

**Combined Pensioners  
& Superannuants Association**

OF NEW SOUTH WALES INC



*Serving the community since 1931.*

# **2012-2013 Annual Report**

The 2012/13 Annual Report is published by  
Combined Pensioners & Superannuants Association of NSW Inc (CPSA).



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**Error**

The 2011/12 financial report had a typographical error on page 34.  
Directly under "# Employee Costs Breakdown", the year should be 2011 (not 2012).

**CPSA Survey of CPSA Members**

Some responses to questions from the 2013 Survey of  
CPSA Members are included throughout this report.

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**What three words describe CPSA?**

Interesting, up-to-date, accurate

# 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. As at 30 June 2013, CPSA has 141 Branches, Area Councils and affiliated groups with a combined membership of approximately 30,000 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. CPSA Council, CPSA Executive, Area Councils, Branches and staff liaise with governments at all levels, government departments, community organisations and the media to promote CPSA's objectives, policies, 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 Inner West and South East Sydney Community Visitors Scheme.

## **Our vision**

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

## **Our mission**

Our mission is to promote the rights, dignity and well-being of pensioners of all ages, superannuants, low-income retirees and other people on low incomes. CPSA does this by acting as an informed and representative voice of people on low incomes helping to equip them with the information and skills they need to take part in decision-making and to act as their own advocates; and by promoting understanding in the broader community about the needs, views and aspirations of people on low incomes. We aim to challenge the negative views and assumptions that see people on low incomes as a burden on society.

### **What three words describe CPSA?**

Well-established, informative,  
effective.

# Annual Report

The CPSA Executive takes great pleasure in presenting the 2012/13 Annual Report.

## Overview

As always, 2012/13 has been another very busy year. CPSA celebrates some big policy wins and continues to promote the interests of CPSA Members and constituents.

CPSA continues to call for all Government support (such as the Age Pension) to be set at a rate that would allow a “modest” lifestyle as determined by factors identified in Westpac Bank research.

The very low rate of the Newstart Allowance continues to keep unemployed people living in poverty – sometimes with extreme consequences, in particular for those who are long-term unemployed, of whom many are older people.

Our strong campaign focus on the inequity of funeral insurance continues to reach people and the resulting media attention has started to reduce the appeal of these “products”.

The ongoing campaign spearheaded by CPSA to require sprinklers to be installed in all NSW aged care facilities was finally successful, with this obligation commencing in early 2013.

The inherent contradiction of concession rates being set by Government rather than an independent body continues to have a negative impact on financially vulnerable people, and CPSA continues to call for the Independent Pricing and Regulatory Tribunal to set the rates of all NSW concessions.

After many months of frustration at the lack of response to research evidence and a failure by the NSW Government to fulfil a pre-election promise to withdraw the on-road older driver test, CPSA withdrew from the NSW Government’s Older Driver Taskforce.

Members continue to be the heart of our work providing support to people at risk of social isolation, advocating on local, state and national issues, and fundraising for local needs.

Like so many of our Members, though, our age won’t stop us. As the peak NSW grassroots membership organisation serving people on low fixed incomes, we will continue until all people in NSW can enjoy adequate living standards.

**CPSA President** Grace Selway OAM

**CPSA Secretary** Bob Jay

**CPSA Treasurer** Betty Chamberlain

**CPSA Snr Vice President** Bill Holland

**CPSA Vice President** George Ray (to Oct 2012), Janet Coxon (from Nov 2012)

**CPSA Asst Secretary** Sue Latimer

**CPSA Asst Treasurer** Bill Holland

**CPSA Executive Committee Member** Shirley Bains, Janet Coxon (to Oct 2012), James Grainda, Lyn MacIver (from March 2013), Marie Mihell (to Oct 2012), the late Mona Pizarro (July 2012), George Ray, Colin Vernon, Barbara Wright

# Area Councils, Branches, Affiliated Organisations

CPSA has Branches and Affiliate organisations in many parts of NSW, enabling CPSA Members to meet, discuss important issues and maintain an active participation in their local community. As at 30 June 2013, CPSA's combined membership of 29,708 comprised:

- 🌺 4,750 Members who belong to CPSA
- 🌺 24 Affiliated Organisations with 24,958 members

## Area Councils

🌺 Central West




























🌺 Riverlands

🌺 South Coast


## CPSA Branches

CPSA provides social and community support through its Branches. During 2012/13, Branches have operated in the following areas:

- |   |   |                                     |
|---|---|-------------------------------------|
| 🌺 Albury                                | 🌺 Dulwich Hill                                | 🌺 Lithgow                           |
| 🌺 Ashfield (4)                          | 🌺 Dulwich Hill (to Feb 2013)                  | 🌺 Malabar-Matraville                |
| 🌺 Asquith                               | 🌺 Engadine (to May 2013)                      | 🌺 Manilla (2)                       |
| 🌺 Auburn                                | 🌺 Erskineville                                | 🌺 Mannering Park                    |
| 🌺 Bankstown (to Aug 2012)               | 🌺 Five Dock (to May 2013)                     | 🌺 Manning Valley                    |
| 🌺 Barraba                               | 🌺 Gladesville-Hunters Hill-Ryde               | 🌺 Manyana District                  |
| 🌺 Batemans Bay                          | 🌺 Greenacre                                   | 🌺 Marrickville                      |
| 🌺 Bathurst                              | 🌺 Grenfell                                    | 🌺 Merrylands                        |
| 🌺 Bellingen                             | 🌺 Griffith                                    | 🌺 Merrylands South                  |
| 🌺 Belmore (2)                           | 🌺 Guildford                                   | 🌺 Miller                            |
| 🌺 Berrigan                              | 🌺 Gulgong                                     | 🌺 Molong                            |
| 🌺 Blacktown                             | 🌺 Gunnedah                                    | 🌺 Morisset                          |
| 🌺 Blayney                               | 🌺 Gwandalan (to Jan 2013)                     | 🌺 Mount Druitt                      |
| 🌺 Boolaroo / Speers Point (to Jan 2013) | 🌺 Haberfield (1)                              | 🌺 Mylestom                          |
| 🌺 Brooklyn District                     | 🌺 Holbrook                                    | 🌺 Nana Glen / Glenreagh             |
| 🌺 Budgewoi                              | 🌺 Hornsby                                     | 🌺 New Lambton (to Sept 2012)        |
| 🌺 Bundeena                              | 🌺 Islington-Hamilton (to Feb 2013)            | 🌺 Nyngan                            |
| 🌺 Bungendore District                   | 🌺 Kandos                                      | 🌺 Oak Flats                         |
| 🌺 Callala Bay                           | 🌺 Kiama                                       | 🌺 Orange                            |
| 🌺 Campsie                               | 🌺 Kioloa (Waminda)                            | 🌺 Parkes                            |
| 🌺 Cooma (to Nov 2012)                   | 🌺 Kogarah (4)                                 | 🌺 Patonga Beach                     |
| 🌺 Corrimal                              | 🌺 Lakemba                                     | 🌺 Penrith                           |
| 🌺 Culburra / Orient Point (to Jul 2012) | 🌺 Lambton                                     | 🌺 Petersham-Stanmore (to June 2013) |
| 🌺 Dapto                                 | 🌺 Lindfield (Visually Impaired Support Group) | 🌺 Port Macquarie                    |
| 🌺 Delungra                              |   | 🌺 Portland                          |
| 🌺 Dubbo                                 |   |                                     |

 Robertson	 Thirroul (2)	 West Wallsend
 Rockdale (1)	 Tomakin	 Windang
 Rylstone	 Toongabbie	 Wollongong
 Shoalhaven Heads (to June 2013)	 Tuross Head	 Wollongong / Port Kembla
 St Marys	 Ulladulla	 Woolgoolga (to Nov 2012)
 Stroud	 Unanderra	 Wooli District
 Surry Hills	 Uralla	 Yagoona
 Sussex Inlet	 Warilla District	 Young
 The Entrance – Long Jetty	 Wentworthville	
	 Wentworthville (to March 2013)	

CPSA actively supports culturally and linguistically diverse (CALD) Members. The Branches include:

- |   |   |
|---|---|
|  Chinese-speaking Branches (8) |  Italian-speaking Branches (3)       |
|  Egyptian Branch (1)           |  Portuguese-speaking Branches<br>(2) |
|  Greek-speaking Branch (1)     |   |

