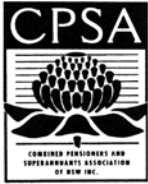
Road transport

The older driver testing regime has been changed, but only slightly. Testing will now be carried out once every two years rather than annually. Medical testing will start at 75, road testing at 85.

CPSA's campaign to have road testing abolished altogether has not been successful. However, the NSW Opposition has committed to abolishing road testing if it wins government in 2011.

Privatisation

CPSA joined the campaign against privatisation of the electricity retails and generators. Privatisation of the electricity industry will likely lead to higher prices and poorer services, which will affect those on low incomes most.



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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

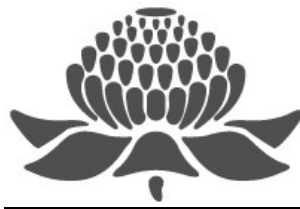
CPSA regularly makes submissions to governments and other agencies on issues which affect our members and constituents:

-  Australian Securities and Investment Commission: Fair Bank & Credit Card Fees Amendment Bill 2008
-  Department of Housing: Seniors Communities in Public Housing
-  Federal Budget: A Fair Go for Pensioners
-  Independent Pricing & Regulatory Tribunal: 2007 Sydney Water Price Determination
-  NSW Department of Lands: Sustainable Burials in the Sydney Greater Metropolitan Area
-  NSW Department of Premier and Cabinet Consultative Reference Committee: Electricity Supply in NSW
-  NSW Local Water Utilities Inquiry
-  NSW Office of Fair Trading: Residential Tenancy Law Reform – A New Direction
-  Roads and Traffic Authority (RTA): Older driver testing / Licensing of older drivers
-  Standing Committee on Family, Community, Housing and Youth: Better Support for Carers
-  Position Paper: Proposals for Improvements in Residential Aged Care, Community Aged Care Packages (CACPs) and Extended Aged Care in the Home (EACH)



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
-  Centrelink NSW Multicultural Advisory Committee
-  Consumer, Trader & Tenancy Tribunal Consultative Forums: Tenancies, 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
-  National Rural Health Alliance
-  NSW Aged Care Standards & Accreditation Agency Liaison Group
-  NSW Strategic Carer Action Network (SCAN)
-  Planning for Later Life Forum
-  Public Interest Advocacy Centre (PIAC) – Energy & Water Consumer Advocacy Program
-  Quality Aged Care Action Group (QACAG)
-  Residential Parks Forum
-  Tenancy Legal Working Party
-  Tenants' Advice & Advocacy Program Network Meetings
-  Tenants' Union Training Reference Group
-  University of Sydney Home Modification Information Clearing House Project



Community Visitors Scheme (CVS)

(Funded by the Commonwealth Department of Health and Ageing)

A Community Visitors Scheme has been operated by CPSA for fifteen years. Both residents and staff of aged care facilities have indicated that visitors are an important and integral part of the lives of residents. CPSA runs the Community Visitors Scheme in the Aged Care Planning Regions of the Inner West and the South East of Sydney. This year the catchment area was enlarged to include aged care facilities from Kings Cross to Kirrawee and Illawong and Leichhardt to Homebush.

Funding was received from the Department of Health and Ageing for 53 community visitors initially and a small increase was received for an extra 5 visitors during the year. Numbers of community visitors increased during the year due to a very successful recruitment campaign and at the end of the year over 100 community visitors were on the books. Some community visitors have now been with the Scheme for fifteen years. The youngest community visitor is 17 and the oldest is 97 years – an enormous range.

During the year, 11 new aged care facilities were taken on by CPSA, bringing the total number of aged care facilities with community visitors from CPSA to 29. Community visitors regularly speak of their deep affection for residents and their enjoyment and feelings of self worth that they too gain from visiting. They are dedicated to increasing the quality of life of residents, who are not only isolated from the community and their families, but are also often desperate for diversion from everyday life and for one-to-one conversation.

After the initial training, police checks and matching, community visitors receive ongoing support both via the phone and at the nine support groups run in various locations and times to ensure ease of access. Newsletters and relevant articles are sent to community visitors every three months.

The Community Visitors Scheme works very well and gives great benefit to residents of aged care facilities increasing their quality of life and self esteem, as well as giving satisfaction to community visitors.



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.

Over the last year, funding increases have gone some way to alleviating resource deficits in the provision of many HACC-funded services. However, even with these increases the demand for services continues to far outstrip supply.

