

Citizens Advice Bureau



Ngā Pou Whakawhirinaki o Aotearoa

Kei konei mātau mō te katoa
We're here for you



2024

Pūrongo ā-Tau
Annual report

He rārangi upoko

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Ā mātau kaupapa matua

What we do



We provide free, confidential, independent information and advice.

When we see that policies or laws aren't working well for people, we act as a voice for positive social change.

We help people know and understand their rights and responsibilities.

We help people find community services they need.

Photo by Russ Finnerty

Taku pou whakawhirinaki i ngā wa o te porotaika

My source of strength in moments of adversity

This whakataukī (proverb) provides the meaning of our Māori name. A Pou Whakawhirinaki is a person one can rely upon when seeking solace, strength, assistance and help. It is a metaphorical statement mainly used in relation to a person, with the sense of giving assistance without any financial gain being sought in return. Our Māori name was identified from this whakataukī by Julian Wilcox, a te reo expert and nephew of Peter Harwood, the founder of the CAB in New Zealand.



Photo by Russ Finnerty

He kōrero whakataki nā te Pehitini me te Tumuaki

Introduction from the National President and Chief Executive

Ehara tāku toa i te toa takitahi, engari he toa takitini

My strength is not mine alone, but is the strength of many

We are proud to have a team of over 2,000 CAB volunteers working in communities around Aotearoa, delivering the CAB service of information, advice and support to people.

In the past year, our volunteers have responded to over 220,000 enquiries from the public and an additional 110,000 clients have been helped through services facilitated through our CABs. They helped people with questions and issues on a wide range of topics including tenancy, employment, consumer purchases, immigration issues, the justice system, relationship issues, and more.

We are truly fortunate to have the energy, skills, and empathy that our volunteers bring to their work, enabling the CAB to make a positive impact on the lives and wellbeing of so many people. Our volunteers are the lifeblood of our organisation, and a taonga for our communities.

Every time a CAB volunteer assists a client with their question or issue, the volunteer enters the detail of the enquiry, and the help they provided the client, into our enquiry database. This information gives us a rich insight into the issues impacting people across our society.

“One thing I enjoy about volunteering at CAB is empowering people by informing them about their rights and available solutions when facing challenges. As a law student, joining CAB offers me invaluable hands-on experience alongside my studies.”



“Our Bureau sets a scene of enabling a person to do something securely. It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights.”



In the past year, we have used this data to produce a number of reports, including on Māori Engagement with CAB, Youth Engagement with CAB, and a CAB Report on Emergency Response and Recovery. We are using these reports to help us develop our service to meet community need, raise awareness about the issues impacting people, and advocate for changes that will improve people's lives.

Each year, in March, we hold our CAB Awareness Week to promote our free service of information, advice and support so that more people around the motu know about Citizens Advice Bureau and how we can help.

This year we prioritised young people for the focus of our awareness week with a special CAB Youth Week. We wanted rangatahi to know CAB is here to help them navigate through life's questions and challenges – and that we're also a great place for young people to get involved with as volunteers.

During CAB Youth Week we released some exciting new youth-focused resources. We launched our new website for young people – the Youth Tool Kete – which contains information about legal rights and responsibilities and ways forward, and covers key issues raised by CAB's younger clients. We also published our report on Youth Engagement with CAB, which reveals the most common issues young people are seeking the CAB's help with and shows some of the key problems and obstacles youth are facing 'out in the world'.

We are pleased to see these resources being used by young people, local CABs, organisations working with youth, and others.

The CAB provides an essential service in communities that both local government and central government rely on for supporting community well-being. Yet our funding is precarious, and some CABs have had their local government funding cut. Local CABs do not currently receive any funding from central government. Achieving fair, sustainable funding from central government for the whole CAB continues to be a pressing issue.

We pay tribute to our CAB people around Aotearoa and everything they have achieved for their communities over this past year. We invite you to read this Annual Report to find out more about the incredible mahi CAB has been engaging in.

He taonga rongonui te aroha ki te tangata
Goodwill towards others is a precious treasure

Kerry Dalton
Chief Executive

Neil Lancaster
National President

Ā mātau kaupapa matua

Our priorities



Ō mātou taiwhanga CAB locations



CABs also provide services in additional locations through satellites in suburban community centres and hubs.



Photo by Russ Finnerty

Te hunga e āwhinahia ana e mātau The people we help

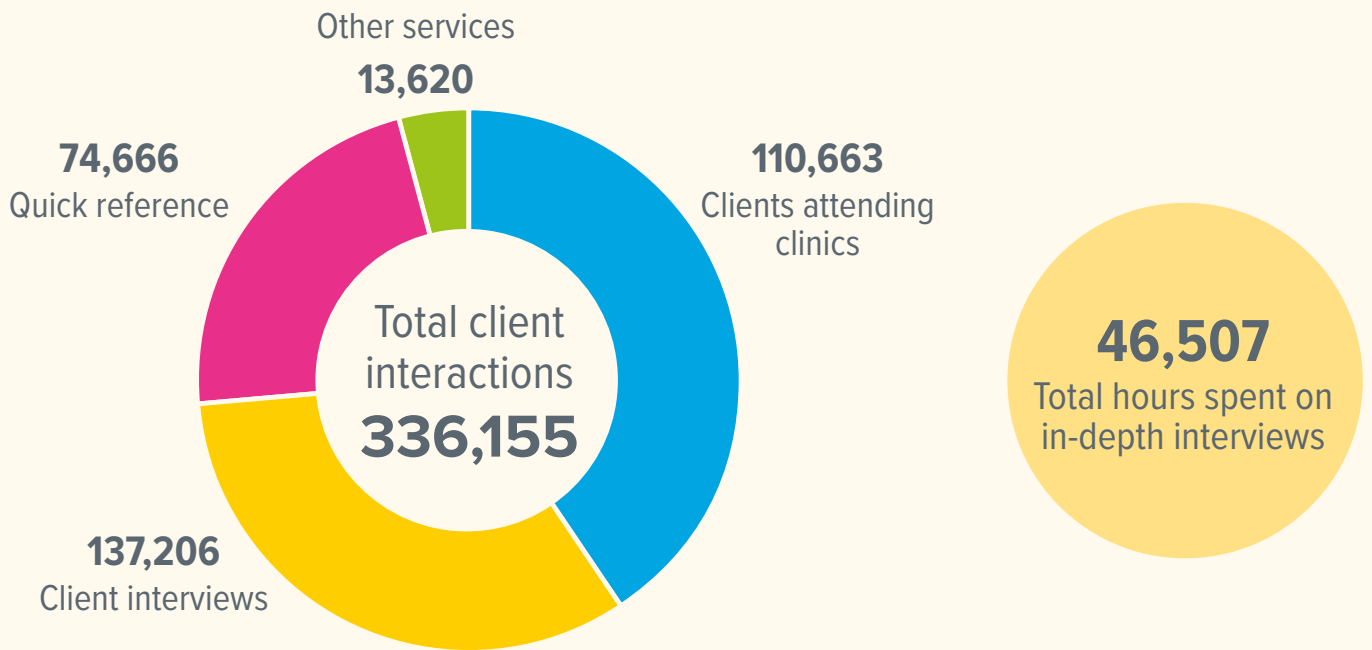
We help people with advice on a huge range of topics. In the past year, there were 336,155 total client interactions consisting of 225,492 direct CAB services such as in-depth interviews and quick reference enquiries.

In-depth interviewing involves identifying what is happening for the client, or what information they seek, and finding out what they have done so far. Our trained volunteer interviewers research options specific to each client's situation. They then explain the information and options to the client in a way that helps them to understand and work out what they may want to do next. We always work to empower the client to make their own decisions.

Quick reference enquiries consist of providing clients forms, contact details for other services, and directions to providers and organisations.

Additionally, there were 110,663 indirect CAB service interactions, where clients attended CAB-hosted clinics.

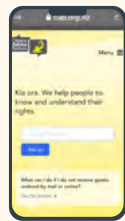
Examples of clinics include but aren't limited to: Justices of the Peace, budgeting services, counselling sessions, migrant clinics, and other services that groups and organisations provide from CAB premises.



Method of contact (excluding clinics)