## Affiliated Organisations

-  Ashford Senior Citizens
-  Blackheath Area Neighbourhood Centre
-  Cardiff Combined Pensioners & Senior Citizens Assoc. Inc.
-  Carers NSW
-  Forster-Tuncurry CPSA
-  Jannali Neighbourhood Aid
-  Kooloora Community Centre
-  Lismore CPSA Inc.
-  Mascot Senior Citizens Group
-  National MUA Veterans Association Southern Branch
-  North Penrith Seniors Group
-  Northern Illawarra Neighbourhood Aid Inc.
-  NSW Retired Teachers Association
-  Older Women's Network (Newcastle) Inc.
-  Older Women's Network NSW Inc.
-  Public Service Association of NSW (Retired Members)
-  Raymond Terrace Senior Citizens Inc.
-  Retired Member Division, AMWU/NSW
-  Retired Port Workers, Sydney (Retired MUA Sydney, Maritime MUA)
-  The Aged-care Rights Service (TARS)
-  The Coast Centre for Seniors at Little Bay Inc.
-  War Widows' Guild of Australia NSW Ltd
-  Welfare Rights Centre

**What else would you like to tell us?**  
Keep up the good work.

# CPSA Head Office

CPSA is a non-profit, non-party-political membership association founded in 1931 which serves pensioners of all ages, superannuants and low-income retirees. CPSA has 130 Branches and affiliated organisations with a combined membership of over 29,000 people living throughout NSW. CPSA's aim is to improve the standard of living and well-being of its Members and constituents.

## Grants

CPSA depends for the majority of its funding for core activities as a peak body on a \$440,000 grant from NSW Ageing, Disability and Home Care and a \$68,000 grant from the Australian Government. CPSA engages in systemic advocacy on behalf of its constituency and also auspices four services which receive Government funding: the Health Promotion Service for Older People; the Older Persons Tenants' Service; the Park and Village Service; and a Community Visitors Scheme. CPSA acknowledges the potential for conflict of interest arising for CPSA and the NSW and Australian Governments as a result of this funding arrangement and CPSA is committed to managing any conflict of interest issues in an ethical manner.

## Donations

CPSA is supported by the knowledge and experience of Members. CPSA's role is to support people on low fixed incomes, so any donation made by a Member is tremendous. Each and every donation is appreciated because every single one contributes to CPSA's work advocating for people on low incomes.

## Philanthropy

CPSA was fortunate to be awarded a grant from the Pratt Foundation, for the purposes of undergoing a 10 month mentoring program focussing on fundraising. This program will involve weekly meetings and will commence in July 2013. We are excited to be participating. CPSA thanks the Pratt Foundation for their generous support of vulnerable people.



## Volunteers: the backbone of CPSA

CPSA Branches are run entirely by volunteers. Every single community activity, every Branch meeting, every social gathering – these are all the result of hours of work by volunteers. In addition, many Branches have other dedicated programs such as fundraising, campaigning, advocacy and membership support.

## CPSA Publications

*THE VOICE of Pensioners and Superannuants of NSW* is a newspaper published eleven times a year and is both a source of information and a public forum for Members. *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, health information and *THE VOICE* are all available on our website [www.cpsa.org.au](http://www.cpsa.org.au). Fact sheets, reports and research of CPSA-auspiced services are also available at this website or by contacting CPSA or the service directly.

## APSF

CPSA is an Affiliate Member of, and provides the Secretariat services for, Australian Pensioners & Superannuants Federation Inc. (APSF). APSF is represented on:

- [Federal] Aged Care Standards Accreditation Agency Ltd National Agency Liaison Group;
- Australian Government Ageing Consultative Committee (ACC), disbanded during the year;
- Australian Government National Medicines Policy Partnerships Forum, though the group has not met during the year; and
- National Oral Health Alliance – Alliance for Universal Dental Health Insurance (AUDHI).

## Media

CPSA is regularly consulted by local, state and national media outlets on matters of importance to pensioners, superannuants and low-income retirees. Local media also often seeks Branch comment, and rarely a day goes by when CPSA is not featured in print, radio or television.

## Member Survey

Mindful of the need to keep Members' interests at the heart of CPSA, Head Office commenced a Member survey with a view to gaining information on what Members want in terms of membership benefits, and to consult on ways to expand CPSA to reach

other individuals and groups. Results have been overwhelmingly positive, and will be reported more fully in the 2013/14 Annual Report.

**What three words describe CPSA?**  
Information through *THE VOICE*.

## Constituent Concerns

### Abuse of Older People

In March 2013 the NSW Government's Elder Abuse Helpline started operation. A helpline is something CPSA had campaigned strongly for. However, CPSA is concerned that the Helpline is operated by Catholic Healthcare, which is active in the provision of community and residential aged care, and may have a conflict of interest where complaints are made to the Helpline about its aged care services. CPSA will monitor the operation of the Helpline.

### Aged Care

In NSW, CPSA's campaign to make fire sprinkler systems mandatory for all nursing homes has been successful, with a mandatory requirement commencing in early 2013. CPSA will monitor progress of implementation of the new requirement, as indications are that aged care providers are trying to delay installation of sprinkler systems. Domain/Principal (operator of the Quakers Hill Nursing Home) had announced, prior to the NSW Government's decision to make sprinklers mandatory, that it would voluntarily install sprinkler systems in all its facilities.

The Federal Government's aged care reform package is being implemented, with Home & Community Care for older people moving from state and

territory jurisdictions to the Federal jurisdiction. Changes to funding arrangements for residential aged care are being implemented. CPSA is monitoring these as the body advising the Government on pricing issues is stacked with aged care providers and people close to aged care providers.

CPSA is contributing to the development of quality indicators for residential aged care. However, these indicators are not designed to replace the current inadequate aged care standards and poor performance against these indicators will not have any compliance consequences.

### **Income Support**

The rate of the pension remains a key concern because of large increases in the cost of living.

CPSA has joined the campaign for an increase in the Newstart Allowance, calling for a \$50 per week increase and for it to be indexed in line with the pension. Newstart is set at a level that makes it impossible for people, particularly those who are unemployed long-term, to lead a dignified, fulfilling life. There are approximately 90,000 people over 50 on Newstart, the majority of whom have very limited opportunities to rejoin the workforce.

The Council Rate Rebate has remained at the same maximum rate (\$250 per year) since it was introduced 20 years ago, while Council rates have risen substantially over this time. CPSA continues to campaign for the Council Rate Rebate to be set at a percentage of Council rates so that it retains its value over time. We are currently running a petition calling for the NSW Government to take action on this which has collected over 4,000 signatures to date.

Electricity, water and gas prices have increased well in excess of CPI, placing enormous pressure on the budgets of pensioners and low-income retirees. CPSA has advocated that in NSW the Independent Regulatory and Pricing Tribunal should set concessions and rebates, including those covering utilities.

### **Transport**

After years of campaigning on the issue of older driver testing, CPSA was represented on the NSW Government's Older Driver Taskforce. The Taskforce's main function is to review the need for, and the form of, older driver testing in NSW. While the previous Government implemented a 'softer' on-road test, which appears to have reduced a lot of the anxiety among older drivers, CPSA continued its opposition against any form of older driver testing in the absence of evidence that it makes NSW roads safer.

CPSA resigned from the Taskforce when it became likely that the Taskforce's report would recommend present arrangements regarding road testing should continue. CPSA is awaiting the release of the final report.

CPSA continues to lobby for the retention and expansion of rail lines across NSW because rail is accessible, affordable and environmentally sustainable.

### **Affordable Housing**

CPSA has continued its calls for increases in public and community housing funding from the Australian Government to expand affordable housing stock. CPSA has also called for reforms to be made regarding seniors-type living complexes where

pensioners may pay up to 95 per cent of their income on rent, in return for three meals per day and a small bedsitter. These housing models should be regulated so that rents of this size are banned and pensioners don't become trapped in such housing.

CPSA has campaigned strongly on the NSW public housing succession of tenancy issue following moves by the NSW Government to abolish succession in all but a few cases. These decisions can particularly affect carers following the move to a nursing home or death of the person they have cared for if that person was the sole lessor.