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

Health Promotion Service for Older People

(Funded by South Eastern Sydney Illawarra Area Health Service)

The statewide 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 regional areas of NSW including Orange, Bathurst, Coffs Harbour, Nowra, Tamworth, Newcastle and surrounds.

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 for older people within the community.

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 advice to and advocacy for 290 older tenants, 36 protected tenants and eight possible protected tenants, including 79 tenants from Culturally and Linguistically Diverse (CALD) communities and 117 tenants from regional and rural areas.

OPTS delivered community education workshops "Rights of Tenants" in Lismore, Campsie, Gosford and Lithgow. OPTS attended Expos at Auburn and Lidcombe and was invited as a guest speaker to the Regional Tenants' Association Conference at Merimbula.

OPTS published several articles in CPSA's *THE VOICE*, *The Senior* and Shelter NSW publications.

OPTS delivered regional training on protected tenancies to 16 tenant advocates, Legal Aid solicitors and workers from other services. One session included a workshop delivered by Alzheimer's Australia. OPTS delivered three training sessions on protected tenancies as part of New

Worker training provided by Tenants Union NSW and 50 new tenant advocates attended these sessions.

OPTS provided back-up support to 12 Tenants Advice and Advocacy Services which included a successful submission to the CTTT about a seniors rental housing complex which was evicting elderly people and replacing them with students, covered by the Retirement Village Act 1999. OPTS also provided intensive support to another TAAS on a very similar matter and the landlord withdrew their notice of termination and the elderly clients' tenancy at this seniors rental housing complex is no longer under threat.

OPTS researched and completed submissions to the Department of Housing, 'Senior Communities in Public Housing' and the Office of Fair Trading consultation paper, Residential Tenancy Law Reform: A New Direction.

OPTS obtained a grant from UnitingCare NSW/ACT to engage a consultant to complete a study into the options available for a group of elderly tenants in Lithgow (whose tenancy was threatened) to own their own land at the lowest possible cost.

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) provides advice and advocacy for residential (caravan) park residents.

Last year was the final year of our triennial funding period and like all other services funded under the Tenants' Advice and Advocacy Program (TAAP), CPSA had to reapply for further funding. This involved a lot of hard work but it gave an opportunity to showcase the great work which has been done over the last three years. CPSA's application for funding to operate the Park and Village Service for the next three years was successful.

Casework has remained a high priority for PAVS staff, who have been kept busy providing information and advice to generalist tenants' advice workers, park residents' groups and individual park residents.

Basic and advanced training on the Residential Parks Act was held for generalist TAAP workers and numerous community education sessions were held across the state for park residents. This year a new

form of community education for park residents was initiated. When a region or area is visited for any reason, PAVS staff target a few of the local parks and doorknock. This allows staff to talk to individual residents in an informal way, answer questions and leave written resources that include contact details of their local tenants' advice service.

The PAVS newsletter *Outasite* is still proving to be popular and is one of the resources distributed during park doorknocks. Because *Outasite* is so popular and the mailing list has grown so quickly, it is only possible to produce one printed edition each year. In an effort to provide up-to-date information to park residents on a more regular basis, production was started on *Outasite Lite*, an electronic version of *Outasite*. *Outasite Lite* is also proving to be quite a hit with park residents.

Appreciation for assistance throughout the year is extended to the Office of Fair Trading, the Tenants' Union of NSW and especially to the park residents and park residents' groups of NSW.



Treasurer's Report

Despite the very great difficulties of an ageing population, inaccessible public transport, unjustifiable driving restrictions and an increasingly competitive activities "market", our members are always inspiring in their resoluteness and determination to fight for better conditions.

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 30 June 2008 the balance is \$78,743 (an increase of almost a third on the previous year).

The fundraising raffle drawn at the 2007 Conference raised \$7,465. This was due in no small part to stellar volunteer efforts.

Donations

The financial difficulties faced by pensioners and superannuants have become increasingly apparent to all Australians through the media, but the

corresponding pension increases which would allow for an above-poverty retirement have not yet been forthcoming.

Donations to our grocery voucher program have flown in from all over the country, and with these donations we have been able to help hundreds of pensioners put food on the table.

CPSA is grateful for the overwhelming support of all donors, volunteers and members. Donations enable CPSA to continue its mission in the interests of pensioners, superannuants and low-income retirees. In these difficult times, it is humbling that so many members are able to make donations of time, experience, expertise and funds to their Association.

