

Citizens Advice Bureau



Ngā Pou Whakawhirinaki o Aotearoa

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



2025

Pūrongo ā-Tau  
Annual report

# He rārangi upoko

## Contents

|  |    |
|--|----|
| He kōrero whakataki nā te Perehitini me te Tumuaki<br>Introduction from the National President and Chief Executive | 4  |
| Ā mātou kaupapa matua<br>Our priorities  | 6  |
| Ō mātou taiwhanga<br>CAB locations   | 7  |
| Te hunga e āwhinahia ana e mātau<br>The people we help   | 8  |
| He paetukutuku mō Kōnae: My Records Guide<br>Kōnae: My Records Guide website                                       | 12 |
| Te whakarewa i tā mātou Anga Rautaki<br>Launching our new Strategic Framework                                      | 14 |
| Ngā māramatanga ratonga<br>Service insights  | 18 |
| Te whakapau kaha mō ngā panonitanga pāpori<br>Working for positive social change                                   | 20 |
| E whakamana ana i ngā tāngata ki runga i te ipurangi<br>Empowering people online                                   | 24 |
| Te whakatairanga i ngā ratonga a CAB<br>Promoting the CAB service  | 27 |
| Tō mātou whakahaerenga me ōna tāngata<br>Our organisation, our people  | 29 |
| Te pūtea<br>Funding  | 32 |
| Ngā Pou Whakawhirinaki o Aotearoa<br>Citizens Advice Bureau New Zealand  | 34 |
| He pūrongo poto mō te pūtea<br>Summary Financial Statements  | 37 |
| He mihi nui ki ngā kaituku pūtea<br>Thank you  | 47 |

# Ā mātou 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 while also helping them to find community services they need.*

### 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 you can rely on when you need help and support. It is a metaphorical statement mainly used when talking about a person who gives assistance and doesn't expect anything in return. Our Māori name was found and gifted to us from this whakataukī by Julian Wilcox, a te reo expert and nephew of Peter Harwood, the founder of the CAB in New Zealand.





*Kerry Dalton, CAB Chief Executive, and Neil Lancaster, CAB National President.*

# He kōrero whakataki nā te Pehitini me te Tumuaki

## Introduction from the National President and Chief Executive

He aha te mea nui o te ao?

He tangata, he tangata, he tangata.

What is the most important thing in the world?

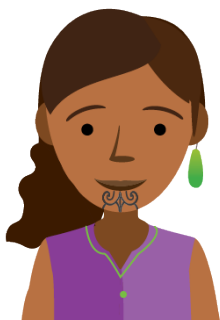
It is people, it is people, it is people.

This whakataukī powerfully reflects the ethos of Citizens Advice Bureau. It is 55 years since the first CAB was set up in Aotearoa New Zealand. Over those years, tens of thousands of people from all walks of life have been trained and have volunteered their time at the CAB to empower millions of others with free, confidential information and advice on any issue they may have. We are an organisation with people at its heart.

Clients come with enquiries that can take from ten minutes to several hours and no matter what the issue is, whether it is big or small, people throughout Aotearoa have somewhere they can go, where they will be listened to, treated with respect, and equipped with options for the pathway forward.

This year we were delighted to be awarded the MoneyHub Editor's Choice: Favourite Assistance Service Award, which is great recognition of our volunteers.

We are only able to continue to provide our important and much needed person-to-person service because our volunteers gift their time so generously and with such aroha. The following quote from one of our volunteers sums this up:



“Volunteering at CAB is much more than doing charity for me, it’s a movement of compassion. Volunteering at CAB encouraged me to be useful to others... and it reminds me how a little kindness, empathy and sympathy can go a long way and improve someone’s life. Connectedness with people is the beauty and essential part of CAB services. Every time I leave the shift, I feel ...that I have done something good in my little part of the world, that I have helped someone feel special and seen. Mauri ora.”

The human connection provided by our volunteers is even more important at this time, when government services are becoming increasingly hard to access, and with AI fast becoming involved in all aspects of daily life. In looking at the opportunities that AI presents us, we aim to enhance and further support our volunteers to continue to do their excellent mahi supporting our communities.