### **Funerals**

CPSA is continuing its campaign against funeral insurance. Funeral insurance is an inherently inefficient and costly way of providing for a funeral and marketing of funeral insurance continues to be misleading.

CPSA is a member of the NSW Funeral Industry Advisory Council. CPSA is the sole consumer representative on this body. Funeral providers are pushing for a licensing system for providers to protect the reputation of the industry. CPSA is concerned that the industry's real aim is to create barriers to entering in through a licensing system, with requirements so onerous that it will limit competition and lead to higher prices.

**What three words describe CPSA?**





















Voice of the people

**What else would you like to tell us?**

Thanks to staff.

## Delegations and Submissions

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. In addition, CPSA regularly makes submissions to Governments and other agencies on issues which affect our Members and constituents:

-  20/7/12 Submission on the NSW Mobility Parking Scheme
-  25/7/12 Submission to NSW Fair Trading: Fair Trading Regulation 2012 - Funeral Information Standard
-  3/8/12 Submission to the Senate Inquiry into the Adequacy of the Australian Allowance Payment System
-  24/8/12 Submission to the Therapeutic Goods Administration: Labelling and Packaging of Medicines Review
-  31/8/12 Submission to the Australian Government Aged Care Financing Authority (ACFA) on the meaning of "significant refurbishment"
-  5/9/12 Submission to IPART: Fares for Rural and Regional Buses
-  14/9/12 Submission to the Senate Inquiry into Electricity Prices
-  28/9/12 Transport for NSW: Submission to the Disability Action Plan
-  8/10/12 Submission to the Review of the Emergency Services Funding System
-  10/10/12 Submission to the Independent Pricing & Regulatory Tribunal: Review of prices for water sewerage stormwater drainage and other services for Hunter Water Corporation
-  12/10/12 Submission to the Independent Pricing & Regulatory Tribunal: Review of prices for water, sewerage and stormwater services to Gosford City Council and Wyong Shire Council
-  14/11/12 Response to proposed requirements supporting the NSW Government's decision to make sprinklers compulsory in residential aged care facilities
-  19/11/12 Comments to NSW Minister for Fair Trading - Response to 'Making NSW Number 1 Again: Reducing Regulatory Burden: Issues Paper and proposed repeal of the Landlord and Tenant (Amendment) Act 1948
-  21/11/12 Response to Advice on accommodation payments and equivalence of lump sum and periodic payments by the Aged Care Financing Authority (ACFA)
-  21/12/12 Review of the Local Government Act 1993
-  21/12/12 Overview of proposed changes to the Aged Care Act 1997 and related legislation
-  25/1/13 Submission on the Draft Retirement Villages Amendment (Standard Contract) Regulation 2013
-  25/1/13 Submission to the Exposure Draft National Disability Insurance Scheme Bill 2012
-  1/2/13 Submission on NSW Government's proposals to repeal both the Landlord and Tenant (Amendment) Act 1948 and the Landlord and Tenant Act 1899 - Response to Issues Paper dated October 2012 entitled 'Making NSW Number 1 Again: Reducing Regulatory Burden'
-  28/2/13 Submission to the NSW Smart Meter Task Force

-  15/3/13 Submission to the Inquiry into Adult Dental Services in Australia
-  15/4/13 Submission to the Senate Standing Committees on Community Affairs' Inquiry into the Aged Care (Living Longer Living Better) Bill 2013; Australian Aged Care Quality Agency Bill 2013; Australian Aged Care Quality Agency (Transitional Provisions) Bill 2013; Aged Care (Bond Security) Amendment Bill 2013; Aged Care (Bond Security) Levy Amendment Bill 2013
-  24/4/13 Submission to the NSW Staysafe (Road Safety) Committee's Inquiry into Non-Registered Motor Vehicles
-  26/4/13 Submission to the Sex Discrimination Amendment (Sexual Orientation, Gender Identity and Intersex Status) Bill 2013
-  29/4/13 Submission on the Accommodation Pricing Guidelines Discussion Paper
-  6/5/13 Response to Independent Pricing and Regulatory Tribunal's Draft Report – 2013 Review of Taxi Fares in NSW
-  7/5/13 Additional comments to the Senate Community Affairs Legislation Committee inquiry into the Living Longer Living Better Bills
-  17/5/13 Submission in response to the Draft Exposure Bill 'Residential (Land Lease) Communities Bill 2013'
-  20/5/13 Submission to the Review of Regulated Retail Prices for Electricity, 2013 to 2016 Draft Report

**What three words describe CPSA?**  
Pensioner advocates.

**What else would you like to tell us?**  
CPSA raises important issues.






































#### CASE STUDY

A woman who had both her parents in a sub-standard nursing home contacted CPSA asking for our help. Following our advice regarding legislation and the complaints process, she managed to get a full-time clinical nurse rostered on who basically operates independently of the home and is taking good care of her parents.

The home is now in regular contact with her parents' GPs, and they have noticed big improvements in her parents' health. On top of this, her Dad's dentures are now cleaned three times per day, rather than never, as was the situation before.

Good news, but it's crazy that it's taken her approximately 12 months of stress (which she said nearly killed her) to get basic care for her parents.

## **CPSA Representation on and/or Membership of External Boards, Committees and Organisations in 2012/13**

-  Action for Public Transport
-  Aged Care Consultative Committee [representing APSF] (ceased to exist during the year)
-  Aged Care Standards Agency Liaison Group – NSW
-  Alliance for Universal Dental Health Insurance (disbanded during the year)
-  Australia Free Trade & Investment Network (AFTINET)
-  Australian Communications Consumer Action Network
-  Australian Government Older Australians Working Group
-  Australian Health Promotion Association
-  Australian Pensioners and Superannuants Federation Inc (APSF)
-  Centre for Volunteering
-  Consumer, Trader & Tenancy Tribunal Consultative Forums: Tenancies, General, Residential Parks
-  Council of Social Service of NSW (NCOSS)
-  Forum of Non Government Agencies (FONGA)
-  HACC Issues Forum
-  Health Care Complaints Commission Consumer Advisory Committee
-  Housing NSW NGO Reference Group
-  Illawarra Dental Health Action Group, represented by local Members
-  National Agency Liaison Group [representing APSF]
-  National Medicines Policy Partnerships Forum [representing APSF] (disbanded during the year)
-  National Rural Health Alliance
-  NSW Aged Care Alliance
-  NSW Government Older Driver Task Force (CPSA resigned prior to release of the final report)
-  NSW Minister for Fair Trading's Roundtable – Residential Parks Act Review
-  NSW Oral Health Alliance
-  NSW Strategic Carer Action Network (SCAN)
-  NSW Transport Policy Advisory Group
-  Parks Legal Working Group
-  Planning for Later Life Forum
-  Public Interest Advocacy Centre (PIAC)
-  PIAC Energy & Water Consumers' Advocacy Program (EWCAP)
-  Quality Aged Care Action Group (QACAG)
-  Residential Parks Forum
-  Tenancy Legal Working Party
-  Tenants' Advice & Advocacy Program Database Committee
-  Tenants' Advice & Advocacy Program Network Meetings
-  Tenants' Union Subcommittees: Network meetings, Resources, Residential Parks
-  University of Sydney Home Modification Information Clearing House Project



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

A Community Visitors Scheme service (currently operating in the Aged Care Planning Regions of the Inner West and the South East of Sydney) has been provided by CPSA for twenty years. This year two of our wonderful volunteers received certificates from the Minister for Health and Ageing for 20 years' service. This service has 30 aged care facilities from Kings Cross to Kirrawee and from Leichhardt to Homebush.

Although funding is received for 58 community visitors, more than 100 community visitors provide companionship and support to residents. The structure of recruitment and support for volunteers continues to be very successful as indicated by the numbers of volunteers so exceeding those required by the funding agreement.

Support groups are run regularly for volunteers and this allows communication between volunteers, who can discuss their concerns and challenges. Newsletters are also popular, and regular email and phone contact is available for all community visitors.

As in previous years, the value (to both residents and visitors) of visiting a resident cannot be overestimated. Some community visitors go way beyond the requirements of community visiting, providing not only companionship on a regular basis but also regular treats. Here are a few of the comments made by community visitors and staff:

"I saw H more regularly in August because she was very bad. One day I thought that she would not make it but true to form she slowly bounced back and three weeks later was sitting up in bed eating her lunch. She has a strong will to live . . . [and] she is always so pleased to see me and chats on happily."