It is rewarding to know that CPSA's work is so valued by our memberships and by the community. 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, 2008.

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

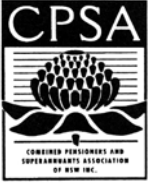
No other Australian Accounting Standards, Urgent Issues Group Consensus Views or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

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.

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.



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Notes to the Financial Reports for the year ended 30th June, 2008 (page 2)

Unexpended Grants, 30/6/2008

Each individual Grant is accounted for separately as a division of a Consolidated Surplus/Deficit. At 30/6/2008, 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 / programs 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 / programs according to the conditions specified in the Funding and Performance Agreements from the NSW Office of Fair Trading.
- (b) Establishment of the reserves/provisions are justified and represent reserves / provisions are recorded in the minutes of this Association's meetings.
- (c) Payments of associated and/or affiliated bodies have been adequately disclosed and do not involve the use of the Office of Fair Trading Grant Funds.

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Notes to the Financial Statements for the year ended 30th June, 2008 (page 3)

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 Parental Leave.
- (e) 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 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.

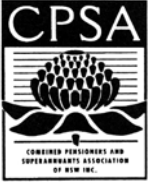
Fixed Asset Register, 30/6/2008

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 2007 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". 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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Consumer Protection Awards – 2002, 2003, 2004, 2005

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Statement by Members of the Executive for the year ended 30th June, 2008

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, 2008 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 25th September, 2008.

COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

Report to the Members on the Financial Report

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, 2008 of COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC.

The responsibility of the Committee for the Financial Report

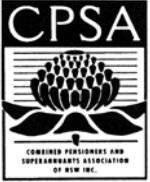
The Committee is responsible for the financial report and has determined that the accounting policies used are appropriate to meet the needs of the Associations Incorporation Act in New South Wales 1984 and the needs of the members. The Committee's responsibility also includes establishing and maintaining internal control relevant to the preparation and fair presentation of that is free from material mis-statement, whether due to fraud or error, selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility

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. These auditing standards require that I comply with relevant ethical requirement relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material mis-statement.

An audit involves performing procedures to obtain audit evidence about the amount and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material mis-statement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to CPSA preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of CPSA's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Committee, as well as evaluating the overall presentation of the financial report.

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. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.



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Consumer Protection Awards – 2002, 2003, 2004, 2005

The NSW Government Grants and Commonwealth Government Grants for the 2008 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 Illawarra Area Health Service

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

Australian Government Grants

Community Visitors Scheme * Department of Health & Ageing

Independence

In conducting my audit, I have complied with the independence requirements of the Australian professional accounting bodies.

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, 2008 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 * 25th September, 2008

STATEMENT OF FINANCIAL PERFORMANCE
(formerly Consolidated Income & Expenditure Statement)
for the 12 month period ending 30 June 2008

	2007-2008	2006-2007
	\$	\$
INCOME		
Fees		
Affiliate Organisation	850.02	650.00
Capitation	56097.87	60932.52
Unattached Members	5784.00	5423.00
Associate Organisation	-	50.00
Total Fees	62731.89	67055.52
Relocation	158185.86	-
Closed Branch Income	1503.59	6689.52
Organisational Transfers	3676.58	-
Conference Fees	1950.00	1302.28
Donations	4563.31	6821.97
Grocery Voucher	5185.00	
Net Fundraising	4879.60	1159.93
Interest	24746.16	18802.68
Project Administration	-	28861.15
Reimbursements	8446.90	449.85
Other Income	628.62	6784.29
Sales Income		
THE VOICE income	431.84	4048.66
Merchandise Sales	844.27	532.29
Medicine Record Card Sales	454.55	115.64
Total Sales Income	1730.66	4696.59
Total Non-Grant Income for Year	278228.17	142623.78



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Performance cont.