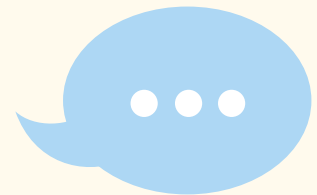
94,188
Face-to-face



111,102
Phone

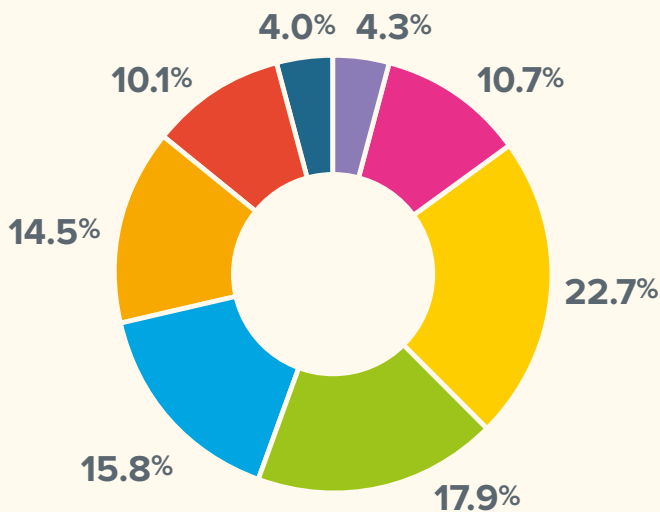


14,341
Electronic



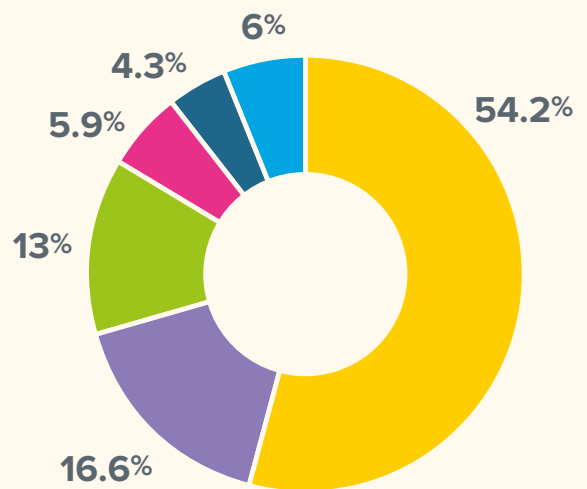
2,597
Online chat

Client age groups



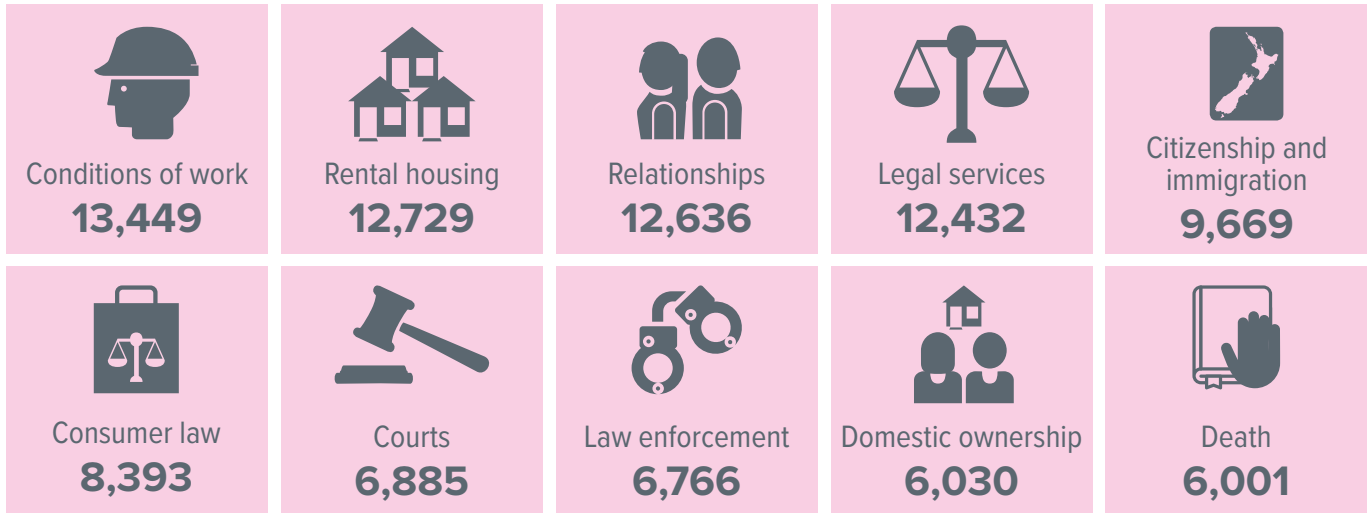
- 0-24yrs
- 40-49yrs
- 70-79yrs
- 25-29yrs
- 50-59yrs
- 80yrs +
- 30-39yrs
- 60-69yrs

Summary of ethnicity



- New Zealander & NZ European
- Pacific Peoples
- Asian
- European
- Māori
- Other Ethnicity

Top 10 areas of enquiry



Top 10 categories of enquiry by average time taken

27 mins

- Alternative learning
- Finding work
- Educational Administration

26 mins

- Tertiary education
- Citizenship and immigration
- Town planning
- Emergency housing
- Mental health and wellbeing
- Not for profit organisations
- Embassies, High Commissions and Consulates

www.cab.org.nz

Top 10 Your Rights articles viewed on the website





Our CAB 0800 service

Our 0800 number is one of the channels through which we deliver our service of information, advice and support to the public. This is in addition to our face-to-face service from our 80 locations around Aotearoa and our service over email and online chat. “We are grateful to the CAB volunteers who have made this possible.”

When someone calls our 0800 number, they speak with a CAB volunteer who is trained in providing the CAB service and is supported by our vast database of information about people’s legal rights and responsibilities, as well as information about organisations and services in communities around the motu.

Callers who prefer to speak in a language other than English can be connected with one of our multilingual CAB volunteers, or we can access an interpretation service, so that people are able to receive the CAB service in their own language.

In the year to June 2024, we assisted more than 111,000 people over-the-phone.

Our service is for everyone, and we aim to make it as easy as we can for people to access our help. In the past year we have looked at how we can increase the availability of our 0800 service. We are pleased to have extended our over-the-phone service from weekdays only to now include Saturday mornings between 10am and 12pm. We are grateful to the CAB volunteers who have made this possible.

“CAB is an important community agency and needed by us all as we look for help with a variety of matters.”



“Thank you. You’re making such a difference to people who are often in a vulnerable state and need your help.”





Our Language Support service

We are committed to ensuring our CAB service is inclusive and that language is not a barrier to accessing vital information and support. We are fortunate to have multilingual volunteers who can help clients in many languages. Through our CAB Language Support service we are able to connect people with CAB volunteers around Aotearoa who can provide the CAB service of information and advice in another language (as well as in English).

This year, over 2,600 clients and their families accessed our growing language support service. The most common languages were Mandarin, Cantonese, Korean, Spanish, Samoan, Tongan, Hindi, and Vietnamese. The key areas of enquiry were about access to legal and government services, financial issues and benefits, consumer issues, and housing.

The CAB service isn't just about supporting people to understand their rights and responsibilities. It's also about building stronger, more connected communities where everyone who comes to the CAB can access the support they need and feel empowered with their next steps – regardless of which language they speak.

Our service to people in prisons

CAB offers a free specialist 0800 phone line to people in prison. This phone line gives people in prison an opportunity to ask questions and receive independent advice and information. In the year to June 2024, the CAB received 915 calls through the phone line.

The most common issues people in prison seek our support about include child support, access/care of children, budgeting and debt management.

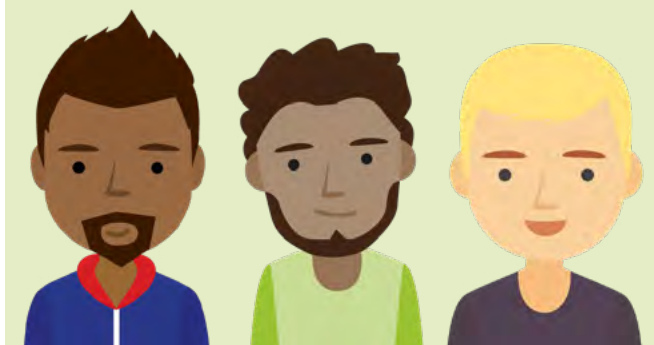
Live online chat

We are fortunate to have a team of volunteers, based mostly at CAB Karori in Wellington, who respond to online enquiries from clients in real-time via a live chat function on our main CAB website and Youth Tool Kete website. This is a valuable service for people who want to engage online, with the added benefit that they get a human response from the team of dedicated and skilled volunteers.

Three co-workers who were brought to New Zealand to work in the forestry industry came to CAB for help because, after being re-located from one part of the country to another by their employer, they were given no work and no pay. They were in a difficult situation, worried about their visa status and in need of money for food and accommodation. With their permission, we contacted Employment New Zealand (ENZ) on these clients' behalf.

After hearing the details of the case, ENZ believed it appeared to be a case of migrant worker exploitation and advised that the clients should apply for the Migrant Exploitation Protection Work Visa.

We went through information about this visa with the clients and helped them with the paperwork for their applications. We also connected them with other supports they would need while they were looking for new jobs.





E tohutohu ana mō te uru atu ki ngā mauhanga tiakitanga

Providing guidance on accessing care records

CABNZ has been asked by the government to deliver a new website that will support people who have been in care to access their care records.

The project to develop the website is one of the key recommendations that came out of the Royal Commission of Inquiry into Abuse in Care's Interim Report He Purapura Ora, he Māra Tipu – From Redress to Pūretumu, published in December 2021. This work is funded by the Crown Response Unit.

Our role is to design, host, and promote a website that will serve as a guide for survivors of abuse in care, care experienced people, and their supporters, helping them make their way through what can be a complicated and difficult process. This website will not involve publishing actual records or personal information.

We are committed to ensuring that the voices of people who have experienced New Zealand's care system guide everything we do. We are working alongside survivors of abuse in care and care experienced people in the development of this website and our team working on this mahi includes people with care experience.

We are aware that not all care experienced people engage in the online world. For this reason, we will also promote the website in non-digital ways to ensure the wider care experienced community knows about the website and can seek support if they would like to access and engage with it.

We are working to a 'go-live' date for the website of December 2024, with further new content development, reviewing and refining of the site to take place over the first six months of 2025.

We are honoured to be undertaking this important mahi and are committed to drawing on our expertise as a rights-based, independent community organisation to empower people with effective information about how to access their care records.



Photo by Russ Finnerty

Te uru mai a ngā rangatahi ki te CAB

Youth engagement with CAB

Each year, during the second week of March, Citizens Advice Bureau holds an awareness week to promote our free service of information, advice and support. This is so that more people around the motu know about the CAB and how we can help.

This year, we prioritised young people for awareness week. We want rangatahi to know CAB is here to help them navigate through life's questions and challenges – and that we're also a great place for young people to volunteer.

During awareness week 2024 (CAB Youth Week) our CABs were busy getting the message out to rangatahi and the wider community about our service, and CABNZ launched two exciting new youth-focused resources.