"A nice surprise to see S smiling when I entered her room and even better that she remembered my name! I got news today that S had been transferred to a Nursing Home out of Sydney. End of chapter for me – it's been a real treat to have S in my life for the past 4 years." (Staff at the aged care facility also commented that S benefitted enormously from this community visitor's visits - she was her only visitor.)

"R is really having a battle now. It is very difficult for her to swallow, she cannot feed herself at all so I try to go at lunch time so I can feed her. I try to cheer her up with little treats and she still enjoys her trivia questions." (The resident is very frail but intellectually very astute, hence the trivia questions are a huge bonus. The resident loves her community visitor and vice versa.)

From a staff member - "I just wanted to send a message of appreciation from a resident here, SP. He is very grateful for the care and kindness P has shown him. He is also grateful to her for going out of her way to pick up his hearing aid. Please pass this message on with thanks!"

# HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

*(Funded by South Eastern Sydney Local Health District)*

The Health Promotion Service for Older People (HPSOP) was initiated and established in 1991 under the auspice of Combined Pensioners and Superannuants Association of NSW Inc. (CPSA). The service is funded by South Eastern Sydney Local Health District. The service provides free health education sessions in English and various community languages to groups of older people in the Sydney Metropolitan, Central Coast, Newcastle, Illawarra and Shoalhaven areas.

HPSOP has 47 dedicated volunteer 'peer educators' from 15 different language backgrounds who conduct education sessions for groups of older people in Medicine Management, Diabetes Awareness, Osteoporosis, Falls Prevention and Oral Health Care.

At health seminars, workshops, community festivals and seniors expos, they talk to and distribute

written information to older people. The volunteer peer educators receive training on a regular basis from different professional health organisations.

During 2012-13, 218 education sessions were conducted by the peer educators. People from culturally and linguistically diverse (CALD) backgrounds comprised 42% of the 5,149 participants. A total of 10,122 information resources and 2,236 Medicine Record Cards were distributed throughout the year.

The 2013 external evaluation of HPSOP showed that participants at sessions found it a very effective way of communicating information. Even when compared to a GP, respondents felt that the ability to ask questions, the similar age cohort and the less threatening environment made peer educators most valuable as a source of information.





# OPTS

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

*(Funded by NSW Fair Trading)*

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

This year, OPTS assisted 515 older and protected tenants (c. 60% female and c. 40% male; at least 37% social housing; 70% from metropolitan and 28% from regional and rural areas; 10% were proven protected tenants and 3% were possible but unproven). OPTS represented 17 tenants at the Consumer, Trader and Tenancy Tribunal, 4 at the Housing Appeals Committee and 1 at the Guardianship Tribunal. OPTS also provided back-up assistance to Tenants Advice and Advocacy Program Services, Legal Aid, Community Legal Centres, other community organisations and private solicitors.

OPTS continues to produce factsheets on protected tenancies and long-term tenants under the *Residential Tenancies Act 2010*. Work continues on the 4th edition of the Guide to Protected Tenants in NSW and will be available at the end of 2013.

OPTS delivered 'protected tenancies' training sessions for Tenants Union NSW to new tenant advocates, published articles in *THE VOICE of Pensioners and Superannuants of NSW* and Shelter NSW's *Around the*

*House* and constantly updated its website at [www.cpsa.org.au/opts](http://www.cpsa.org.au/opts).

OPTS is developing a training session for tenant advocates and employees of other legal services on useful search techniques covering a very broad range of searches which will assist tenant advocates' practice. OPTS is drafting a training session on statutory interpretation for tenant advocates and after legal opinion it will be reviewed by the Tenants Union NSW for implementation. OPTS continues to deliver community education sessions on the *Residential Tenancies Act 2010* to older tenants and community services which assist older tenants.

OPTS made a further detailed submission in response to the NSW Government's *Making NSW Number 1 Again* in relation to the proposed repeal of the *Landlord and Tenant (Amendment) Act 1948* and the *Landlord and Tenant Act 1899*. OPTS strongly advised that any repeal of the 1948 Act would severely affect the remaining protected tenants given their age.

OPTS continues to advocate on the issues which concern older tenants, including regularly attending legal working parties at the Tenants Union NSW and meetings of the Housing NSW NGO Reference Group and other Housing NSW meetings.

# PAVS

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

*(Funded by NSW Fair Trading)*

CPSA's Park and Village Service (PAVS) produces resources and provides advice, advocacy, training, community education and policy direction in relation to residential (caravan) parks. The past 12 months have been the busiest on record for PAVS.

The Review of the *Residential Parks Act 1998* has continued throughout the year and once again it has been the main focus of PAVS activities. NSW Fair Trading received over 800 submissions in response to the initial discussion paper and the draft *Residential (Land Lease) Communities Bill 2013* (which was released in April this year). The draft Bill contained a number of contentious issues which in the view of PAVS would, if enacted without significant amendment, be of major detriment to park residents' rights.

PAVS responded to the draft Bill with a comprehensive submission compiled in consultation with other Tenants' Advice and Advocacy Services, the Residential Parks Forum and individual residents. PAVS also produced a special "Draft Exposure Bill" edition of our *Outasite Lite* newsletter and introduced *Outasite Bite*, a weekly single-issue newsletter addressing specific issues arising from the draft Bill.

Casework activities have continued as usual with a number of interesting and significant matters being dealt with.

Training sessions in conjunction with the Tenants' Union's "Introduction to 'Tenancy'" courses have been conducted on four occasions during the year and our regular training sessions for tenancy workers have been replaced with presentations on the proposed changes to residential parks legislation.

Community education activities have increased this year in response to the draft Bill and there have been several presentations and park visits. Resource production has also increased, with the production of one edition of *Outasite*, four editions of *Outasite Lite* and four editions of *Outasite Bite*.

PAVS continued facilitating the NSW Residential Parks Forum (with one additional special meeting focussing on the Review) and participated in all of our regular meetings, forums and working parties.

Many thanks to all those who have assisted us during the past year. Your help is really appreciated.

# CPSA Financial Report

CPSA receives funding from the NSW and Australian Governments to provide specific services. Donations from Members and Friends of CPSA augment this generous funding. Donations of time (especially in Branches), money and expertise ensure that CPSA continues to be the peak grassroots organisation helping older people, pensioners of all ages, superannuants and people on low incomes in NSW.

CPSA continues to look forward to our centenary in 2031. Our “Towards

2031 Reserve” and Bequests continue to increase. As at 30 June 2013 the balance of the Towards 2031 Reserve and Bequests is \$225,940 (a 17% increase from 2011/12).

CPSA’s work continues to be recognised by decision-makers and valued by our membership and by the community. CPSA would like to thank everyone who assisted us by all forms of donation and support during this reporting period.

**What else would you like to tell us?**

You are fine in a difficult environment. Keep it up! I like what you do!



**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED 30 JUNE 2013**

	Notes	2013 \$	2012 \$
<b>Revenue &amp; Other Income</b>			
Grant revenue		1,235,392	1,231,441
ERO funding		6,025	-
Fee income		103,799	120,455
Donations		8,760	66,526
Interest received		7,338	7,086
Other income	2	16,671	17,145
		<b>1,377,985</b>	<b>1,442,653</b>
<b>Expenditure</b>			
Employee costs	3a	861,683	847,584
Employee costs - ERO	3a	6,025	-
Communication expenses		59,521	71,223
Occupancy costs	3b	140,312	126,691
Insurance		42,259	35,227
Audit and accounting		11,907	12,696
Prepaid memberships		49,251	53,911
Other expenses	3c	207,027	295,321
<b>Total Expenses</b>		<b>1,377,985</b>	<b>1,442,653</b>
<b>Surplus before income tax</b>			
		-	-
Income tax expense		-	-
<b>Surplus for the year</b>		-	-
<b>Other comprehensive income:</b>			
<b>Other comprehensive income for the year, net of tax</b>		-	-
<b>Total comprehensive income for the year</b>		-	-

Notes to the financial statements are set out on the attached pages.