Along with celebrating our people, we also celebrate our long-held independence as a civil society organisation. Although we are often helping people to access and navigate government services and information, we remain entirely independent from government. Our work is driven by community needs and values.

Over the past year we have worked to develop Kōnae: My Records Guide – [koniae.org.nz](http://koniae.org.nz). This mahi came out of a recommendation from the Royal Commission of Inquiry into Abuse in State and Faith-Based Care.

Survivors told the Royal Commission about the barriers they faced when they tried to access their records, including long delays and incomplete or missing information. The Government agreed that a website would be created to improve people’s access to their records, and we were asked to take on this work because survivors wanted the website to be independent from government.

We were honoured to take on this work and were very grateful to have the invaluable input and guidance throughout the process from survivors and people with lived experience.

As CAB, we know that alongside online information people often want support from a person. Part of taking on the Kōnae website project was our knowledge that we could complement this website with our core service provided by our volunteers.

We continue to look to the future, and to build and reflect on our 55-year history in Aotearoa. At four hui held in the North and South Islands, we launched a new Strategic Framework with a vision of a CAB service that is Sustainable, Responsive and Relevant. This framework was developed with input from all CABs and will guide the development of the whole organisation over the next five years.

We are very proud of the work we do at CAB and what we have achieved. We move forward into another year driven by our commitment to enhance our service to continue serving our communities in the best way possible.

He taonga rongonui te aroha ki te tangata.

Goodwill towards others is a precious treasure.

**Kerry Dalton**  
Chief Executive

**Neil Lancaster**  
National President

# Ā mātou kaupapa matua

## Our priorities



This Strategic Framework applied for the reporting period of this Annual Report. To see the new Strategic Framework referred to in the President's and Chief Executive's introduction, go to page 14.

# Ō mātou taiwhanga CAB locations



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



## Te hunga e āwhinahia ana e mātou The people we help

Each year we help people with advice on a huge range of topics. We do this in person, by phone, through our websites, using our online chat and through our clinics.

### How many people have used our service

In the past year, our CAB website received 8,993,759 page views and we had 328,070 client interactions.

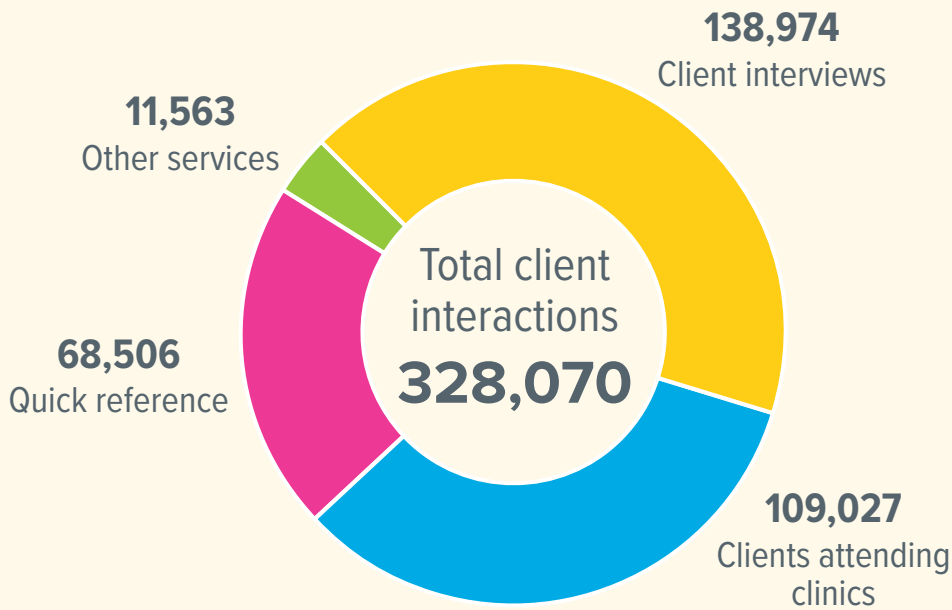
Our client interactions were made up of 219,043 in-depth interviews and quick reference enquiries, as well as 109,027 interactions where clients attended CAB-hosted clinics.