CAB Youth Week 2024

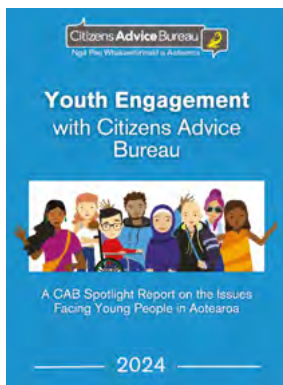
Our CABs around Aotearoa marked CAB Youth Week in different ways, using the week as an opportunity to show what our service can offer rangatahi, and highlighting and celebrating the contribution that CABs' wonderful young volunteers are making in their communities. CABs were in local media, doing radio interviews and having articles in local papers. They held stalls at local events and used social media to profile their young volunteers and showcase the CAB service.

During CAB Youth Week, CABNZ launched some exciting new youth-focused resources – our CAB Youth Tool Kete website, and our report 'Youth Engagement with Citizens Advice Bureau: A CAB Spotlight Report on the Issues Facing Young People in Aotearoa'.

The launch event was held in Te Whanganui-a-Tara (Wellington) and the CABNZ team were joined by rangatahi, representatives from Mana Mokopuna – Children and Young People's Commission NZ, and Victoria University of Wellington Students' Association.



Report on youth engagement with the CAB service



Our report 'Youth Engagement with Citizens Advice Bureau: A CAB Spotlight Report on the Issues Facing Young People in Aotearoa' is based on the enquiries young people under the age of 25 are bringing to the CAB, and it draws on a year of enquiry data (from the 2023 calendar year). The report reveals the most common issues

for which rangatahi are seeking help from the CAB service and shows some of the key problems and obstacles youth are facing 'out in the world'. The report sheds light on areas where more mahi needs to be done in society to ensure rangatahi feel safe, respected and valued and can live their best lives.

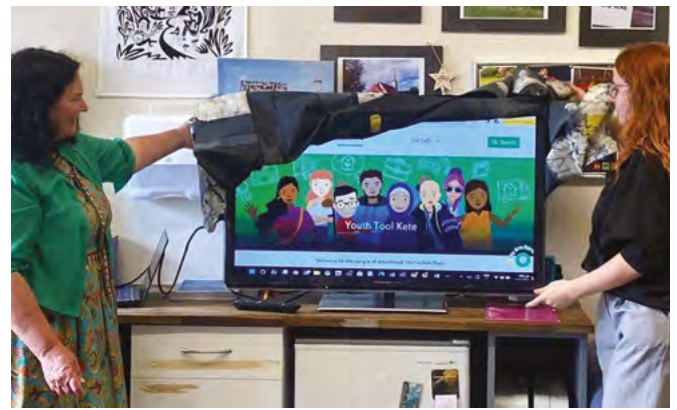
The report provides insights into issues young people encounter with employment, renting, vehicle purchases, law enforcement and courts, insurance and traffic accidents, relationships, getting ID, tertiary education, digital exclusion from services, prison and release from prison, and health and wellbeing.

The in-depth analysis of enquiries within the report identifies areas where improved information and education could make a difference in preventing or minimising the harm we see young people experiencing in different aspects of their lives. The analysis also identifies a range of policy or legislative gaps which are causing hardship for young people.

We have shared the report with youth focused organisations across different sectors, including community and government, and with others, and we continue to encourage people to share this report widely. The report is available on our CAB website at www.cab.org.nz/what-we-do/social-justice.

“*The CAB's youth engagement report contains very valuable insights into the lives and experiences of rangatahi and shows us where more mahi is needed to support all young people in Aotearoa to feel safe, respected, and valued – whether as employees, tenants and flatmates, students, and in all aspects of their lives and in their communities.***”**

Andy Jamison, Rights and Advocacy Manager, Mana Mokokpuna – Children and Young People's Commission



CAB online Youth Tool Kete

Using the insights from our Youth Engagement report we developed a new website for youth. The information on the site answers common questions and issues young people ask CAB to help them with.

The website has information about many of the key issues for rangatahi embarking on those 'firsts' in adult life – starting tertiary study, getting a job, going flatting, buying a car, getting ID and more. The website supports young people to know their rights and responsibilities, and links them to the CAB service when they need help from a real person. It is a go-to online information resource when young people have a question or need help with something, but don't know where to start.

We are pleased to see the website being used by rangatahi and those working to support them. Over the first three months after its launch, the site had around 3,500 users and 16,500 views. The CAB Youth Tool Kete website is at <https://youth.cab.org.nz>.

Elias has recently started his first job and signed up with KiwiSaver. Elias noticed from his payslips that his employer is deducting the 3% employer KiwiSaver contribution from his wages. Elias is pretty sure this is not what his boss should be doing – that the employer should be paying the 3% from their own funds – but he just wanted to check that with us.

We confirmed the employer should be paying the 3% on top of Elias' wages, not from them – unless Elias has signed up to a different arrangement in his employment agreement.

Elias is going to go back and check the agreement and if he has been paid incorrectly, request that he is back paid for the deductions that have been made.





Ngā māramatanga ratonga

Service insights

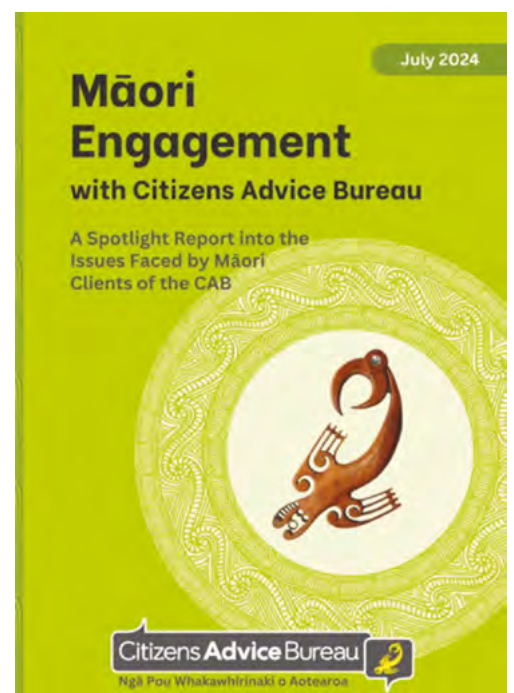
CABNZ periodically releases spotlight reports about the CAB service. These are a close look at the issues for which people seek the help of CAB. They are a window into the challenges people are facing in communities around Aotearoa, and the role CAB plays in supporting people to navigate their way through them.

The reports reveal gaps in services and support for people in Aotearoa, and where changes to policy and law are needed to protect fundamental rights and wellbeing. As such, the reports are tools for change makers and decision makers to help improve life in New Zealand.

Māori engagement with CAB

We have carried out a significant piece of work analysing how we have been engaging with and helping Māori clients who come to CAB. Our report 'Māori Engagement with Citizens Advice Bureau' is based on an analysis of the enquiry data of Māori clients of CAB over the period of a year (November 2021 to October 2022).

The report shows an overrepresentation of Māori clients, in relation to other CAB clients, across a range of issues and problems that adversely affect people's lives, such as food poverty and material hardship. The report also highlights the negative impact on mana that Māori often experience when engaging with government agencies, and that many processes don't respect tikanga or accommodate whānau life.



The report shows that Māori use the CAB because it is a place where they receive the help they need, with their mana being upheld and enabled.

Given the fact that our Māori Engagement Report is a taonga which contains the lived experience of Māori clients across the motu, we wanted to follow the guidance of Māori regarding the best process for its release. We identified that it was appropriate for the release process to start with Ngāti Whātua o Ōrākei who, when our organisation was being established, blessed the mahi of CAB nationwide and gifted us the Manaia as our symbol. Prior to public release, the Report was presented to Ngāti Whātua o Ōrākei.

We acknowledge the input and leadership of Patricia Pera, CABNZ Vice President and Whakapapa Māori CABNZ Board representative, in relation to this report.

“Asking for help is not an easy task for Māori, who hold their mana steadfast. Our Māori communities are regularly referred to Citizens Advice Bureau from agencies. They engage with our service for information, help, and advice because we offer a place where they experience manaakitanga, and we provide a service of empowerment for facing the challenges of everyday life. We know that trust and respectful relationships are the pathway to an authentic engagement, and this is how we seek to interact with the people who come to us for help.”

Patricia Pera – Whakapapa Māori CAB National Board representative, Vice President Citizens Advice Bureau New Zealand

CAB and emergency response and recovery



‘A CAB Report on Emergency Response and Recovery’ looks at the way CAB responded to the severe weather events in Aotearoa between August 2022 and July 2023. The report timeframe includes the Auckland Anniversary weekend flooding, Cyclones Hale and Gabrielle, and the Nelson – Marlborough flooding. It details how the public engaged with CAB to get assistance, the most common issues for which people sought our help, and how CAB staff and volunteers assisted people in a range of situations, including the extreme and out of the ordinary.

The report highlights the significant part CABs play in emergency response and recovery, and the strengths of our service which support this role. These strengths include: the ability to keep our online knowledgebase for volunteers and the public up to date with the real time information people need during a weather event, our strong local networks that enable us to access local information and identify local services for affected people, and the accessibility of our service due to its size and geographic spread and the multiple channels for people to connect with it.

The report identifies common problems that arise for people in trying to get through a natural disaster event, and in addressing ongoing issues in the aftermath. It shows that in the event of a natural disaster, the main issues for which people seek our help are accommodation, accessing services, insurance, and employment. It outlines some ways in which the public could be better served and supported by key agencies and organisations working in the natural disaster space.

‘A CAB Report on Emergency Response and Recovery’ concludes that the most important contribution CABs can make in the aftermath of a natural disaster is to prioritise the resumption of the CAB service to affected areas. Providing the CAB service of information, advice and support across the breadth of issues impacting those communities plays a critical role in supporting recovery.