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2013**

	Notes	2013 \$	2012 \$
<b>CURRENT ASSETS</b>			
Cash and cash equivalents	4	1,076,070	797,204
Trade and other receivables		7,660	1,153
Prepayments		67,807	36,781
<b>TOTAL CURRENT ASSETS</b>		<u>1,151,537</u>	<u>835,138</u>
<b>TOTAL ASSETS</b>		<u>1,151,537</u>	<u>835,138</u>
<b>CURRENT LIABILITIES</b>			
Trade and other payables	5	64,234	44,706
Employee entitlements	6	280,683	166,540
Grants in advance	7	226,060	73,580
Sundry accruals and provisions		116,325	134,580
<b>TOTAL CURRENT LIABILITIES</b>		<u>687,302</u>	<u>419,406</u>
<b>NON-CURRENT LIABILITIES</b>			
Employee entitlements	6	73,062	198,195
Sundry accruals and provisions		25,175	24,560
<b>TOTAL NON-CURRENT LIABILITIES</b>		<u>98,237</u>	<u>222,755</u>
<b>TOTAL LIABILITIES</b>		<u>785,539</u>	<u>642,161</u>
<b>NET ASSETS</b>		<u>365,998</u>	<u>192,978</u>
<b>EQUITY</b>			
Bequests		12,100	12,100
Core One-off Expenses		60,282	-
Reserve ("Towards 2031")		213,840	180,878
Reserve – Redundancy		79,776	-
Retained earnings		<u>365,998</u>	<u>192,978</u>

Notes to the financial statements are set out on the attached pages.

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**STATEMENT OF CASHFLOWS**  
**FOR THE YEAR ENDED 30 JUNE 2013**

	Notes	2013 \$	2012 \$
<b>Cash flows from operating activities:</b>			
Receipts from customers		1,666,205	1,421,632
Payments to suppliers and employees		(1,394,677)	(1,350,574)
Interest received		7,338	7,086
Net cash provided (used) by operating activities	8b	<u>278,866</u>	<u>78,144</u>
<b>Cash flows from investing activities:</b>			
Payments for property plant & equipment		-	-
Net cash used in investing activities		<u>-</u>	<u>-</u>
<b>Net increase (decrease) in cash and cash equivalents held</b>			
		278,866	78,144
<b>Cash at the beginning of the year</b>		797,204	719,060
<b>Cash and cash equivalents at the end of the year</b>			
	8a	<u>1,076,070</u>	<u>797,204</u>

**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE PERIOD ENDED 30 JUNE 2013**

	2013 \$	2012 \$
Accumulated funds at the beginning of the year	192,978	139,341
Change in net assets resulting in contribution towards Core One-off Expenses	60,282	-
Change in net assets resulting in contribution towards redundancy	79,776	-
Change in net assets resulting in contribution to the Towards 2031 Reserve	32,962	53,637
<b>Accumulated funds at the end of the year</b>	<u>365,998</u>	<u>192,978</u>

Notes to the financial statements are set out on the attached pages.

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2013**

**1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The principal accounting policies adopted in the preparation of this special purpose financial report are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

The financial report is presented in Australian currency.

Combined Pensioners and Superannuants Association of NSW Inc. is an Incorporated Association, incorporated and domiciled in Australia. Its registered office and principal place of business is at Level 9, 28 Foveaux Street Surry Hills 2010.

**(a) Financial Reporting Framework**

This special purpose financial report has been prepared in accordance with the Associations Incorporation Act 2009.

These financial statements have been prepared on accrual basis and are based on the historical cost convention.

**(b) Cash and cash equivalents**

Cash on hand and in bank is stated at its nominal value. For the purposes of the statement of cash flows, cash includes cash on hand and in bank, net of outstanding bank overdrafts.

**(c) Trade and other receivables**

Trade receivables are recognised and carried at original invoice amount less any allowance for impairment. An allowance for impairment of receivables is recognised when collection of the full amount is no longer probable. Significant financial difficulties of the debtor, probability that the debtor will enter into bankruptcy or financial reorganisation, and default or delinquency in payments (more than 90 days overdue) are considered indicators that the trade receivable is impaired.

**(d) Trade and Other Payables**

Liabilities for trade creditors and other amounts are carried at cost, which is the fair value of the consideration to be paid in the future for goods and services received, whether or not billed to the association.

**(e) Employee Benefits**

A liability is recognised for the association's liability for employee benefits arising from services rendered by employees to balance date. Long service leave payable later than one year has been accrued in respect of all employees with more than five years' service with the association; it has been measured based on remuneration rates current at the reporting date. In the opinion of the Committee Members this estimate of long service leave is not materially different from the estimate determined by using the present value basis of measurement.

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**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**(f) Income Tax**

The association is a charity organisation and is endorsed for charity tax concessions as follows:

- Income Tax Exemption from income tax under sub-division 50-B of the Income Tax Assessment Act 1997;
- FBT exemption under section 123C of the Fringe Benefits Tax Assessment Act;
- GST concessions under division 176 of a New Tax System (Goods and Services Tax) Act.

**(g) Economic dependency**

A significant volume of the association's revenue is from Government grants.

**(h) Comparative Figures**

Where required by accounting standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

**(i) Revenue Recognition**

Revenue from the sale of goods and disposal of assets is recognised when the entity has passed control of the goods or other assets to the buyer.

Revenue from the provision of services is recognised when the service has been provided.

Revenue from investments is recognised when received.

**(j) Going Concern**

The association has broken even for the financial year ended 30 June 2013 but has an accumulated surplus as of that date of \$365,998. The ability of the association to continue as a going concern is dependent on the ongoing support of the government and private grants and its members. Should the grants be withdrawn, there is significant uncertainty as to the association's ability to continue as a going concern and, therefore, its ability to realise its assets and extinguish its liabilities as and when they become due and payable and at the amounts stated in the financial report. The Committee Members believe that the association will be successful and accordingly have prepared the accounts on a going concern basis.

**(k) Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the statement of financial position are shown inclusive of GST. Cash flows are presented in the cash flow statement on a gross basis, except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

**(l) Government Grants**

Government grants are recognised at fair value in the Statement of Comprehensive Income when it is controlled. When there are conditions attached to grant revenue relating to the use of those grants for specific purposes it is recognised in the Statement of Financial Position as a liability until such conditions are met or services provided.



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

**ABN: 11 244 559 772**

<b>2 OTHER INCOME</b>	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Advertising	11,000	11,368
Organisational transfers	-	603
Reimbursements	1,264	350
Translating NSW Fair Trading	353	431
Other income	3,076	1,846
Insurance Recovery	-	1,490
Sales income	977	1,057
	<u>16,671</u>	<u>17,145</u>

<b>3a EMPLOYEE COSTS</b>	<b>2013</b>	<b>2013</b>	<b>2012</b>
	<b>ERO</b>	<b>\$</b>	<b>\$</b>
	<b>\$</b>		
Annual Leave Accrual	127	18,191	(7,166)
Long Service Leave Accrual	116	16,578	9,151
Sick Leave Accrual	43	6,129	776
Provision for Redundancy	181	25,903	12,519
Parental Leave Accrual	17	2,455	(767)
Superannuation – Employer	428	61,197	65,810
Wages & Salaries	5,071	725,257	761,712
Workers Compensation	42	5,973	5,549
	<u>6,025</u>	<u>861,683</u>	<u>847,584</u>

<b>3b OCCUPANCY COSTS</b>	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Cleaning	7,174	6,560
Waste Paper, Garbage	125	326
Electricity	8,963	9,136
Maintenance Building	529	1,177
Rent – Uniting Care	22,000	21,196
Rent – APF Paragon Pty Ltd	-	74,173
Rent – Tibmor Pty Ltd	101,521	14,123
	<u>140,312</u>	<u>126,691</u>