### How people prefer to get help from us

Our clients prefer to contact us either in person or by phone, with 94,055 of our interactions happening in person, and 106,195 over the phone via our 0800 service.

“ Our service is for everyone, and we aim to make it as easy as we can for people to access our help and feel empowered with their next steps. ”

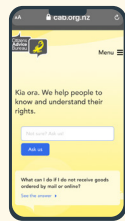




### Method of contact (excluding clinics)



**94,055**  
Face-to-face



**106,195**  
Phone

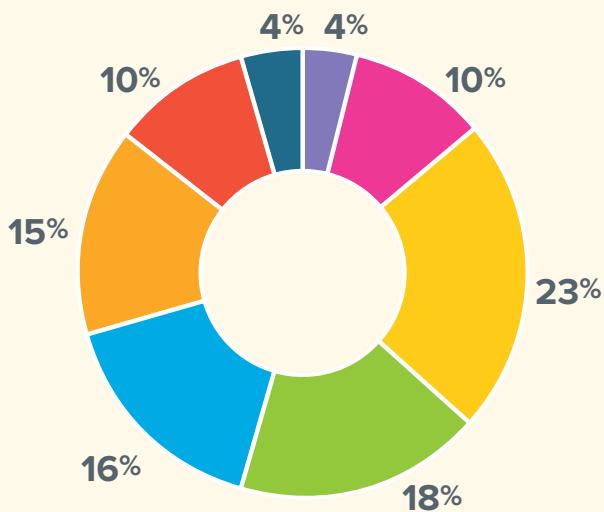


**14,908**  
Electronic



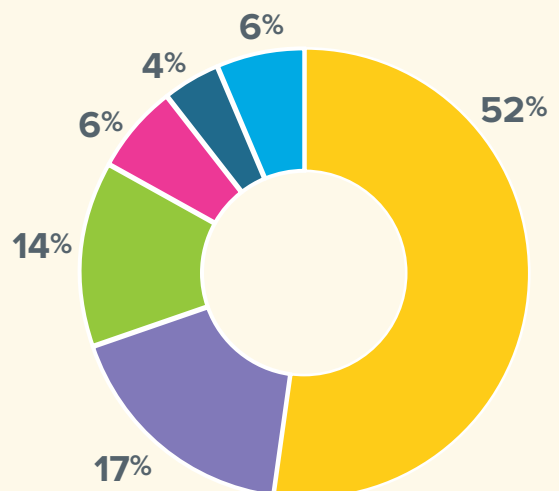
**3,178**  
Online chat

### Client age groups



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

### Summary of ethnicity



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

## Top 10 areas of enquiry



## Top 10 categories of enquiry by average time taken

**27 mins**

- Mental health and wellbeing
- Emergency housing
- Finding work
- Citizenship and immigration
- Violence and abuse

**26 mins**

- Town planning

**25 mins**

- Accident and injury
- Education and Administration
- Travel

**cab.org.nz**

## Top 10 Your Rights articles viewed on the website



## The different ways people can access our service

We make sure that people can access information and support in a way that works for them, whether that is in person, over the phone, in their preferred language, or online. We also support people in prisons to be able to access information about their rights.



### Our CAB offices

Our volunteers provide an in-person CAB service to clients from 80 locations around Aotearoa New Zealand. Anyone can visit their local CAB office to receive support from a trained volunteer and no appointment is needed.

### Our CAB 0800 service

Our 0800 service is available Monday to Friday from 9am to 5pm and on Saturday mornings from 10am to 12pm.

When someone calls our 0800 number, they speak with a trained CAB volunteer. Our volunteers have at their fingertips our vast database of information about people's legal rights and responsibilities, as well as information about organisations and services in communities around Aotearoa.

In the year to June 2025, we assisted 106,195 people over the phone.