“In the weeks following the Auckland flooding, our satellite clinic saw an increase in walk-in clients. People would come in asking for help navigating systems; needing help to fill in forms, finding out where to get financial support, etc. Volunteers discovered however that the greatest need for these clients was to talk because they were so overwhelmed by everything they had gone through.”

Edna – Manager, CAB Glenfield

Youth engagement with CAB

Go to page 15 for details about ‘Youth Engagement with Citizens Advice Bureau: A CAB Spotlight Report on the Issues Facing Young People in Aotearoa’.



Te whakapau kaha mō ngā panonitanga pāpori

Working for positive social change

Every time a person seeks the CAB's help, we record what they sought help with and what we did in response. This gives us unique information about the issues affecting people in communities nationwide. We use the insights gained from our work with clients to advocate for fair policies and services for all.

Ngā mōtika kairīhi Renters' Rights

The rights of renters continue to be a significant focus for our social justice work. Ongoing areas of advocacy include ensuring healthy homes standards are met, protecting security of tenure for tenants, and seeking fair and affordable rents. We are also advocating for clarity about the rights of 'non-tenant renters' – people who are renting as flatmates, private boarders, and in other circumstances that fall outside of the coverage of the Residential Tenancies Act 1986.

Protecting security of tenure for renters

We have opposed the Government's plans to reintroduce 'no cause' terminations of residential tenancies. No cause terminations allow landlords to end periodic tenancies without giving any reasons.

Prior to the 2021 amendments that removed no cause terminations, lack of security of tenure was a significant

and recurring issue raised by our clients. Client enquiries highlighted the distress people experienced in having to move from their home without any reason being required to justify this substantial disruption to their lives. We are deeply concerned about the proposed return to this uncertain situation for renters and the lack of fair process it provides.

We made written and oral submissions to Parliament's Social Services and Community Committee on the Residential Tenancies Amendment Bill.

Regulation of property managers

Over a third of the New Zealand population now live in rental homes, and residential property managers are responsible for managing around 42% of residential tenancies. CAB regularly helps people with issues involving property managers and for some time now CAB, along with other community organisations, and realtors, have been asking for regulation of the industry to provide some protections for both tenants and property owners.

The Residential Property Managers Bill was introduced to Parliament in August 2023 and its purpose was to provide those protections and to promote public confidence in property management services. It included minimum entry requirements, professional standards of practice, and a complaints and disciplinary process. We made submissions on this Bill, supporting its purpose and putting forward recommendations for improving it.

The Government announced in May 2024 that this Bill would be scrapped. We received this news with disappointment and concern. In our work at CAB, we see a range of situations where the lack of professionalism from property managers creates difficulties and can diminish the wellbeing and the rights of people. The negative impacts we observe are particularly those for tenants. We will continue to advocate for regulation of the property management industry as we believe this is crucial for ensuring that property managers meet consistent standards and that renters can have confidence that their rights will be upheld.

Ngā mōtika manuheke Migrant Rights

Through our work with migrant clients, we witness the ongoing exploitation and lack of support for temporary migrant workers in Aotearoa. We have continued to highlight these problems and call for change.

Exploitation of migrant workers on temporary visas

Since the introduction in August 2022 of the Accredited Employer Work Visa (AEWV) scheme, we have been assisting clients on these temporary work visas who are experiencing exploitation. This might include situations where the person has arrived in New Zealand to find the job they were promised does not exist, they have been let go after a short time in the job or at the end of the 90-day employment trial, or they are being underemployed or underpaid, or exploited or mistreated in other ways by their employer.

We have advocated for better protections for migrant workers on these visas, including consistently calling for temporary work visas to be untied from individual employers to make it easier for workers to leave jobs where they are being exploited, and find new employment.

Trafficking in people

In early 2024, CABNZ was approached by the Trafficking in Persons (TIP) team from MBIE. This was as part of their outreach to the community to raise awareness of the issue of people trafficking and seek collaboration between

government and the community to gather better information and work to address the problem of people trafficking – a problem which, sadly, happens in Aotearoa too.

Trafficking of persons is where coercion and/or deception is used to abduct, transport, hold and move victims so they can be exploited, including for (but not limited to) labour, and it may or may not involve moving people across a border.

The approach from MBIE made us realise the importance for CAB to be aware of this crime within the New Zealand context, as a community service which is often a first port of call for people needing help, and which, for example, regularly assists exploited migrant workers.

We have made information about people trafficking, and steps for getting help for trafficking survivors, available to our volunteers and to the public through our website. We have joined a network of community organisations working to support survivors and advocate for strengthened government processes, policies and legislation to address people trafficking. We have also begun collecting statistics on cases (or potential cases) of migrant exploitation and trafficking to provide greater insights into the problem and a more robust evidence base for advocacy.

Te Whakahaumarū Kiritaki Consumer Protection

We help people across a wide range of consumer issues and use this experience and insight to advocate for policies and legislation that protect consumer safety and rights.

Financial disputes

A key problem CAB and other community organisations have consistently raised with government is the proliferation of financial dispute resolution providers in this country which has resulted in a confusing landscape that people find difficult to navigate. It is the cause of major access to justice issues for people with financial disputes.

Despite the persistent call from the community sector for a single dispute resolution scheme, Ministry of Business, Innovation and Employment (MBIE) has failed to address this key issue, instead, it has proposed more tinkering with a system that is fundamentally broken.

Scams and fraud

The Serious Fraud Office (SFO) has been developing a National Counter Fraud and Corruption Strategy to strengthen New Zealand's resistance and responsiveness to fraud and corruption. As a key organisation that assists victims of fraud, we provided our insights to the SFO to

assist with the development of this strategy. In our client data, we found that the CAB helped with around 1,200 fraud and scam enquiries in the previous year. This involves issues to do with bank accounts, personal information, online relationships and money transfers, phone calls asking for personal details and bank account numbers.

In our response to the SFO's consultation, we expressed support for the coordination of services through the strategy so that it becomes easier for people to access the information and assistance they need - whether that is for identifying if something is a scam or they have fallen to victim to fraud, or for reporting options, or finding pathways for personal resolution. We observed that in some cases, we see that the focus of government services is on preventing future fraud rather than on supporting the victim with a remedy and we highlighted the need for a process that supports victims and keeps them at the centre.

Te whakawhāiti ā-pāpori i tēnei wā matihiko Social inclusion in a digital age

We have continued our work advocating for public and private sector services to be designed and delivered in ways that are accessible and inclusive for everyone. We know that some of our clients struggle to access entitlements and participate fully in society because of the push to digitise services and to remove or significantly reduce other options for engagement. Phone lines are overloaded, printed forms are increasingly inaccessible, and in-person counter based services are rapidly disappearing. At times people face barriers to get the 'human' services they want and need.

CAB stands in this gap as an accessible, inclusive, people-centred, multi-channel service. We continue to campaign for government agencies and businesses to also operate in ways that are centred on people's diverse needs and that leave no-one behind. See our campaign website at inclusioncampaign.cab.org.nz.

Our call for social inclusion in a digital age goes beyond digital inclusion. While we want people to be supported with access and skills to participate online when this meets their needs, we know that a digital-first approach is shutting some people out and causing distress and harm. We want people to be able to get the help they need in the ways they need it, whether this is kanohi ki te kanohi (face-to-face), using printed resources, by phone, or online.

Seeking action on Government's commitment to multi-channel approach

The New Zealand Government is a signatory to the Open Government Partnership (OGP) – an international agreement to create greater transparency, increase civic participation, and make governments more open, effective, and accountable. Through our persistent advocacy, in 2022 we secured a commitment to multi-channel public services in New Zealand's OGP National Action Plan.

Commitment (#3) is to: "Establish an integrated, multi-channel approach to public services and support".

It is acknowledged in the Plan that: "This commitment will address the barriers people face when government services are delivered online, with limited alternative options for non-digital participation."

The objective of this commitment is the: "Provision of inclusive information and services by government agencies through multiple channels that are accessible to and meet diverse needs of all the people of Aotearoa."

The Department of Internal Affairs (DIA) is the lead government agency tasked with the implementation of this commitment. However, the implementation of this commitment has not progressed due to the DIA's position that they lack resources to do so.

We continue to advocate for work to go ahead and have challenged government agencies to take opportunities to act on this commitment within their existing work programmes. This includes shifting the culture and expectation within the public service so that digital transformation does not come at the expense of non-digital channels of engagement, such as over the phone, paper-based, and in-person.

Chris and Mikaela have received an eviction order from their rental home, giving them and their five children just two days to leave the property. They were worried about what would happen to them all as two days would not be enough time to find alternative accommodation.

We helped Chris and Mikaela work out a plan of action for putting in place immediately which included approaching the landlord to negotiate an extension to the eviction deadline and applying to Work and Income for emergency housing.



The role of cash in social inclusion

One of the areas where we have been involved this year is in relation to the role of cash in society. This has tied into the work of the Reserve Bank of New Zealand (RBNZ) looking at the future of cash and the wider monetary system in Aotearoa. We have supported RBNZ's position that cash continues to be an important mechanism for social and financial inclusion.

Many of the barriers people face in using online systems are also barriers when it comes to paying and transacting online and so it is important that physical cash remains an available and accessible option for people. Despite this, it is becoming harder to make a cash withdrawal at a bank and some branches have stopped dealing with cash altogether. Government agencies, utilities providers and retailers are increasingly removing a cash payment option. We have advocated for measures to protect people's ability to access and transact with cash to support this aspect of inclusion.

We have also contributed to RBNZ's consultation about digital cash. We have supported the importance of broad community involvement in the design of a digital currency that is accessible and affordable (fees free), and for it to be an option that sits alongside continuing access to and acceptance of physical cash.