	2007-2008	2006-2007
Grant Income		
Grants Carried Forward	31683.62	32328.49
DADHC Grants – Core	387053.00	374689.00
DADHC Grants – Aged Care Worker(s)	61553.00	59125.00
Community Visitors Scheme Grant	68651.82	60568.00
Older Persons Tenants' Service Grant	198651.51	174308.72
Health Promotion Services for Older People	141600.00	137100.00
Park & Village Service Grant	200281.70	205060.20
PAVS Rental Bond Board Grant	-	50832.93
Total Grant Income for Year	1089474.65	1094012.34
From Prev Years Memberships	67031.52	74142.01
TOTAL INCOME FOR YEAR	1434734.34	1310778.13
EXPENSES		
Employment Expenses		
Annual Leave Accrual	21362.74	3142.95
Long Service Leave Accrual	6517.48	-7380.63
Sick Leave Accrual	-11685.87	-4690.75
Provision for Redundancy	499.99	3698.27
Parental Leave Accrual	28194.60	-
Superannuation - Employer	46627.70	55855.48
Wages & Salaries	561081.37	625565.53
Workers Compensation	13905.71	26370.37
Staff Training/Development	19908.39	2938.25
Advertising - Staff	2108.26	1312.75
Travel Exp	9771.94	12393.01
Staff Car Mileage	9537.19	8964.19
Total Employment Expenses	707829.50	728169.42

Statement of Financial Performance cont.

	2007-2008	2006-2007
Overheads		
Cleaning	4101.09	3758.21
Waste Paper, Garbage	699.66	963.32
Electricity	4735.91	5254.53
Maintenance Building	23812.49	3902.50
Rent	83899.02	80154.92
Total Overheads Expenses	117248.17	94033.48
Executive Expenses		
Expenses	-	145.45
Total Executive Expenses	-	145.45
Communication		
Postage & Courier	33817.85	24240.28
Telephone/Fax	22858.98	13953.93
Tele - Internet	2584.53	2867.02
Total Communication Expenses	59261.36	41061.23
Equipment		
Equipment Purchased	21216.52	13672.67
Comp. Maint/Software/Accessories	11099.03	11384.89
Office/Equipment Maintenance	2720.45	406.71
Core Photocopier	8873.66	6000.00
Total Equipment	43909.66	31464.27



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Performance cont.

	2007-2008	2006-2007
Expenses - Volunteers	15515.63	17014.72
Insurance (excluding W/Comp)	41136.55	41123.45
Legal Fees - Projects	-	9215.00
Server exp	5590.81	-
Library & Subscriptions	4992.87	2837.73
Merchandise Purchases	931.27	403.35
Office Supplies	24245.75	7127.01
Photocopy charges	802.50	3310.96
Printing	43715.65	34962.51
Publicity/Promotions	4582.18	5702.55
Publications Printing	-	4097.91
Search Fees	3232.70	2644.78
Seminar/Conference Fees	-	4018.05
Venue Hire	168.18	4309.82
Moving Cost	140742.33	-
Project Administration	-	28861.15
Affiliations & Memberships	-	3486.00
Audit Fees	6624.00	6624.00
Bookkeeping	41911.93	43047.79
Bank Charges	1892.68	682.80
Catering	1350.76	2044.71
Community Education Program	8935.29	5057.81
State Conference Expenses	8831.65	909.10
Consultants	3021.39	5459.86
Translating/Interpreting	15278.98	1519.64
Typesetting	-	5845.00
Donations	4029.88	200.00
Funds - balance of funding period	66220.78	108343.06
Memberships Current to Next Year	62731.89	67055.52
TOTAL EXPENSES FOR YEAR	1434734.34	1310778.13
Operating Surplus for year	0.00	0.00

STATEMENT OF FINANCIAL POSITION
(formerly Consolidated Balance Sheet)

	2008	2007
ASSETS		
Current Assets		
Petty Cash Core	300.00	322.70
Petty Cash HPSOP	200.00	200.00
Petty Cash CVS	100.00	100.00
Petty Cash OPTS	41.40	200.00
Petty Cash PAVS	146.02	300.00
Total Petty Cash	787.42	1122.70
Postage Stamps on hand	6927.57	2286.57
Cash On Hand		
CBA – Cheque A/C 901669	179095.28	39567.35
CBA Investment A/c 122470	-	135134.43
CBA Bus. Online Saver 10968330	148182.64	
Cash on Hand	157.50	10159.84
Total Cash On Hand	327435.42	184861.62
Receivables	1093.76	4104.74
Prepayments and Accruals	25462.80	7957.94
Computer Support in Advance	-	4300.00
Prepaid Public Liability Insurance	13283.34	13116.73
Prepaid Insurance	5891.80	25940.55
Other Asset	3347.74	-3052.49
TOTAL CURRENT ASSETS	384229.85	240638.36
Fixed Assets		
Investments		
CBA Term 207450000356	14606.34	14606.34
Bendigo Bank TD	349329.66	327980.00
TOTAL ASSETS	748165.85	583224.70



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Consumer Protection Awards – 2002, 2003, 2004, 2005

Statement of Financial Position cont.