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

<b>3c OTHER OPERATING EXPENSES</b>	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Bank Charges	1,779	1,870
Catering	13,451	2,274
Computer Maintenance / Software / Accessories	10,910	10,685
Consultants	43,633	14,203
Donations	1,489	-
Equipment Purchased	1,758	7,069
Expenses – Volunteers	7,100	15,385
Funds - balance of funding period	47,796	20,636
Grocery Voucher	-	59,100
Legal Fees – Projects	3,987	14,828
Library & Subscriptions	6,484	5,386
Merchandise Purchases	-	1,600
Office Supplies	6,820	26,219
Office / Equipment Maintenance	2,800	880
Photocopy charges	7,088	10,571
Printing	20,925	39,096
Publicity / Promotions	-	5,086
Storage	3,485	3,393
Translating / Interpreting	245	383
Venue Hire	3,490	6,663
Staff Training / Development	3,816	17,995
Advertising – Staff	3,892	370
Travel Expenses	16,079	31,629
	<u>207,027</u>	<u>295,321</u>
<b>4 CASH AND CASH EQUIVALENTS</b>	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Cash at Bank	369,704	115,583
Short Term Deposits	705,366	680,621
Petty Cash	1,000	1,000
	<u>1,076,070</u>	<u>797,204</u>

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

<b>5</b>	<b>TRADE AND OTHER PAYABLES</b>	<b>2013</b>	<b>2012</b>
		<b>\$</b>	<b>\$</b>
	Trade Creditors	35,452	37,831
	GST Payable	25,939	4,548
	Other Creditors and Accruals	2,843	2,327
		<u>64,234</u>	<u>44,706</u>
<b>6</b>	<b>LEAVE ENTITLEMENTS</b>	<b>2013</b>	<b>2012</b>
		<b>\$</b>	<b>\$</b>
	<b>Current</b>		
	PAYG Withholding	4,992	7,696
	Superannuation	66	61
	Prov. Sick Leave	60,790	49,263
	Prov. Annual Leave	87,433	69,115
	Prov. Long Service Leave	28,908	19,754
	Wages Accrual	9,253	13,887
	Prov. Redundancy	84,297	-
	Salary Sacrifice Payable	4,944	6,764
		<u>280,683</u>	<u>166,540</u>
	<b>Non Current</b>		
	Prov. Long Service Leave	49,480	41,939
	Prov. Parental Leave	23,582	21,110
	Prov. Redundancy	-	135,146
		<u>73,062</u>	<u>198,195</u>
	Total Leave Entitlements	<u>353,745</u>	<u>364,735</u>
<b>7</b>	<b>GRANTS IN ADVANCE</b>	<b>2013</b>	<b>2012</b>
		<b>\$</b>	<b>\$</b>
	Older Persons Tenants' Service	90,586	6,020
	OPTS Uniting Church 2% Development Grant	5,423	5,423
	Park and Village Service	94,801	787
	DHA - HACC Transition	35,250	-
		<u>226,060</u>	<u>12,230</u>

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

<b>8 CASH FLOW INFORMATION</b>	<b>2013</b>	<b>2012</b>
	\$	\$
<b>(a) Reconciliation of cash</b>		
Cash at the end of the financial year as shown in the Statement of Cash Flows is reconciled to the related items in the Balance Sheet as follows:		
Cash at Bank	369,704	115,583
Short Term Deposits	705,366	680,621
Petty Cash	1,000	1,000
	<u>1,076,070</u>	<u>797,204</u>
<b>(b) Reconciliation of cash flow from operations with surplus after income tax</b>		
Surplus after income tax	-	-
<b>Non-cash flows in surplus from ordinary activities</b>		
Depreciation	-	-
Gain on disposal of plant and equipment	-	-
<b>Changes in assets and liabilities</b>		
(Increase) / decrease in receivables	(6,506)	23,708
(Increase) / decrease in other current assets	(31,026)	234
Increase / (decrease) in payables	19,529	25,080
Increase / (decrease) in provisions	(29,245)	28,761
Increase / (decrease) in other liabilities	152,480	(24,199)
Cash flows from operation	<u>278,866</u>	<u>53,584</u>
<b>9 AUDITOR'S REMUNERATION</b>	<b>2013</b>	<b>2012</b>
	\$	\$
Mary Choate FCPA	-	12,696
MLT Accounting	8,950	-
	<u>8,950</u>	<u>12,696</u>

**10 EVENTS SUBSEQUENT TO REPORTING DATE**

The committee are aware that the funding from NSW Fair Trading will cease for Older Persons Tenants' Service (OPTS) and Park and Village Service (PAVS) as at 30 November 2013. As a result of the cessation of funding, several employees will be made redundant before November 2013 and a provision for these payments has been made.

## **11 FINANCIAL INSTRUMENTS**

### **(a) Net Fair Values**

All financial assets and liabilities have been recognised at balance sheet date at their net fair values.

### **(b) General objectives, policies, and processes**

In common with all other businesses, the association is exposed to risks that arise from its use of financial instruments. This note describes the association's objectives, policies and processes for managing those risks and the methods used to measure them. Further quantitative information in respect of these risks is presented throughout these financial statements.

The Management Committee has overall responsibility for the determination of the association's risk management objectives and policies and, whilst retaining ultimate responsibility for them, it has delegated the authority for designing and operating processes that ensure the effective implementation of the objectives and policies to the association's finance function. The association's risk management policies and objectives are therefore designed to minimise the potential impacts of these risks on the results of the association where such impacts may be material. The committee receives monthly reports from the association's outsourced financial information provider, with which it reviews the effectiveness of the processes put in place and the appropriateness and policies it sets.

## **12 FINANCIAL RISK MANAGEMENT**

The association's activities expose it to market risk (including interest rate risk), credit risk and liquidity risk. The association's overall risk management system program focuses on the unpredictability of financial markets and seeks to minimize potential adverse effects on the financial performance of the association.

Risk management is carried out under policies approved by the Management Committee.

### **(a) Credit Risk**

Credit risk is the risk that the other party to a financial instrument will fail to discharge their obligation resulting in the association incurring a financial loss. This usually occurs when debtors fail to settle their obligations owing to the association.

There is no concentration of credit risk with respect to current receivables as the association has a large number of customers. The association's policy is that services are only provided to clients that are credit worthy. The association reduces its exposure to credit risk with cash at bank by holding funds with more than one financial institution.

	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
<b>Financial Assets</b>		
Cash	1,076,070	797,204
Trade Debtors	7,660	1,153
	<u>1,083,729</u>	<u>798,357</u>

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

(b) Liquidity Risk

Liquidity risk is the risk that the association may encounter difficulties raising funds to meet commitments associated with financial instruments, e.g. borrowing repayments. The association manages liquidity risk by monitoring cash flows and ensuring that adequate cash reserves are maintained.

2013	Carrying Amount \$	Contractual Cash Flows \$	No Maturity \$	< 6 months \$
<b>Financial Liabilities Measured at Amortised Cost</b>				
Trade Payables	-	64,234	-	64,234
	-	64,234	-	64,234
<hr/>				
2012	Carrying Amount \$	Contractual Cash Flows \$	No Maturity \$	<6 months \$
<b>Financial Liabilities Measured at Amortised Cost</b>				
Trade Payables	-	44,706	-	50,117
	-	44,706	-	50,117

(c) Market Risk

The organisation does not invest in interest bearing, tradable financial instruments. Accordingly, it is not exposed to fluctuations in market risk (i.e. price risk).

(d) Sensitivity Risk

This analysis assumes a change in interest rate of +/-1%, which in the Directors' opinion is the largest expected movement over the next 12 months, assuming all other variables remain constant.

	Carrying Amount \$	2013 + 1% interest change Profit \$	- 1% interest change Profit \$	Carrying Amount \$	2012 + 1% interest change Profit \$	- 1% interest change Profit \$
<b>Financial Assets</b>						
Cash	1,076,070	10,761	(10,761)	797,204	7,972	(7,972)
<b>Total</b>	<b>1,076,070</b>	<b>10,761</b>	<b>(10,761)</b>	<b>797,204</b>	<b>7,972</b>	<b>(7,972)</b>

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**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**13 RELATED PARTY DISCLOSURES**

No income was paid or payable or otherwise made available, to Committee Members in connection with the management of affairs of the association.

**14 STATEMENT OF BRANCHES AND AREA COUNCILS**

For the 2013 financial year, as at 02/10/2013 (2012: 21/9/2012), there were 114 Branches and Area Councils (2012: 117).

Of these, 16 were incorporated Branches (2012: 22), and these entities report direct to NSW Fair Trading. One Branch was not active (2012: 1), and 5 Branches are non-transacting (2012: 4), and therefore undertake no financial transactions. The balance was 92 Branches or Area Councils as at 30/6/2013 (2012: 90).