Nada is having a boundary dispute with her neighbour. Overhanging branches on the neighbour's tree are blocking out sunlight to her property. Nada and the other property owner disagree about who is responsible for addressing the problem and who should bear the costs involved.

We found information for Nada about the legal rights and responsibilities that apply in this situation so that she can take the steps needed for resolving the disagreement and getting the problem sorted.

As Nada does not have access to a computer, we printed out and posted her the information.



Ko te mahi tahi Collaboration

We regularly collaborate with a range of groups and organisations to raise issues affecting clients and take joint action on these issues when appropriate.

We use insights from clients' experiences in our work with other NGOs. Some of the organisations we collaborated with this year include the Tenant Advocates Network, Fairer Future campaign, Debt Action Network, Common Grace Aotearoa, and Connect Hui.

The insights we have into social issues are also highly valued by government agencies. Because we provide a universal service, we see the impact on people of policies and services from across all areas of government. Government agencies regularly seek information, experiences and insights from CABs locally and nationally and our National Office staff were involved in a number of consultations and working groups this year.

Lina was contacted by someone over a social media platform promising her almost one million U.S. dollars if she made a payment of a large sum of money to "release" it. The sender insisted that Lina not show their messages to anyone. Lina wanted our help to check if the promises were genuine. We spent some time in discussion with Lina who was initially reluctant to believe that this was a scam.

Eventually she agreed with our assessment. We went through information from our database with Lina, about things people can do to protect themselves from scams and fraud. Lina undertook to have no further contact with the scammer and to take steps to protect herself.





E whakamana ana i ngā tāngata ki runga i te ipurangi

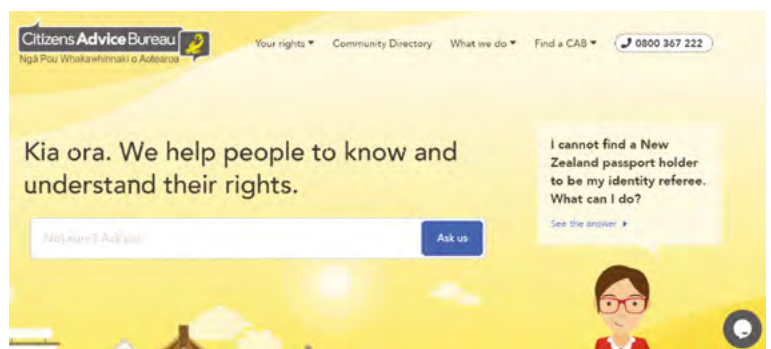
Empowering people online

We make sure that people can access information and support in a way that works for them, whether that's face-to-face, over the phone, or online. We also ensure our online services always include the option for people to connect with the CAB service in person or over the phone if they want to.

Paetukutuku Website www.cab.org.nz

Our website provides an accessible, mobile-friendly knowledgebase of over 2,000 questions and answers about people's rights, that are based on issues which clients come to us for help with – as well as over 25,000 community directory listings about local services and organisations.

There were over 3.8 million visits to our website in the year to 30 June 2024. The website has grown in popularity, reaching a diverse audience all over Aotearoa New Zealand and overseas, and we continue to expand our audience reach.



Feedback from users of the CAB website:

"This is awesome, so easy to follow and understand! Absolutely appreciate CAB!!"

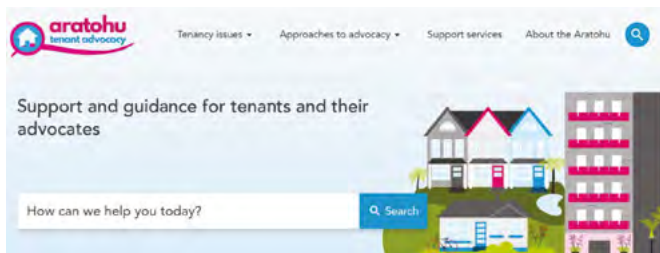
"Thanks for the help. You have prepared me for dealing with this issue from overseas. I know what to do now."

"This made the process easier to understand. Fantastic to get simple, clear answers."

"The right information, delivered in a friendly tone."

Aratohu Tenant Advocacy

<https://tenant.aratohu.nz/>



The Aratohu Tenant Advocacy website is one of the online resources managed and maintained by CABNZ – in this case, on behalf of the national network of tenant advocacy organisations, which, in addition to CABNZ, includes Community Law Centres includes Community Law Centres, Renters United, Manawatū Tenants Union, Tenants Protection Association, New Zealand Council of Christian Social Services, Age Concern, student associations and others. The website is a comprehensive online resource providing support and guidance to tenants and their advocates. We are pleased that the website continues to be well-used and valued.

The Aratohu website seeks to go further than the information provided on the main CAB website and acts as a complementary resource with in-depth information about tenants' rights and strategies and guidance for resolving problems. Tenancy Services which is part of the Ministry of Business Innovation and Employment (MBIE) supports the website by providing ongoing funding for its maintenance.

During the last year there were **61,326 visits to the Aratohu** and **94,188 pages viewed**.

BenefitMe

<https://benefitme.nz/>

In collaboration with the Digital Aotearoa Collective (a civil society collective committed to addressing injustice and improving well-being in Aotearoa), in 2023 CAB developed and launched a pilot version of the BenefitMe website <https://benefitme.nz/>.

BenefitMe is an independent online tool for helping people find out what income support they are entitled to from Work and Income. The BenefitMe online calculator is based entirely on what is in the core legislation, rather than relying on information from Work and Income. It is for empowering people to know their rights and entitlements, and equipping people to interact with government agencies.

Our pilot was successful and in 2024 we have been working to expand the number of benefits covered by BenefitMe, with the support of Ackama and the Borrin Foundation. The

benefits built into the online calculator include Jobseeker Support, Sole Parent Support, Disability Allowance, and the Accommodation Supplement. The benefits which are being added include the Supported Living Payment, Childcare Assistance and Child Disability Allowance.

Youth Tool Kete website

<https://youth.cab.org.nz/>

We've taken the insights we have gained from the assistance we provide young people under the age of 25 and have used these to help us develop a new website for youth. The information on the site answers a lot of the common questions and issues young people ask CAB to help them with. For more information, go to page 15 of this report.

Local community directories



The CAB community directory is made up of over 25,000 listings of services, organisations, groups and resources available across the motu. It can be accessed by the public through our CAB website, and it enables people to find social services, support groups, and cultural and recreational groups in their local area. One of the features of our directory is that it contains localised services and groups that might be less easy to find through other channels, including those who are filling gaps to address essential needs.

We actively maintain detailed information about these services and organisations so that we can provide our clients with relevant options, when they need them, for further assistance and connections in the community.

A well-maintained directory enhances community networks and social connection. It supports people to find and reach out to one another and encourages a sense of belonging within the community.

We are now creating localised community directories, with funding support from local councils, to make this information more tailored and accessible to individual communities. Examples of these include:

- Porirua: <https://porirua.cab.org.nz/>
- Marlborough: <https://marlborough.cab.org.nz/>
- Invercargill: <https://invercargill.cab.org.nz/>

Ngā karere o te wā

In the media

Media engagement is an important part of our mahi at CAB. We are regularly in the media, and on our social platforms, providing information, insights and perspectives on the issues affecting our clients and communities. We use these channels to help individuals and whānau, and as part of our work for positive social change.

Te whakapā atu ki ngā kaipāpāho

Engagement with media

The reach of CAB throughout the country and the data we collect on the service we provide to our clients gives us rich insights into the issues affecting people in their everyday lives. Because of this, we are regularly contacted by the media to provide evidence of, and comment on, the impact on people and communities where fundamental rights are not being upheld and where there are gaps in the information, protections and supports people need for their wellbeing. We are also approached by media outlets to provide information to the public, via their platforms, about people’s legal rights and responsibilities in a range of areas of life.

Issues we have spoken about in the media in the past year include renters’ rights, digital exclusion, energy poverty, workplace bullying and harassment, consumer contracts and consumer finance issues, and youth engagement with the CAB service including common issues for which young people seek our help.

We have received coverage over a range of outlets, platforms and programmes including on RNZ News, RNZ Nine to Noon, Stuff News, NZ Herald, Waikato Times, and others including local radio and print.

The difficult task of finding a human to chat to at large organisations



Advocates want electricity disconnection fees banned as people struggle to afford power



Can my landlord force me to sign a fixed-term lease?



Citizens Advice Bureau: Car finance and insurance add-ons



Pae pāpāho hapori Social media

We have continued to see steady growth in followers and audience reach across our social media platforms. Our channels include Facebook, Instagram, Twitter, Reddit, LinkedIn and, most recently, TikTok – where exploring and engaging with new audiences is a priority. Citizens Advice Bureau NZ’s social media channels now have a collective reach of over 13,000 followers – up around 30% on the previous year. We will keep pursuing new audiences and followers to build on our social media presence and reach.

Our social media channels have been useful in connecting to a wide group of people in Aotearoa New Zealand, including our many CABs around the country (some CABs who manage Facebook and Instagram accounts, share and use national-level CAB content on their local pages/channels).

Facebook messages are another way for clients to reach us with queries ranging from employment to tenancy issues and everything in between. The team at CAB Te Awamutu responds to these enquiries.

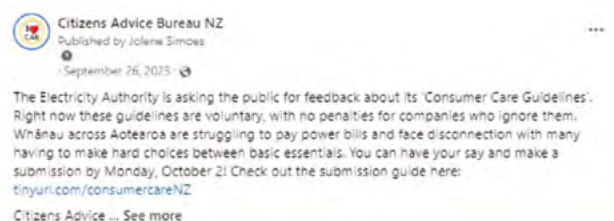
Our channels share information from CAB website articles offering resources and helpful tips on people’s rights and obligations, highlight the wonderful work of our CAB people, and spread awareness about the service and what we offer. With our social justice advocacy, we continue to be a voice for the people – advocating for rights and working towards social change. Social media is regularly used to promote our

social justice mahi by sharing submissions, petitions, and appearances in the news media, and actively engaging with audiences.