	2008	2007
LIABILITIES		
Current Liabilities		
GST Liabilities	18277.90	4733.79
Accounts Payable	4898.95	30310.94
Mastercard – Bendigo Bank	6512.25	3424.66
Accrued Expenses		
Accrued Expenses	15192.19	7140.79
Photocopier Replacement	20429.46	14429.46
Prov OPTS Update Protected Ten Guide	6232.65	6232.65
Prov OPTS Transl/Interpreting	-	98.31
Membership Fees to 2008	-	67031.52
Membership Fees to 2009	62317.89	24.00
Membership Fees to 2010	378.00	-
Membership Fees to 2011	36.00	-
Membership Fees to 2012	24.00	-
Provision for End of Lease Premises	-	50707.82
Total Accrued Expenses	108057.24	240801.85
Grants Carried Forward from 2007-2008		
Aged Care Worker(s)	-	807.00
CVS	-	382.00
Save Medicare Alliance Funds	-	1179.88
Core One-Off Expenditures	54593.43	95137.30
Grocery Voucher	3447.05	-
Health Promotion Service for Older People	907.57	23852.24
Older Persons Tenants' Service	7272.73	4761.62
Park and Village Services	-	700.88
Total Grants Carried Forward	66220.78	31683.62
Grants In Advance for 2008-2009		
Older Persons Tenants' Service	95689.39	-
Park and Village Services	100140.85	-
Total Grants in Advance for 2008-2009	195830.24	0.00

Statement of Financial Position cont.

	2008	2007
Payroll Liabilities		
PAYG Withholding	4838.00	5402.85
Prov. Sick Leave	5988.21	17674.08
Prov. Annual Leave	63308.69	41945.96
Prov. Long Service Leave	30091.51	23574.02
Prov. Parental Leave	28194.60	-
Union Fee	119.60	-
Accrued Wages	22755.91	17014.72
Prov. Redundancy	102896.53	102396.54
Total Payroll Liabilities	258193.05	208008.17
Prov for Building Maintenance	557.94	1396.22
TOTAL LIABILITIES	667422.72	520359.25
NET ASSETS	80743.13	62865.45
EQUITY		
Consumer Support Fund C/Forward	-	553.62
Reserve "Towards 2031"	78743.13	60311.83
Bequests	2000.00	2000.00
TOTAL EQUITY	80743.13	62865.45



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

CORE SERVICES
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
Provisions - Surplus	1179.88	-
Relocation	133523.70	-
DADHC Grant	387053.00	374689.00
Capitation Fees	56097.87	60932.52
Unattached Members	5784.00	5423.00
Affiliate Organisation Fees	850.02	650.00
Associate Organisation Fees	-	50.00
Interest	4143.84	3143.76
THE VOICE Income	-1343.61	4048.66
Merchandise Sales	844.27	464.11
Net Fundraising	6833.89	1159.93
Donations - Individual	3401.81	3751.03
Donations - Organisation	3676.58	3065.94
Closed Branch Income	1503.59	6689.52
Conference Fees	1950.00	1302.28
Reimbursements	909.09	146.91
From Prev Years Memberships	67031.52	74142.01
Other Income	1451.36	922.63
Project Administration	-	28861.15
Total Income	674890.81	569442.45

CORE SERVICES cont.

	2007-2008	2006-2007
Expense		
Wages & Salaries	157506.80	193543.43
Allowance	673.60	-
Sick Leave Accrual	-5289.53	-10345.21
Annual Leave Accrual	4268.00	-3906.87
Long Service Leave Accrual	795.00	-4890.90
Prov. for Parental Leave	28194.60	-
Provision for Redundancy	-2190.88	-4488.79
Superannuation - Employer	12701.74	17839.07
Workers Compensation	1965.49	8254.26
Staff Training & Development	11943.56	1149.97
Advertising - Staff	897.49	528.08
Expenses - Staff	4263.13	1683.01
Cleaning	2430.74	1645.26
Waste Paper Garbage	323.31	736.26
Electricity	2618.37	2425.09
Maintenance Building	14011.92	2548.80
Rent	45167.24	47557.99
Postage & Courier	29053.61	19541.11
Telephone	9107.29	5568.70
Tele - Internet	1432.49	924.07
Core Photocopier	420.47	6000.00
Equipment Purchased	4329.31	2507.94
Office/Equipment Maintenance	184.54	339.50
Computer Maint & Software	4796.32	8864.31
Affiliations & Memberships	-	2464.18
Prov. Audit current year	2683.20	2683.20
Bank Charges	823.37	682.80
Bookkeeping	25153.14	25830.05
Catering	-	326.36
Donations	1179.88	200.00



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Consumer Protection Awards – 2002, 2003, 2004, 2005

CORE SERVICES cont.