Of these 92 groups, 63 Branches or Area Councils prepared their Annual Accounts correctly and were audited (2012: 54).

In addition, 3 Annual Accounts were not properly signed by the Branch / Area Council Treasurer and the requisite number of auditors (2012: 14). That is, a total of 66 Branches or Area Councils submitted their Annual Accounts by 30/09/2013 (2012: 85). No Branches have promised that they will submit to Head Office their Annual Accounts by 30/9/2013 (2012: 0). No Branches are being investigated through CPSA Head Office (2012: 0). As at 02/10/13, 13 displayed variances, which are being investigated (2012:16) and fifteen did not submit their 2013 accounts (2012: 4).

The 2013 opening balance for the 66 groups which reported does not match the closing balance of the 2012 financial year because the compilation of groups (number of groups, as well as which groups) is not identical. Several groups which did not report for the 2012 year have since reported for 2013, and several groups which reported in the 2012 year have not yet done so for 2013. Furthermore, several groups which reported in the 2012 year have since closed and several new groups have opened and commenced reporting.

Each Branch or Area Council is a separate entity, and **does not** report to the Consolidated Statement of Income or the Consolidated Statement of Financial Position elsewhere in this Annual Report.

	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Total opening balance	367,429	439,337
Receipts for the year	662,299	783,857
Payments for the year	(656,820)	(789,937)
Total closing balance	<u>372,908</u>	<u>433,257</u>

**15 INSURANCES**

During the financial year, the organisation has paid or agreed to pay insurance premiums totalling \$48,273 (2012: \$41,801) for the following insurances: business, professional indemnity, association liability, public liability, volunteers and workers compensation insurance.

**CAPITAL AND LEASING**

**16 COMMITMENTS**

**Operating Lease commitments**

Non-cancellable operating leases contracted for but not capitalised in the financial years

	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Payable		
- not later than one year	118,522	111,775
- later than one year and not later than three years	<u>201,550</u>	<u>111,775</u>
	<b>320,072</b>	<b>223,550</b>

**General description of leasing arrangement**

Operating leases consist of office premises rent at two addresses: Level 9, 28 Foveaux Street, Surry Hills and Level 1, The Harris Centre, 97 Quarry Street, Ultimo. Both leases are non-cancellable leases, with rent payable monthly in advance.

CPSA Core Services, Health Promotion Service for Older People (HPSOP) and Community Visitor Scheme (CVS) are occupying the premises of Level 9, 28 Foveaux Street, Surry Hills; while Older Persons Tenants' Services (OPTS) and Park and Village Service (PAVS) are at Level 1, The Harris Centre, 97 Quarry Street, Ultimo.

The Association signed a three year term lease with APF Paragon for Tibmor Pty Ltd for its premises Level 9, 28 Foveaux Street, Surry Hills in September 2007 and the lease expired on 30/06/2011. The lease has been renewed for another three years to 30/06/2014 with an option to extend for a further three years. The lease for the other office at Level 1, 97 Quarry Street, Ultimo was signed with Uniting Care Ageing in September 2007 and the lease expired in June 2011. The rent is currently on a monthly paying basis and the lease is under negotiation with Uniting Care Ageing.



**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
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**17 INCOME & EXPENDITURE BY SERVICE**

(a) 2013	ADHC	DHA HACC	DHA HACC Trans'n	HPSOP	CVS	OPTS	PAVS	Grocery Voucher	OPTS Addit'l	OPTS Protected Tenants Guide	Total
<b>Income</b>											
ADHC, FACS	441,633	-	-	-	-	-	-	-	-	-	441,633
SESLHD	-	-	-	161,200	-	-	-	-	-	-	161,200
DHA	-	68,401	40,000	-	75,110	-	-	-	-	-	183,511
NSW Fair Trading	-	-	-	-	-	216,094	226,146	-	-	-	442,241
ERO funding	2,436	-	-	900	-	1,314	1,375	-	-	-	6,025
Surplus Carried Fwd	-	-	-	-	-	6,021	786	-	-	-	6,807
<b>Total Grant Revenue</b>											<b>1,241,417</b>
Fee income	103,799	-	-	-	-	-	-	-	-	-	103,799
Donation	8,435	-	-	325	-	-	-	-	-	-	8,760
Interest received	1,626	251	-	604	282	2,231	2,344	-	-	-	7,338
Other income	16,224	-	-	26	-	321	100	-	-	-	16,671
<b>Total Income</b>	<b>574,153</b>	<b>68,652</b>	<b>40,000</b>	<b>163,055</b>	<b>75,392</b>	<b>225,981</b>	<b>230,751</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,377,985</b>
<b>Expenses</b>											
# Employee costs	242,608	68,652	3,600	108,673	63,864	187,644	186,642	-	-	-	861,683
## Employee costs-ERO	2,436	-	-	900	-	1,314	1,375	-	-	-	6,025
Communication expenses	40,220	-	-	4,563	985	4,871	8,882	-	-	-	59,521
Occupancy costs	77,805	-	-	26,314	6,688	14,752	14,753	-	-	-	140,312
Insurance	32,994	-	-	2,971	867	1,867	3,560	-	-	-	42,259
Audit and accounting	9,094	-	-	683	348	898	884	-	-	-	11,907
Prepaid memberships	49,251	-	-	-	-	-	-	-	-	-	49,251
Other expenses	119,745	-	1,150	18,951	2,641	14,635	14,655	-	-	-	171,777
Funds Transfer to next period	-	-	35,250	-	-	-	-	-	-	-	35,250
<b>Total Expenses</b>	<b>574,153</b>	<b>68,652</b>	<b>40,000</b>	<b>163,055</b>	<b>75,392</b>	<b>225,981</b>	<b>230,751</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,377,984</b>

Combined Pensioners & Superannuants Association of NSW Inc

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**# Employee Costs Breakdown**

2013	ADHC	DHA HACC	DHA HACC Trans'n	HPSOP	CVS	OPTS	PAVS	Grocery Voucher	OPTS Addit'l	OPTS Protected Tenants Guide	Total
Wages & Salaries	216,535	67,482	3,295	85,299	50,666	137,227	154,535	-	-	-	715,040
Meal Allowance	288	92	-	-	-	-	1,865	-	-	-	2,244
MV Allowance	427	-	-	-	3,667	366	3,647	-	-	-	8,107
Superannuation	18,436	5,896	305	7,409	4,349	12,069	12,742	-	-	-	61,205
Prov. for Annual Leave	10,634	(1,462)	-	2,669	(1,758)	4,837	3,218	-	-	-	18,138
Prov. for Sick Leave	7,118	(3,999)	-	(4,450)	(1,361)	5,981	2,795	-	-	-	6,085
Prov. for Long Service Leave	6,696	182	-	2,050	1,079	3,161	3,399	-	-	-	16,567
Prov. for Parental Leave	2,451	-	-	-	-	-	-	-	-	-	2,451
Prov. for Redundancy	14,500	-	-	2,775	679	4,709	3,209	-	-	-	25,873
Workers Compensation	2,006	461	-	715	416	1,144	1,232	-	-	-	5,973
Project Administration	(36,482)	-	-	12,206	6,127	18,150	-	-	-	-	-
	242,608	68,652	3,600	108,673	63,864	187,644	186,642	-	-	-	861,684

**## Employee Costs Breakdown-ERO**

2013	ADHC	DHA HACC	DHA HACC Trans'n	HPSOP	CVS	OPTS	PAVS	Grocery Voucher	OPTS Addit'l	OPTS Protected Tenants Guide	Total
Wages & Salaries	1,890	-	-	796	-	1,064	1,138	-	-	-	4,888
Meal Allowance	3	-	-	-	-	-	13	-	-	-	16
MV Allowance	4	-	-	-	-	3	27	-	-	-	34
Superannuation	161	-	-	69	-	93	94	-	-	-	417
Prov. For Annual Leave	93	-	-	25	-	37	24	-	-	-	179
Prov. For Sick Leave	61	-	-	(42)	-	48	21	-	-	-	88
Prov. For Long Service Leave	58	-	-	19	-	25	25	-	-	-	127
Prov. For Parental Leave	21	-	-	-	-	-	-	-	-	-	21
Prov. For Redundancy	127	-	-	26	-	36	24	-	-	-	213
Workers Compensation	18	-	-	7	-	8	9	-	-	-	42
	2,436	-	-	900	-	1,314	1,375	-	-	-	6,025