A major highlight of our social media activity this year was CAB Youth Week (for CAB Awareness Week 2024) where we celebrated our young CAB volunteers, promoted our service as a place young people can go for help and also to give back to their communities as volunteers. During CAB Youth Week, we also publicised our new website for youth (the CAB Youth Tool Kete) and our report on youth engagement with CAB.

Examples of other things we have highlighted on our social media platforms over the year include our Aratohu Tenant Advocacy website, the BenefitMe website for finding out Work & Income entitlements, the Zero Data scheme for accessing government websites for free by mobile phone, people’s rights in relation to school donations, people’s rights when they take out a loan, information for helping people participate in the NZ General Election, Waitangi Day, Te Tiriti o Waitangi, National Volunteer Week | Te Wiki Tūao-ā-Mōtu, and a raft of other topics.

Citizens Advice Bureau will continue to diversify and broaden horizons when it comes to reaching out to our communities – wherever they may be.





Tō mātou whakahaerenga me ōna tāngata

Our organisation, our people

Citizens Advice Bureau | Ngā Pou Whakawhirinaki o Aotearoa has over 2,100 volunteers in 80 locations throughout the country. Through their mahi aroha, giving their time and expertise freely to provide the CAB service of information, advice and support to the public, our volunteers contribute to the wellbeing of their communities.

E uara ana i ō mātou tāngata

Valuing our people

In the past year, our CAB volunteers responded to over 220,000 enquiries from the public. They helped people with questions and issues on a wide range of topics including tenancy, employment, consumer purchases, immigration issues, the justice system, relationship issues, and more.

Our volunteers help people whether they just need some quick reference information - such as where to find a form, or the contact details for another service – or someone to sit down with them and give more in-depth assistance. When a client needs more help, our volunteers will research and talk through the options with them and help them work out what they want to do next. Our volunteers always work to empower clients to make their own decisions.

We see the difference our volunteers are making every day – every time a member of the public walks out of a CAB happier or more hopeful than when they came in, or when one of our volunteers tells us how good they feel when they have helped to turn things around for someone. We are truly fortunate to have the energy, skills, and empathy that our volunteers bring to their work at CAB.

During National Volunteer Week in June 2024, we celebrated the wonderful mahi our volunteers do to help people and strengthen the fabric of their communities. We highlighted the work of our volunteers on social media, and we devoted an edition of our CAB Pānui newsletter to our volunteers (our Pānui is for all CAB stakeholders, supporters and the wider public). We profiled some of our amazing volunteers in our Pānui, and also the things CABs around the motu did to acknowledge their people during this special week.



CABs held gatherings and events during National Volunteer Week to say thank you and present awards to their volunteers, profiled their volunteers on social media, gained coverage in local media for the work their volunteers do, gave out thank you cards, provided delicious treats for their volunteers, and put on some fun social activities for their teams.

Ko te ako me te whakawhanake Learning and development

At CAB we support our people with learning and development so they can deliver the CAB service to the public and keep up to date with changes to people’s rights and obligations in Aotearoa. Volunteers can access over 70 learning and development sessions across the full range of issues clients come to us about.

Nationally, CABNZ provides a range of resources to assist with learning and development at the local level. Whether it is using our award-winning online learning website, through self-paced individual learning modules, or participating in face-to-face or Zoom-based group learning sessions, our learning and development system is flexible to suit the varying needs and styles of learning of our volunteers.

We collaborate with other agencies and subject specialists, and use face-to-face learning sessions, and online platforms such as Zoom, to bring CAB people together locally and from across the country for learning sessions on a range of topics. In the past year topics have included the Disputes Tribunal, utilities disputes, immigration, the Retirement Villages Act, and more.

In-house training has included sessions providing guidance and sharing knowledge and expertise on a range of issues including recruitment and retention of younger volunteers, taking enquiries from our 0800 phone line for people in prison, assisting exploited migrant worker clients, and administrative processes for CABs.

In the past year we have put in place additional support for new CAB managers, including an online discussion forum and nationwide new managers’ workshop.

Client quotes



“Thank you. You’re making such a difference to people who are often in a vulnerable state and need your help.”

“

I got wonderful advice about who to go to for an EPOA for a friend. Thank you.”



“Dear CAB volunteers, you are my saviours in difficult times – I am flood affected.”

“

Just wonderful people helping people. Thank you all so much. Don’t know what we’d do without you.”



“A caring not-for-profit organisation that continues to work with our communities. “Leave No One Behind” is their pledge.”

“

We need you! You do so much for the people of Aotearoa!”



Te pūtea Funding

Our principles and values are key to our ability to grow and develop in a way which maintains the integrity of our service. We seek relationships with organisations who share common outcomes with us, who will support our sustainability and respect and value our independence.

Central government funding

We acknowledge the ongoing funding that CABNZ receives from central government agencies to support the work of the National Office, in particular from our main funders - the Ministry of Social Development (MSD) and the Ministry of Business, Innovation and Employment (MBIE). We are also very grateful for the funding we receive from Inland Revenue, the Ministry of Justice, and the Department of Internal Affairs (DIA).

While funding remains a challenge for us, we are fortunate to have developed positive and productive relationships with key central government partners.

This led to the development of a proposed framework for a long-term funding and partnership framework with central government that is focused on shared outcomes, is relational not transactional, looks to contribute funding to all parts of the CAB including local CAB frontline services, is sustainable, and provides for a joined-up approach across government.

The framework had input from over 20 officials across government and has been signed off by a Steering Group which includes MBIE, DIA, MSD, and CABNZ. It acknowledges the importance of the CAB service and the need to ensure its survival through central government providing adequate funding to the CAB, including to local CABs.

While developing and agreeing on the model was a hugely significant milestone, further work needs to be done to progress it and develop the detail. This is happening at a challenging time with the public sector operating under funding constraints and so we are seeking political support to bring life to the funding framework.“

With the cost pressures faced by local councils and many looking at significant rates increases; a number of CABs have had their council funding reduced or made more uncertain. This is often the primary funding for CABs and the current precarious nature of council funding for some CABs makes the need for sustainable central government funding for the whole of our organisation even more urgent.

The CAB provides an essential service in communities that both local government and central government rely on for supporting community well-being.

Work on implementing the funding and partnership framework with central government is a high priority work area for CABNZ.

Lotteries funding

For over 20 years, all CABs have received their Lotteries funding via one national funding application made by CABNZ to the Lotteries National Community Committee. CABNZ managed the application process and all the accountabilities of this process.

In August 2023 the CABNZ National Board made the decision to move away from a single national Lotteries application to the National Community Lottery Committee to a situation where CABs can opt to stay in a national application or apply to their Regional Community Committee.

The hope was that this would result in more funding for the CAB, especially given that the Lottery National Community Committee had its funding allocation cut by 46%, while Regional Lottery Community committees have largely maintained the same level of funding allocation. This represented a significant change process, and National Office worked with both Lotteries officials and with CABs to ensure this went smoothly.

Most CABs opted to apply regionally and nearly all CABs either maintained the level of funding they had received under the national application, or it was increased. Because of the reduction in allocation by the Lotteries National Community Committee, those CABs who opted to stay in the national application received less than they had previously.

We are grateful for the funding that we receive from the Lotteries Community Committees.

Ngā Pou Whakawhirinaki o Aotearoa Citizens Advice Bureau New Zealand

Every CAB is a member of Citizens Advice Bureau New Zealand (CABNZ).

As members of CABNZ, each CAB complies with nationally agreed indicators of quality governance and operations, including service delivery. CABs are supported by resources, processes, information and advice provided by CABNZ National Office staff, under the leadership of the Chief Executive who is employed by and reports to the National Board.

Te Poari o ngā Pou Whakawhirinaki o Aotearoa CABNZ Board

As members of CABNZ, CABs nominate and elect a National Board made up of 10 people, all of whom are volunteer interviewers in their 'home' CABs. The National Board provides strategic direction and vision for CAB in Aotearoa New Zealand.

The requirement for CABNZ Board members to also be volunteer interviewers in their local CAB ensures that each Board member has a working understanding of our service and organisation.

There are four face-to-face CABNZ Board meetings each year, plus remote meetings as needed, to enable Board members to develop as a team and work effectively together to provide leadership and shape the strategic direction of our organisation.

President: Neil Lancaster

Vice presidents: Patricia Pera
Linda Hodge

Board members:

- Don Cowie
- Noel Matthews
- Susan McKinnon
- Raewyn Polglase
- Shirley Trumper
- Amanda Mulqueen (from November 2023)
- Sue Shotter
(until June 2024)
- Phil Smith (until November 2023)

Te Tari ā-Motu National Office

Our Chief Executive, working with the National Office team, is responsible for day-to-day operations that deliver on the National Board's strategic direction and priorities, including providing support to CABs throughout the country. This support includes the following:

- An integrated IT system supporting each client interaction (we call this system *cabnet*). *cabnet* consists of:
 - an extensive, accessible, mobile-friendly knowledge-base, available directly to clients on our public website, that provides over 2,000 questions and answers about people's rights, and a directory of more than 30,000 local service providers.
 - an intranet giving access to additional information to support volunteers responding to client enquiries, a system for recording each client enquiry, and internal policy, guidelines and support resources to facilitate effective management and governance of a CAB.
 - a reporting system with the ability to provide insights from client enquiry data into issues and trends both locally and nationally.