	2007-2008	2006-2007
Expenses - Executive	-	145.45
Expenses - Volunteers	3791.24	6726.58
Insurance (excluding W/Comp)	35790.85	35098.57
Consultants Fees	-	2410.00
Legal Fees	-	9215.00
Library & Subscriptions	3638.11	1589.97
Merchandise Purchases	931.27	403.35
Office Supplies	10080.75	2738.08
Photocopying	7322.30	2037.64
Printing	15650.30	18314.00
Publicity/Promotions	3439.80	5702.55
Seminar/Conference Fees	-	454.55
Search Fee	112.73	249.64
Typesetting	-	4120.00
Translating / Interpreting	29.46	19.64
Venue Hire	-	3819.82
State Conference expenses	8831.65	909.10
Moving Cost	138557.15	-
Project Administration	-30054.32	-
Surplus to Core One-Off Expenses	54593.43	78221.32
Membership Current to Next Year	62731.89	67055.52
"Towards 2031"		
Total Expense	674890.81	569442.45
Surplus	0.00	0.00

Core DADHC AGED CARE WORKER(S)
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
DADHC Grant	61553.00	59125.00
Grants Carried Forward	807.00	-
Total Income	62360.00	59125.00
Expense		
Wages	53758.51	51079.30
Sick Leave	-51.17	749.06
Annual Leave	1693.20	-191.13
Long Service Leave	546.70	708.02
Superannuation	4785.59	3866.08
Workers Compensation	1627.17	1843.03
Staff Training and Development	0.00	159.09
Seminar/Conference Fees	0.00	104.55
Funds in Advance 07-08	0.00	807.00
Total Expense	62360.00	59125.00
Surplus	0.00	0.00



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

GROCERY VOUCHER PROGRAM
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
Donations	1161.50	-
Grocery Voucher	5185.00	-
Total Income	6346.50	0.00
Expense		
Grocery Voucher/Gift Card	2850.00	-
Postage, Freight & Courier	49.45	-
Funds - balance of fund period	3447.05	-
Total Expense	6346.50	0.00
Surplus	0.00	0.00

COMMUNITY VISITORS SCHEME
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
Grants Carried Forward	382.00	-
Community Visitors Scheme	68651.82	60568.00
Interest	668.64	437.28
Total Income	69702.46	61005.28
Expense		
Wages & Salaries	41402.85	32947.25
Sick Leave Accrual	-1294.12	70.35
Annual Leave Accrual	219.03	920.77
Long Service Leave Accrual	870.03	698.45
Provision for Redundancy	4614.01	406.26
Superannuation - Employer	3460.82	2973.65
Workers Compensation	1224.32	1357.08
MV Allowance	2835.62	162.48
Staff Car Mileage	884.98	2994.93
Cleaning	282.46	178.01
Waste Paper Garbage	46.72	18.48
Electricity	363.44	258.06
Maintenance Building	1365.58	108.92
Rent	2010.88	4109.93
Postage & Courier	323.00	269.25
Telephone	306.47	811.36
Tele-Internet	149.57	99.32
Equipment Purchased	192.72	1357.00
Computer Maint/Software/Accessories	95.34	242.88



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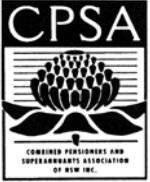
Consumer Protection Awards – 2002, 2003, 2004, 2005

Community Visitors Scheme cont.