### Our language support service

Through our CAB language support service, we connect people with CAB volunteers around Aotearoa who can provide our service of information and advice in the client's preferred language.

This year, 2,946 clients and their families accessed our language support service. The most common languages requested were Mandarin, Samoan, Cantonese, Korean, Spanish, Tongan, Portuguese, Hindi, Burmese and Filipino.

### Our 0800 service for people in prison

We provide 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.

We have been working closely with the Department of Corrections to promote our 0800 service for prisoners, and we are pleased that use of the service has been increasing.

The types of issues people in prison seek our support or advice about include child support, access to and care of children, budgeting and debt management.

### Our websites

Our websites are designed to empower people to know what their rights are and what next steps they can take. We have four websites covering the different key areas that our clients need support with. Our websites include:

- Our CAB website
- Aratohu Tenant Advocacy
- Youth Tool Kete
- Kōnae: My Records Guide

Read more about each of our websites on page 24 of this annual report.

### 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 and receive a real-time response from one of our team of dedicated and skilled volunteers.



# He paetukutuku mō Kōnae: My Records Guide

## Kōnae: My Records Guide website

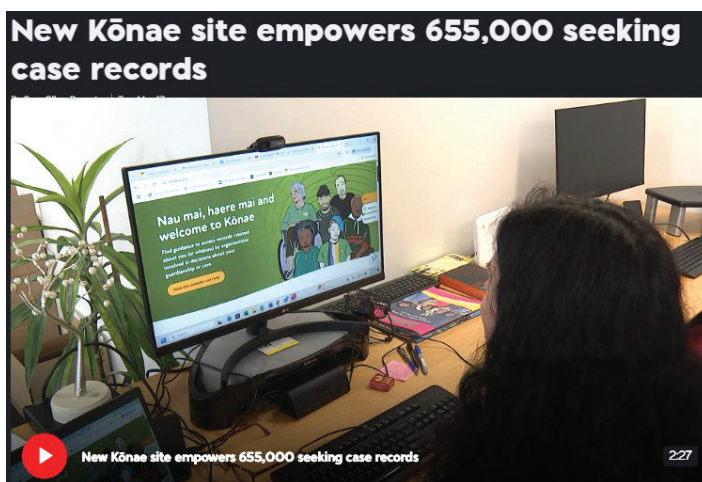
Over the past year we have worked to develop Kōnae: My Records Guide – [koniae.org.nz](http://koniae.org.nz), a new website designed to support people to access records created about them, by organisations involved in decisions about their guardianship or care.

The mahi to design and build Kōnae came out of a recommendation from the Royal Commission of Inquiry into Abuse in State and Faith-Based Care.

### Improving people's access to their records

Survivors told the Royal Commission about the barriers they faced to getting their records, including long delays and incomplete or missing information. The Government agreed that a website would be created to improve people's access to their records, but survivors were concerned that a website created by a government agency may be difficult to trust.

We were honoured to be asked to take on this project, drawing on our expertise as a rights-based, independent community organisation.



### Putting the voices of those with lived experience at the centre

The design and development of Kōnae has been guided throughout by the insights and feedback of people with lived experience of being under the guardianship or care of state or faith-based organisations, including survivors of abuse. We are committed to ensuring that their voices are central to this work.

Our Chief Executive Kerry Dalton looking at the Kōnae website.

## Inspiration for the website name

In te reo Māori, Kōnae refers to a file, a woven basket, and the belly of a fishing net – symbols of gathering, sifting, and keeping what’s valuable. This name for the website was inspired by a survivor who provided guidance through its development.

He was removed from his home as a small boy and began searching for his records in the 1990s. He now has a box that weighs more than 20 kilograms. He told us that finding his records was like hauling in a net that carries part of your life story. He said that hauling it in has taken ages, it is hard, and heavy, but worth it.

## Clear, accessible, information and guidance

The website provides clear, simple information about people’s rights to their records, how to get records and what to expect, and important information about support options throughout the process. It has clear, simple, step-by-step guidance for requesting records from more than 60 organisations, with an interactive map, a list of record holders, and an online records request form.