- Provision and management of the national 0800 freephone system for clients to access the CAB service for free from a landline or mobile phone. We also have a dedicated 0800 line that people in prison use to access the CAB service.
- Design of, and support for, the national learning and development system for volunteers, including online learning, and the creation and maintenance of resources for face-to-face workshops. From time to time, we also provide workshops directly to volunteers on specific topics, for example, how volunteers’ work contributes to national social justice and policy advocacy work. These workshops may be face-to-face or online via webinar or Zoom.
- Helpdesk support for the IT system, governance and operational advice, and reporting on client enquiry data.
- Provision of national branding and publicity materials, media releases that can be adapted for local use, and social media resources.
- Service development guidance, support and advice.
- Access to discounted professional indemnity insurance.
- Quality assurance oversight and support.

CABs also benefit from the increased awareness of the organisation through:

- Maintenance by CABNZ of a national presence on social media and responding to media requests where possible, showing the relevance of the CAB service to communities throughout the country.
- Representation through submissions and input into central government processes.

Chief Executive	Kerry Dalton
Deputy Chief Executive	Andrew Hubbard
National Service Support Coordinator	Carol Andrews
Knowledge Content Advisor	Ester Bahebeck
National Data Analyst	Gwyneth Carey-Smith
National Information Coordinator	Violet Chong
Client Enquiry Analyst	Christine Coshan
Finance Manager/Board Secretary	Sandra Francis
National Office Administrator/Board Secretary (from May 2024)	Tina Francis
Youth Engagement Advisor (from February 2024)	Anika Green
National Advisor Legal and Strategic	Sacha Green
National Development and Research Advisor (until July 2023)	Rob Haig
National Learning and Development Facilitator	Sandra Jones
National Policy Advisor	Louise May
Systems Administrator and Help Desk Support	Andrew Parr
Administration Coordinator (until January 2024)	Lucinda Quayle
National Advisor Policy and Communications	Jolene Simoes
National Service Support and Engagement Advisor	Lexi Taylor
National Advisor Māori Relationships and Engagement (from Feb 2024)	Tarsha Te Rure

Ngā Mema Pūmau o Ngā Pou Whakawhirinaki o Aotearoa

Life members of Citizens Advice Bureau New Zealand

The following people are our Life Members. They are exceptional individuals who have provided outstanding service to the organisation nationally, and were elected as Life Members by at least a two-thirds majority of CABs from across the country:

Jill Van Angeren	Thomas Katene
Pat Colenso	Joan Mattingley
Trish Hanlen	Marilyn Petersen
Ron Horne	Kathy Rean
Ian James	Leonie van der Sluis
Ann Jones	Heather Thomas

Te Kaupapa Ipurangi mō te Tohutohu i ngā Mauhanga Tiakitanga

Care Records Guidance Website Project

The following team members came on board during 2024 to work with other National Office staff to deliver the new Care Records Guidance Website (see page 13).

Project Lead	Peter Noble
Communications and Engagement Lead	Christine Ammunson
Content Creator	Ben Aulakh
Content Creator	Zoe Braithwaite

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Service Performance for the year ended 30 June 2024

In accordance with the new financial reporting standard: Service Performance Reporting (PBE FRS 48), a Statement of Service Performance has been provided.

The aims of CABNZ are to:

- Ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of the services available, or through an inability to express their needs effectively; and
- Exert a responsible influence on the development of social policies and services, both locally and nationally.

What we do?

We support CAB service sites with the infrastructure and support to:

- Provide free, confidential, independent information and advice to clients.
- Help people know and understand their rights and responsibilities.
- Help people find community services they need.

We also write and maintain all the information on the CAB website which provides information directly.

When we see that policies or laws aren't working well for people, we act as a voice for positive social change.

CAB service sites supported by CABNZ

	2024	2023
Service sites supported with infrastructure and support during the year	80	80
Service sites that CABNZ has provided temporary legal structure and governance during the year until such time as they could become stand-alone units:		
Hauraki (2023) (for further information refer note 6 of the financial statements)	0	1
Service sites closed during the year:		
Central Taranaki (2023)	0	1

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea

Summary Financial Statements

Statement of Service Performance for the year ended 30 June 2024 (continued)

Clients Supported by the CAB Service

	2024	2023
Information, support and access to services is available to help people understand their rights and obligations and get help through:		
Direct person to person provision of information and advice		
Face-to-Face	94,118	86,888
Phone	111,102	116,740
Electronic	14,341	13,423
Online chat	2,597	2,214
Other	203	215
Total direct person to person provision of information and advice	222,361	219,480
Clinics provided by other organisations in the bureau	110,139	106,936
Total provision of services including clinics	332,500	326,416
Other bureau services – additional to providing information and advice		
Number of Community Directory listings maintained on the CAB website	25,791	27,459
Number of users of the CAB websites:		
Main website: www.cab.org.nz	2,539,866	2,656,373
Other sites maintained by CAB	86,164	31,893
Number of pages viewed on the CAB websites	10,517,814	10,767,724

We act as a voice for positive social change

Our service provides us with unique information about the issues affecting people in communities nationwide. Every time a person seeks the CAB's help, we record what they sought help about and what we did in response.

We use the insights gained from these enquiries to show when government policies and laws, or the implementation of these, are having a negative impact on people throughout Aotearoa New Zealand, and we argue for positive social change.

The universal nature of our service and our diverse range of clients means that this is a truly unique source of information about what's going on across the communities that we serve. We use this information both locally and at a national level. We provide feedback through participation in a number of working groups including:

- Ongoing participation in the Tenants Advocacy Network to raise issues affecting clients, and taking joint action on these issues when appropriate.
- Providing insights to the Tenancy Services about enquiries relating to tenancy issues.
- Continued engagement with an alliance of NGO's, Unions and people with lived experience of the welfare system to pressure the government to ensure adequacy of income (Fairer Futures).

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Service Performance for the year ended 30 June 2024 (continued)

- Providing information to the Commerce Commission in relation to consumer credit issues and scams.
- Continued work on addressing impacts of digital exclusion, which you can read about at inclusioncampaign.cab.org.nz
- Involvement with the Debt Action Network to address issues impacting people's financial wellbeing.
- Involvement with the Consumer Protection Forum.
- Involvement with the Insurance Council Consumer Advisory Group.
- Involvement with the Consumer Advisory Group of the Banking Ombudsman.
- Involvement with the Government's Digital Inclusion NGO Reference Group.

During the last year we made formal submissions on:

- Effective Financial Dispute Resolution – June 2024
- Proposed Code of Insured Persons' Rights – December 2023
- CABNZ supplementary paper in support of the submission by Community Networks Aotearoa on the Emergency Management Bill – November 2023
- Residential Property Managers Bill – October 2023 You can find all the submissions and further information on: www.cab.org.nz/what-we-do/social-justice/

You can find all the submissions and further information on: www.cab.org.nz/what-we-do/social-justice

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea

Summary Financial Statements

Statement of Comprehensive Revenue and Expense for the year ended 30 June 2024

	2024	2023
	\$	\$
Revenue from non-exchange transactions		
Operating grants revenue	1,587,913	1,554,011
Specified grants revenue	565,256	675,274
Donations	-	33,705
	2,153,169	2,262,990
Revenue from exchange transactions		
Contract revenue	291,715	-
Sale of publicity material	11,245	8,779
Interest revenue	94,780	36,236
Membership subscriptions	22,200	22,200
Other operating revenue	1,137	1,925
	421,077	69,140
	2,574,246	2,332,130
Expenses		
Amortisation	39,134	39,134
Depreciation and impairment	6,833	6,762
Salaries and other employee costs	1,438,519	1,356,120
Office administrative expenses	74,292	123,973
Learning and development	4,009	12,247
Membership support	11,369	12,167
Cabinet / National Office IT	66,897	58,039
National Board	26,358	20,436
National meetings	7,017	5,436
Publicity and communication	41,986	45,084
Purchase of publicity material	9,826	7,435
Projects other	21,104	88,980
Contract expenses	203,682	-
Specified grants – other costs	565,256	675,274
	2,516,282	2,451,087
	57,964	(118,957)
Operating surplus (deficit) for the year		
Other comprehensive revenue and expense	-	-
Total comprehensive revenue and expense for the year	57,964	(118,957)

These summary financial statements should be read in conjunction with the notes to the summary financial statements.

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Changes in Net Assets for the year ended 30 June 2024

	Cabinet fund reserve	Retained surplus	Total equity
	\$	\$	\$
Balance 1 July 2023	259,440	1,005,315	1,264,755
Surplus for the year	–	57,964	57,964
Other comprehensive revenue and expense	–	–	–
Transfer to (from) equity reserves in the year	54,088	(54,088)	–
Balance 30 June 2024	313,528	1,009,191	1,322,719
Balance 1 July 2022	212,823	1,170,889	1,383,712
Deficit for the year	–	(118,957)	(118,957)
Other comprehensive revenue and expense	–	–	–
Transfer to (from) equity reserves in the year	46,617	(46,617)	–
Balance 30 June 2023	259,440	1,005,315	1,264,755

These summary financial statements should be read in conjunction with the notes to the summary financial statements.

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea

Summary Financial Statements

Statement of Financial Position as at 30 June 2024

	2024	2023
	\$	\$
Assets		
Current assets		
Cash and cash equivalents	1,026,554	856,636
Short term investments	1,000,000	577,179
Receivables from exchange transactions	12,727	7,631
Receivables from non-exchange transactions	–	–
Prepayments	161	2,250
Inventories	3,706	3,950
	2,043,148	1,447,646
Non-current assets		
Non-current investments	–	80,000
Plant and equipment	14,361	10,618
Intangible asset	184,285	223,419
	198,646	314,037
Total assets	2,241,794	1,761,683
Liabilities		
Current liabilities		
Trade and other creditors	152,824	28,482
Deferred revenue	580,701	350,000
Employee entitlements	185,550	118,446
Total liabilities	919,075	496,928
Total net assets	1,322,719	1,264,755
Net assets		
Accumulated funds	1,009,191	1,005,315
Cabinet fund reserve	313,528	259,440
Total net assets	1,322,719	1,264,755

These summary financial statements should be read in conjunction with the notes to the summary financial statements.