Project Administration	5113.29	4298.87
Prov. Audit current year	344.40	344.40
Catering	461.20	-
Search Fees	1192.86	2251.64
Seminar/Conference Fees	90.91	320.00
Expenses - Volunteers	2019.35	2592.55
Insurance (excluding W/Comp)	519.58	758.09
Moving Cost	30.60	-
Office Supplies	447.68	357.28
Photocopying	128.87	98.02
Total Expense	69702.46	61005.28
Surplus	0.00	0.00

HEALTH PROMOTION SERVICE FOR OLDER PEOPLE (HPSOP)
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
HPSOP	141600.00	137100.00
Grants Carried Forward	23852.24	8131.90
Interest	1192.80	995.28
Medicine Record Card Sales	454.55	115.64
Donations	0.00	5.00
Reimbursements	36.36	-
Total Income	167135.95	146347.82
 Expense		
Wages & Salaries	69934.66	78726.42
Sick Leave Accrual	-1207.04	599.74
Annual Leave Accrual	1456.19	834.24
Long Service Leave Accrual	1039.01	-5644.12
Provision for Redundancies	2228.04	-15432.37
Superannuation - Employer	5893.99	6968.94
Workers Compensation	1994.09	3251.55
Staff Training & Development	3119.27	659.19
Travel Exp	393.87	247.09
Expenses - Staff	1320.42	1220.40
Cleaning	614.95	507.92
Waste Paper Garbage	103.00	67.20
Electricity	848.38	678.57
Maintenance Building	3369.64	414.00
Rent	12245.17	9458.33
Postage & Courier	2781.70	1963.04
Telephone	2700.20	1556.89
Tele - Internet	316.32	362.69
Computer	61.56	261.86
Maint/Software/Accessories		
Equipment Purchased	0.00	414.55



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

Health Promotion Service for Older People cont.

	2007-2008	2006-2007
Project Administration	9353.66	9802.52
Affiliations & Memberships	500.00	398.18
Prov. Audit current year	897.60	897.60
Bank Charges	241.39	-
Catering	155.46	481.23
Consultants	409.09	1650.00
Office/Equipment Maintenance	85.00	67.21
Advertising/Promotion	1144.09	-
Expenses - Volunteers	8569.25	6562.43
Insurance (excluding W/Comp)	1207.16	1442.47
Moving Cost	84.13	-
Office Supplies	3226.32	1261.31
Photocopy charges	719.75	342.15
Printing	15666.06	9972.00
Publicity/Promotions	441.00	843.26
Seminar/Conference Fees	-	159.09
Translation/interpreting	14315.00	1500.00
Funds -balance of fund period	907.57	23852.24
Total Expense	167135.95	146347.82
Surplus	0.00	0.00

OLDER PERSONS TENANTS' SERVICE
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
Grants Carried Forward	4761.62	20607.77
Older Persons Tenants' Service Income	191378.78	174308.72
Interest	9157.44	5798.28
Other Income	1608.90	1180.46
Total Income	206906.74	201895.23
Expense		
Wages & Salaries	117908.32	124915.57
Sick Leave Accrual	725.54	484.38
Annual Leave Accrual	8326.71	3507.05
Long Service Leave Accrual	1448.68	-677.63
Provision for Redundancy	-2473.38	7680.62
Superannuation - Employer	9935.83	11222.43
Workers Compensation	3381.00	5170.92
Staff Training & Development	2321.46	195.00
Advertising - Staff	50.00	784.67
Travel Exp	3193.67	1797.77
Cleaning	376.01	661.71
Waste Paper Garbage	117.57	63.05
Electricity	431.29	887.39
Maintenance Building	2745.46	369.31
Rent	11998.28	8456.32
Postage & Courier	832.28	613.46
Telephone	3330.77	2696.63
Tele - Internet	298.14	451.28
Equipment Purch/Office/Equipment Maint.	1522.23	
Computer Maint & Software	1598.00	515.04



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

Older Persons Tenants' Service cont.

	2007-2008	2006-2007
Project Administration	7513.95	6781.68
Prov. Audit current year	1233.60	1233.60
Bank Charges	344.95	
Catering	199.50	160.39
Community Education Program PAVS	4134.81	923.19
Bookkeeping	6705.91	8137.71
Consultants	2612.30	560.00
Expenses - Volunteers	98.12	-10.00
Insurance (excluding W/Comp)	1723.48	1720.33
Library & Subscriptions	741.22	607.32
Office Supplies	5587.49	1364.60
Total Photocopy charges	620.32	385.07
Printing	4713.69	219.50
Typesetting	0.00	550.00
Publications Printing	115.09	2325.91
Search Fees	1559.93	41.00
Seminar/Conference Fees	0.00	2238.34
Translating/Interpreting	934.52	
Venue Hire	0.00	100.00
Balance of Funding period	0.00	4761.62
Total Expense	206906.74	201895.23
Surplus	0.00	0.00