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**(b) INCOME & EXPENDITURE BY SERVICE CONTINUED**

<b>2012</b>	ADHC 1	ADHC 2	HPSOP	CVS	OPTS	PAVS	Grocery Voucher	OPTS Addit'l	OPTS Protected Tenants Guide	<b>Total</b>
<b>Income</b>										
ADHC	434,639	74,946	-	-	-	-	-	-	-	509,585
SESLHD	-	-	157,300	-	-	-	-	-	-	157,300
DHA	-	-	-	77,710	-	-	-	-	-	77,710
NSW Fair Trading	-	-	-	-	214,876	224,872	-	-	-	439,748
Surplus Carried Forward	-	-	7,635	-	18,807	14,081	-	2,343	4,233	47,098
<b>Total Grant Revenue</b>										<b>1,231,441</b>
Fee income	120,455	-	-	-	-	-	-	-	-	120,455
Donations	6,574	-	-	-	-	-	59,952	-	-	66,526
Interest received	1,568	244	576	291	2,154	2,253	-	-	-	7,086
Other income	14,597	-	-	-	2,310	238	-	-	-	17,145
<b>Total Income</b>	<b>577,833</b>	<b>75,190</b>	<b>165,511</b>	<b>78,001</b>	<b>238,146</b>	<b>241,444</b>	<b>59,952</b>	<b>2,343</b>	<b>4,233</b>	<b>1,442,653</b>
<b>Expenses</b>										<b>-</b>
# Employee costs	221,662	75,190	107,067	67,115	185,261	191,289	-	-	-	847,584
Communic'n expenses	54,157	-	4,065	1,214	5,195	5,944	648	-	-	71,223
Occupancy costs	68,201	-	23,709	5,394	14,695	14,692	-	-	-	126,691
Insurance	25,408	-	2,955	950	2,007	3,907	-	-	-	35,227
Audit and accounting	7,417	-	1,230	573	1,722	1,754	-	-	-	12,696
Prepaid memberships	53,911	-	-	-	-	-	-	-	-	53,911
Other expenses	147,077	-	26,486	2,755	23,245	23,073	59,304	2,343	4,233	288,514
Funds Transfer to next period	-	-	-	-	6,021	786	-	-	-	6,807
<b>Total Expenses</b>	<b>577,833</b>	<b>75,190</b>	<b>165,511</b>	<b>78,001</b>	<b>238,145</b>	<b>241,445</b>	<b>59,952</b>	<b>2,343</b>	<b>4,233</b>	<b>1,442,653</b>
<b>Net Surplus/(Deficit)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**COMBINED PENSIONERS & SUPERANNUANTS ASSOCIATION OF NSW INC**  
**ABN: 11 244 559 772**

**# Employee Costs Breakdown**

<b>2012</b>	ADHC 1	ADHC 2	HPSOP	CVS	OPTS	PAVS	Grocery Voucher	OPTS Addit'l	OPTS Protected Tenants Guide	<b>Total</b>
Wages & Salaries	226,899	71,930	85,655	50,643	145,642	170,273	-	-	-	751,042
Meal Allowance	457	-	-	-	-	2,083	-	-	-	2,541
MV Allowance	385	-	-	3,776	427	3,541	-	-	-	8,129
Superannuation	20,525	5,780	7,567	4,325	12,888	14,725	-	-	-	65,810
Prov. for Annual Leave	1,281	(2,069)	(4,047)	195	47	(2,572)	-	-	-	(7,166)
Prov. for Sick Leave	(5,043)	350	1,236	15	3,519	699	-	-	-	776
Prov. for Long Service Leave	7,153	(1,023)	1,555	851	1,271	(656)	-	-	-	9,151
Prov. for Parental Leave	(767)	-	-	-	-	-	-	-	-	(767)
Prov. for Redundancy	881	-	3,690	1,457	4,349	2,142	-	-	-	12,519
Workers Compensation	2,174	222	721	333	1,045	1,054	-	-	-	5,549
Project Administration	(32,283)	-	10,690	5,520	16,073	-	-	-	-	0
	<u>221,662</u>	<u>75,190</u>	<u>107,067</u>	<u>67,115</u>	<u>185,261</u>	<u>191,289</u>	-	-	-	<u>847,584</u>

**STATEMENT BY MEMBERS OF THE COMMITTEE**

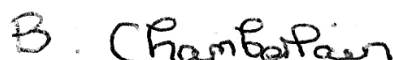
In the opinion of the committee the financial report as set out on pages 18 to 34:

- 1 Presents a true and fair view of the financial position of Combined Pensioners and Superannuants Association of NSW Inc as at 30 June 2013 and its results and cash flows of the Association for the year ended on that date in accordance with Australian Accounting Standards.
- 2 At the date of this statement, there are reasonable grounds to believe that Combined Pensioners and Superannuants Association of NSW Inc. 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:



Grace Selway OAM  
CPSA President



Betty Chamberlain  
CPSA Treasurer

Dated this second day of October, 2013

## **INDEPENDENT AUDITOR'S REPORT TO MEMBERS**

### **Report on the Financial Report**

We have audited the accompanying financial report of Combined Pensioners & Superannuants Association of NSW Inc, which comprises the Statement by Members of the Committee, Statement of Comprehensive Income, Statement of Financial Position, Statement of Cash Flows, Statement of Changes in Equity, and notes comprising a summary of significant accounting policies and other explanatory notes for the financial year ended 30 June, 2013.

### **Committee's Responsibility for the Financial Report**

The Committee of Combined Pensioners & Superannuants Association of NSW Inc is responsible for the preparation of the financial report and has determined that the basis of preparation described in Note 1, is appropriate to meet the requirements of the Associations Incorporation Act and is appropriate to meet the needs of the members. The Committee's responsibilities also include such internal control as the Committee determine is necessary to enable the preparation of a financial report that is free from material misstatement, whether due to fraud or error.

### **Auditors Responsibility**

Our responsibility is to express an opinion on the financial report based on our audit. We have conducted our audit in accordance with Australian Auditing Standards. Those Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks material misstatements of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Association's preparation of the financial report that gives a true and fair view, 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 the Association'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.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Independence**

I am independent of Combined Pensioners & Superannuants Association of NSW Inc. and have met the independence requirements of the Australian ethical pronouncements.

**INDEPENDENT AUDITOR'S REPORT TO MEMBERS (continued)**

**Auditor's Opinion**

In our opinion, the financial report presents fairly, in all material respects, the financial position of Combined Pensioners & Superannuants Association of NSW Inc as at 30 June, 2013 and its financial performance for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements, and the Associations Incorporation Act.

**Income & Expenditure by Service**

Without modifying our opinion, we draw attention to Note 17 to the financial report that describes income and expenditure by service. We confirm that this note accurately reflects the Statements of Comprehensive Income presented for the following services:

- Ageing Disability & Home Care
- Department of Health and Ageing – HACC
- Department of Health and Ageing – HACC Transition
- Community Visitors Scheme
- Health Promotion Service for Older People
- Older Persons Tenants' Service
- Park and Village Service

Signed on 2 October, 2013

  
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MLT Accounting

Margot Thompson Registered Company Auditor registration #4516

6 / 20 Somerset Ave, Narellan NSW 2567

Telephone: (02) 4648 1624; Fax: (02) 4647 3107; Email: [margot@mltaccounting.com.au](mailto:margot@mltaccounting.com.au)

# Financial Report Glossary

ADHC	(NSW) Ageing, Disability and Home Care
ADHC 1	ADHC main grant
ADHC 2	ADHC HACC grant
CVS	Community Visitors Scheme
DHA	(Federal) Department of Health and Ageing
ERO	Equal Remuneration Order (requirement of Fair Work Australia)
FACS	(NSW) Family and Community Services
HACC	Home & Community Care
HPSOP	Health Promotion Service for Older People
MV	Motor Vehicle
OPTS	Older Persons Tenants' Service
PAVS	Park and Village Service
Prov.	Provision
SESLHD	South Eastern Sydney Local Health District of NSW Health