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Cash Flows for the year ended 30 June 2024

	2024	2023
	\$	\$
Cash flow from operating activities		
<i>Cash was provided from / (applied to):</i>		
Operating grants	1,635,913	1,554,011
Specified grants	267,256	608,712
Membership subscriptions	22,200	22,200
Donations	–	33,705
Receipts from goods & services provided, exchange transactions	783,871	8,712
Receipts from other operating revenues	1,137	1,925
Payments to suppliers	(88,564)	(314,383)
Payments to employees	(1,432,496)	(1,376,425)
Contract – payments to employees	(78,341)	–
Contract – payments to suppliers	(111,030)	–
Specified grants – payments to suppliers	(565,256)	(675,274)
Net cash from (used in) operating activities	434,690	(136,817)
Cash flow from investing activities		
<i>Cash was provided from / (applied to):</i>		
Purchase of short-term deposits	(3,600,000)	(2,557,179)
Sale of short-term deposits	3,257,179	2,961,345
Purchase of plant and equipment	(10,576)	(2,568)
Sale of plant and equipment	–	–
Interest received	88,625	32,576
Net cash from (used in) investing activities	(264,772)	434,174
Net increase/(decrease) in cash and cash equivalents	169,918	297,357
Cash and cash equivalents beginning of the year	856,636	559,279
Cash and cash equivalents at end of year	1,026,554	856,636

These summary financial statements should be read in conjunction with the notes to the summary financial statements.

Citizens Advice Bureaux New Zealand Incorporated

He pūrongo poto mō te pūtea

Summary Financial Statements

Notes to the summary financial statements for the year ended 30 June 2024

1. Reporting entity

These summary financial statements comprise the summary financial statements of Citizens Advice Bureaux New Zealand Incorporated (CABNZ) for the year ended 30 June 2024.

PBE IPSAS 6 requires a controlling entity to present consolidated financial statements in which it consolidates all its controlled entities. CABNZ is not required to consolidate the financial statements of its member bureaux who are separate incorporated societies.

2. Statement of compliance

These summary financial statements have been prepared in accordance with Public Benefit Entity (PBE) Financial Reporting Standard 43 for the sole purpose of inclusion in the annual report as a summary. The summary financial statements include the same reports as in the full financial statements but not all the note disclosures. Therefore, the summary financial statements cannot be expected to provide as complete understanding as provided in the full financial statements. Readers may obtain a copy of the full financial statements from CABNZ. The summary financial statements have been approved by the auditors for inclusion in the annual report.

The full financial statements have been prepared in accordance with Tier 2 Public Benefit Entity (PBE) Financial Reporting Standards as issued by the New Zealand External Reporting Board (XRB). They comply with New Zealand equivalents to International Public Sector Accounting Standards Reduced Disclosure Regime (NZ IPSAS with RDR) and other applicable Financial Reporting Standards as appropriate to Public Benefit Entities.

The full financial statements were authorised for issue by the CABNZ Board on 31 August 2024 and have been audited. An unqualified opinion was received.

3. Changes in accounting policy

There have been no changes to accounting policy in the year.

4. Summary of accounting policies

The significant accounting policies used in the preparation of these financial statements as set out below have been applied consistently to both years presented in these financial statements.

4.1 Basis of measurement

These financial statements have been prepared on the basis of historical cost.

4.2 Presentation currency

The financial statements are presented in New Zealand dollars.

4.3 Revenue

4.3.1 Revenue from non-exchange transactions

A non-exchange transaction is where CABNZ receives value from another entity without directly giving approximately equal value in exchange.

(1) Donated services

Volunteer time provided by Board members and other CAB volunteers participating in CABNZ arranged events has not been given a financial value in these financial statements.

(2) Operating grant revenue

Grant revenue is recognised when the conditions attached to the grant has been complied with. Where there are unfulfilled conditions attaching to the grant, the amount relating to the unfulfilled condition is recognised as a liability and released to revenue as the conditions are fulfilled.

Revenue from government contracts and grants is provided as funding for core services. Revenue is recognised in the period the services are provided.

(3) Specified grant revenue

Specified grants revenue includes funding received by CABNZ for bureaux. This is paid directly on to bureaux. The 2023 specified grants revenue also includes funding received for the provision of the Citizens Advice Bureau Hauraki service while CABNZ was temporarily providing the legal structure and a governance role until January 2023.

4.3.2 Revenue from exchange transactions

An exchange transaction is where CABNZ receives value from another entity and directly gives that entity an approximately equal value in exchange.

The 2024 revenue from exchange transactions includes contract revenue. This relates to funding received from the Crown Response Unit, the Government's response to the Abuse in Care Royal Commission, to develop, manage, host and market a guidance website independent from government, to enable people placed in state and non-state (faith and non-faith based) care access their records documenting their time in care. This project is expected to be completed by June 2025.

4.4 Cash and cash equivalents

Cash and cash equivalents include cash on hand, deposits held on call with banks and term deposits with maturities of three months or less.

4.5 Short term investments

Short term investments comprise term deposits which have a term of greater than three months and therefore do not fall into the category of cash and cash equivalents.

4.6 Debtors and other receivables

Trade debtors and other receivables are measured at their cost less any impairment losses. An allowance for impairment is established where there is objective evidence that CABNZ will not be able to collect all amounts due.

4.7 Inventories

Inventories are stated at the lower of cost and net realisable value.

4.8 Creditors and other payables

Trade creditors and other payables are stated at cost.

4.9 Employee entitlements

This includes salaries and wages accrued up to the reporting date and annual and long service leave earned but not yet taken at the reporting date.

4.10 Deferred revenue

Where grant revenue has been received and there is a condition attached that gives rise to a liability to repay the grant amount, a deferred revenue liability is recognised instead of revenue. Revenue is then recognised only when CABNZ has satisfied these conditions.

4.11 Special Purpose Reserve (cabnet fund reserve)

In order to assist in funding specific activities a separate Special Purpose Reserve (SPR) has been created with amounts transferred from the retained surplus to the SPR. The policy of CABNZ is to invest the funds until the amounts are utilised. The reserve is being used to fund cabnet (the national database).

4.12 Plant and equipment

Items of plant and equipment are measured at cost less accumulated depreciation and any impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the asset.

Depreciation is charged on a straightline basis over the estimated useful life of the asset. The following depreciation rates have been used.

- Computer equipment 25%
- Furniture and office equipment 15% – 25%

4.13 Intangible Assets

The carrying value of an intangible asset with a finite life is amortised on a straight-line basis over its useful life. Amortisation begins when the asset is available for use and ceases at the date the asset is derecognised. The amortisation charge for each year is recognised in the surplus or deficit. The following amortisation rates have been used:

- Cabnet software 10% – 13.34%

4.14 Income Tax

Due to its charitable status CABNZ is exempt from income tax.

4.15 Goods and Services Tax (GST)

CABNZ is registered for GST. Therefore, all amounts in these financial statements are shown exclusive of GST, except for receivables and payables that are stated inclusive of GST.

The net amount of GST recoverable from, or payable to, the Inland Revenue Department (IRD) is included as part of receivables or payables in the Statement of Financial Position.



Independent auditor's report

To the Members of Citizens Advice Bureaux New Zealand Incorporated

Opinion

The summary financial statements which comprise the summary statement of service performance, the financial position as at 30 June 2024, the summary statement of comprehensive revenue and expenses, summary statement of changes in net assets and summary statement of cash flows for the year then ended and related notes, are derived from the audited general purpose financial statements of Citizens Advice Bureaux New Zealand Incorporated for the year ended 30 June 2024.

We expressed an unqualified audit opinion on the general purpose financial statements in our audit report dated 3 September 2024.

In our opinion, the accompanying summary financial statements is consistent, in all material respects, with the audited general purpose financial statements, in accordance with FRS-43 *Summary Financial Statements*.

Summary financial statements

The summary financial statements do not contain all the disclosures required for the full general purpose financial statements under Public Benefit Entity Standards Reduced Disclosure Regime (PBE Standards RDR). Reading the summary financial statements, therefore, is not a substitute for reading the audited general purpose financial statements of Citizens Advice Bureaux New Zealand Incorporated and the auditor's report thereon.

The responsibility of the Board for the summary financial statements

The Board are responsible for the preparation of the summary performance in accordance with FRS-43.

Auditor's responsibilities

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects, with the audited general purpose financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (New Zealand) (ISA (NZ)) 810 (Revised), *Engagements to Report on Summary Financial Statements*.

Other than in our capacity as auditor we have no relationship with, or interests in, Citizens Advice Bureaux New Zealand Incorporated.

Moore Markhams

Moore Markhams Wellington Audit | Qualified Auditors, Wellington, New Zealand
25 September 2024

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He mihi nui ki ngā kaituku pūtea

Thank you



**MINISTRY OF SOCIAL
DEVELOPMENT**
TE MANATŪ WHAKAHIATO ORA



**MINISTRY OF BUSINESS,
INNOVATION & EMPLOYMENT**
HĪKINA WHAKATUTUKI



**MINISTRY OF
JUSTICE**
Tāhū o te Ture

INTERNAL AFFAIRS

Te Tari Taiwhenua

Inland Revenue
Te Tari Taake



Lottery Grants Board
Te Puna Tahua
LOTTO FUNDS FOR YOUR COMMUNITY



Listening, learning, changing
Mā Whakarongo me Ako ka huri te tai
Crown Response to the Abuse in Care Inquiry



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