Twenty-one key pages have been translated into te reo Māori, Tongan, Samoan, and alternate formats to support accessibility.

## The launch and promotion of Kōnae

While Kōnae was live from the beginning of February, it was launched publicly on 12 May 2025 with a powerful video, “Koro and Moko”. The video tells the story of a koro’s experience of getting his records from when he lived in a children’s home, shared through the voice of his moko.

Promotion has also included pamphlets and posters in over 700 health centres around the motu, and social media advertising.

## The reach of Kōnae so far

We are pleased to see a big uptake on the Kōnae website since its launch. From 1 February to 30 June 2025, the website had 27,460 visits, 74,280 views and there were 249 forms submitted, sending 692 records requests to organisations.

## A human service alongside the website

As CAB, we know that as well as wanting online information, people often also want support from a person. Part of taking on this project was our knowledge that we could also offer alongside the website our core CAB service provided by our trained volunteers.



*Koro searching for his records on his phone.*

A lot of work has gone into creating resources to support our CAB volunteers to use Kōnae to support people with requesting their records. These resources include learning and development material, video guides about using the Kōnae website, information about supporting clients who may have experienced trauma, and information for volunteers and staff about looking after their own wellbeing.

As kaitiaki for the Kōnae website, we are committed to supporting people with lived experience and survivors of abuse to access their records.

“ Ross saw on the news about the Kōnae website and so he contacted the CAB. He told us that he finds it hard to concentrate when he reads information, his brain just freezes up. Ross wants to access his records from his time being under the state. We listened to Ross and noted there were things he didn’t want to talk about. We focused on getting access to his records. We helped Ross by working through what information would be needed, ensuring he understood, and explained important points, for example, his ID would be checked. He feels he can’t cope with the online application by himself. He is going to return to the CAB with the information he needs to apply for his records, knowing that we will help him. ”



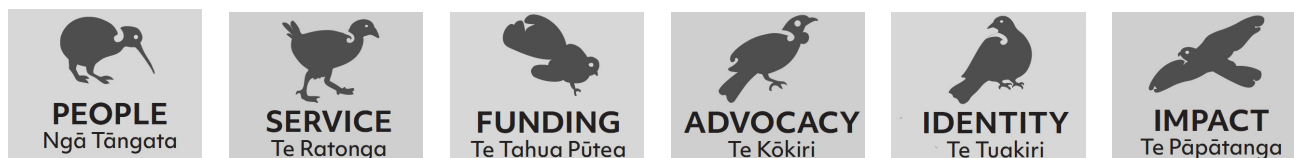


## Te whakarewa i tā mātou Anga Rautaki Launching our new Strategic Framework

This year we were very excited to launch a new Strategic Framework | He Anga Rautaki 2025-2030 that will guide our organisation over the next five years.

### Vision and priorities

Our Strategic Framework sets out a vision for a Sustainable, Responsive and Relevant CAB and establishes six strategic priority areas –



Each strategic priority area has three key goals, with accompanying broad indicators to help us know we are on track in achieving these. These will support us to identify and strengthen what is working well.

They will also help us adapt and transform who we are and how we work, so we can meet the changing needs of our clients, keep pace with rapid technological advances, and remain relevant and valued in our communities.

As well as being forward-looking, we have also drawn strength from our roots in the new Strategic Framework. These include the fundamental elements of our identity such as our Manaia and our aims that still nourish and guide us.

## Finding inspiration in nature

Working with a local indigenous design company, we developed a visual version of our framework, drawing on elements from nature and te ao Māori (the Māori worldview). This includes the kahikatea (the tallest indigenous tree in the forest) and manu (birds) as symbols of our strategic priorities and goals.

**Taku pou whakawhirinaki i ngā wā o te porotaika**  
My source of strength in moments of adversity

This whakataukī, from which the te reo Māori name for Citizens Advice Bureau is derived, reflects the heart of what the CAB is about – being a place where people can find help and support when they are facing challenges. The symbolism of pou (a post or support) is captured using the kahikatea to represent our six strategic priority areas. As the tallest tree, the kahikatea rises above the canopy of the forest, symbolising clear vision and a focus on the future.