OLDER PERSONS TENANTS' SERVICE – LITHGOW GRANT (UnitingCare)
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
OPTS	7272.73	-
Total Income	7272.73	0.00
Expense		
Funds - balance of fund period	7272.73	-
Total Expense	7272.73	0.00
Surplus	0.00	0.00

OFFICE OF FAIR TRADING – OPTS/PAVS RELOCATION
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
Relocation	24662.16	-
Grant for Server	5598.40	-
Total Income	30260.56	0.00
Expense		
Computer Maintenance/Softwre	2257.50	-
Server Exp	5590.81	-
Equipment Purchased	9440.00	-
Office Expense	1965.94	-
Postage, Freight & Courier	360.00	-
Printing	2000.00	-
Telephone/Fax	3999.95	-
Repairs & Maintenance Building	585.00	-
Repairs & Maintenance Office E	1990.91	-
Moving Cost	2070.45	-
Total Expense	30260.56	0.00
Surplus	0.00	0.00



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 2008

	2007-2008	2006-2007
Income		
Grants Carried Forward	700.88	9448.29
Park & Village Service Funding	200281.70	205060.20
Interest	9583.44	8428.08
Merchandise	0.00	68.18
Other Income	-707.43	4984.14
Total Income	209858.59	227988.89
Expense		
Salary Related Expenses		
Wages & Salaries	120570.23	115294.99
Provision for Redundancy	-1677.80	15532.55
Superannuation - Employer	9849.73	10333.26
Sick Leave Accrual	-4569.55	2896.27
Annual Leave Accrual inc loading	5399.61	1305.73
Long Service Leave Accrual	1818.06	2147.52
Workers Compensation	3713.64	5076.57
Total Salary Related Expenses	135103.92	152586.89
Staff Training & Development	2433.19	775.00
Expenses - Staff	5217.65	5699.71
Staff Car Mileage Reimb	1686.96	4304.33
Cleaning	396.93	765.31
Waste Paper Garbage	109.06	78.33
Electricity	474.43	1005.42
Maintenance Building	2194.89	461.47
Rent	12477.45	10572.35
Postage & Courier	417.81	1853.42
Telephone	3414.30	3194.32
Tele - Internet	388.01	997.64
Computer Main/Software/Accessories	2290.31	1500.80
Equipment Purchased	5732.26	9393.18
Project Administration	8073.42	7978.08
Affiliations & Memberships	113.54	1044.53

Park and Village Service cont.

	2007-2008	2006-2007
Prov. Audit current year	1465.20	965.20
Bank Charges	482.97	-
Catering	534.60	720.53
Community Eductn Program PAV	4359.48	1636.06
Bookkeeping	10052.88	9080.03
Expenses - Volunteers	1037.67	997.25
Insurance (excluding W/Comp)	1895.48	2103.99
Office Supplies	2937.57	1405.74
Total Photocopier costs	482.63	421.08
Publicity/Promotions	-116.80	-
Printing	5667.42	5579.01
Search fees	367.18	80.00
Seminar/Conference Fees	0.00	523.34
Venue Hire	168.18	390.00
Typesetting	0.00	1175.00
Funds -balance of fund period	0.00	700.88
Total Expense	209858.59	227988.89
Surplus	0.00	0.00



Serving the community since 1931.

Consumer Protection Awards – 2002, 2003, 2004, 2005

PARK AND VILLAGE SERVICE – RENTAL BOND BOARD GRANT
Statement of Financial Performance for the year ended 30 June 2008

	2007-2008	2006-2007
Income		
Funds from 05-06	-	-5859.47
Rental Bond Board grant income	-	50832.93
Total Income	0.00	44973.46
Expense		
Wages and Salaries and On Costs	-	30864.42
Staff Travel	-	1417.84
Expenses - Staff	-	1829.64
Superannuation - Employer	-	2652.05
Workers Compensation	-	1416.96
Staff Training and Development	-	
Library/Subscriptions	-	219.55
Telephone/Fax	-	126.03
Tele- Internet	-	32.02
Provision Audit fees for current year	-	500.00
Catering	-	356.20
Consultants	-	839.86
Community Education	-	1655.30
Expenses - Volunteers	-	145.91
Office Supplies	-	
Photocopy Charge	-	27.00
Search Fees	-	22.50
Publications Printing	-	2650.00
Seminar/Conference Fees	-	218.18
Total Expense	0.00	44973.46
Surplus	0.00	0.00