Kahikatea also often grow in groves and have a unique root system which reaches out and intermingles with the roots of other kahikatea, connecting them and giving them extra strength and resilience. This reflects how our strategic priority areas are linked and represents the strength of Citizens Advice Bureau as a connected national network.

We encourage you to read more about the symbolism in the full version of the framework which can be found on our website.

## Sharing the framework at Kaihautū Hui

In May and June 2025, we spent time sharing the new Strategic Framework with CAB leaders at Kaihautū Hui around the motu. These were a highly valued opportunity for CAB chairpersons, board members, managers and other CAB leaders to come together and look to the future, as well as to network and connect. The two days of gathering at each location allowed for a good mix of presentations, small group discussions, feedback and networking.



*Kaihautū Hui around the motu.*

# STRATEGIC FRAMEWORK HE ANGA RAUTAKI 2025 – 2030

VISION

STRATEGIC  
PRIORITY  
AREAS

STRATEGIC  
GOALS

## Sustainable

Kia Toitū

### PEOPLE

Ngā Tāngata



- Diverse
- Skilled
- Valued

### SERVICE

Te Ratonga



- Responsive
- Empowering
- Connected

### FUNDING

Te Tahua Pūtea



- Sustainable
- Thriving
- Partnering

### ADVOCACY

Te Kōkiri



- Informed
- Clear
- Compelling

### IDENTITY

Te Tuakiri



- Connected
- Confident
- Enabling

### IMPACT

Te Pāpātanga



- Known
- Respected
- Celebrated

## Relevant

Kia Whai Tikanga

OUR GUIDING VALUES AND PRINCIPLES

NGĀ UARA ME NGĀ MĀTĀPONO HEI ĀRAHI

**Citizens Advice Bureau**  
Ngā Pou Whakawhirinaki o Aotearoa

# STRATEGIC FRAMEWORK HE ANGA RAUTAKI 2025 – 2030

Citizens Advice Bureau

Ngā Pou Whakawhirinaki o Aotearoa

## Sustainable

We have what we need to continue and thrive – the people, resources, funding, premises, partnerships and relationships. Our structure enables our service and allows for growth.

## Responsive

Our service reflects and responds to people's needs. We aim to make a difference in their lives, drive positive social change, and stay adaptable to keep our goals and clients at the heart of what we do.

## Relevant

We have confidence and clarity about who we are and we are true to this in a way that resonates with the public, our supporters and stakeholders, and inspires and uplifts our volunteers and staff.

## STRATEGIC PRIORITY AREAS | NGĀ WHAKAAROTAU RAUTAKI



### PEOPLE Ngā Tāngata

**We are diverse**  
We reflect the communities we serve

We provide pathways for people to be involved in various ways and at various stages of life

We inspire and enable younger generations to be involved with the CAB

**We are skilled**  
We have the resources and tools our people need, and the expertise to do our mahi well

We are confident in our use of technology as a tool and resource for delivering the service

We are supported with quality learning and development

**We are valued**  
Our community backs us

People want to volunteer for us  
We feel good about what we do



### SERVICE Te Ratonga

**We are responsive**  
We reach people where they need us, through a range of channels, accessible hours, and outreach

We are human and we are present and visible in communities

We use technology effectively as a tool to help people

**We empower**  
We provide a service that gives people agency and control over their own lives

We equip people to take next steps to act on their rights and get what they need

We develop specialist expertise so we can advocate effectively with and for our clients

**We connect**  
We recognise the strength of working with others

We bring what we have to offer and are open to the opportunities to partner

We honour Te Tiriti and seek active partnerships with iwi, hapū, marae, and mana whenua



### FUNDING Te Tahua Pūtea

**We are sustainable**  
We have what we need to serve our clients and communities effectively

Our funding relationships support our independence

We can plan ahead with confidence

**We are thriving**  
We can try new things and pursue opportunities

We can scale things up and provide additional value

We can extend the reach and availability of the CAB service to meet community need

**We partner**  
We have effective partnerships with local government

We have effective partnerships with central government

Our funding supports our accountability back to the community



### ADVOCACY Te Kōkiri

**We are informed**  
We listen to our clients, and we use our data effectively to understand the needs of people in Aotearoa New Zealand

We recognise the voices of those who experience the most disadvantage in society

We pay particular attention to the discussions and challenges of tangata whenua

**We speak out clearly**  
We use evidence and insights to bring issues of systemic injustice and disadvantage into the light

We are focused and use our resources effectively to target areas where we can make a valuable contribution

We offer pathways that make things better for people

**We are compelling**  
We are a key organisation for people wanting insights into social inequality and access to justice issues

People value and respect what we have to say

We see genuine, positive social change because of our advocacy



### IDENTITY Te Tuakiri

**We are connected**  
We have a strong local and national identity

We recognise and value our interdependence

Our structure connects us back to the communities we serve

**We are confident**  
Our aims are clear and well understood

Our people can talk about our service with confidence

We know and can express our value effectively

**We are enabled**  
Our structure supports and enables the service

We have effective leadership, locally and nationally

We are able to adapt and be responsive



### IMPACT Te Pāpātanga

**We are known**  
Our name and brand is widely recognised

Our service is well understood

We reach the communities who most need our service

**We are respected**  
People trust the information and advice they get from us

Our voice on social justice and equity issues is trusted and valued

People feel good about being connected with us

**We are celebrated**  
We get positive feedback

The CAB service is recognised as a taonga

People want to be part of what we're doing



## Ngā māramatanga ratonga Service insights

Our spotlight reports take a closer look at the common issues people seek our help with. They 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.

Our spotlight reports are tools for change makers and decision makers to help improve life in New Zealand.

### CAB and Pacific Peoples

In November 2024 we released our CAB spotlight report *Citizens Advice Bureau and Pacific Peoples: A CAB spotlight report into experiences of CAB clients identifying as Pacific Peoples*.

This report identifies why Pacific Peoples come to the CAB and the type of assistance and information these clients are seeking.

The most common issues Pacific Peoples seek our help for include, immigration processes, digital exclusion, financial hardship including housing affordability, cultural and language barriers, and access to legal services.

The report highlights the value that Pacific Peoples place on the physical presence of CABs in the community, and the importance of having volunteers who reflect those communities.

Recommendations for addressing issues and barriers faced by Pacific Peoples include:

- improving accessibility of services by investing in multi-channel methods for communicating effectively with people
- improving immigration processes with a user-centred design
- increased support for migrant workers experiencing exploitation
- ensuring Aotearoa has a sufficient supply of affordable healthy homes of suitable size for larger families
- ensuring incomes are adequate to cover the cost of living
- better protecting people from high-cost lending.

“ Malosi thinks his supervisor is out of line, but he doesn't want to cause a fuss. Malosi is sick. He notified his workplace and provided a medical certificate. His supervisor then called various members of his family to find out about the sickness and what Malosi was doing.

We assured Malosi that he is justified being concerned as we discussed issues around privacy and bullying. We talked about the option of arranging a meeting with the manager and how to discuss these issues. We asked Malosi if he belonged to a union. We talked about next steps and, in case the meeting does not improve the supervisor's behaviour, provided information about Employment NZ. ”



## CAB and Death and Dying

In March 2025 we released our Spotlight report *Death and Dying: A CAB spotlight report into experiences and issues regarding death and dying from CAB client enquiries*.

Supporting clients with issues relating to death and dying is a common area of enquiry for Citizens Advice Bureau (CAB). We dealt with over 6000 death and dying-related enquiries in 2023.

There are tools and supports available to help with some processes around death and dying, but from our clients' experiences, we know they don't work for everyone. There remains significant, growing, unmet need caused by the cost barriers and financial stress many people face with will-making, Enduring Powers of Attorney, cremation, funerals and tangi.

This report highlights the barriers that our clients face when it comes to death and dying, and also offers recommendations for government to address these issues. Our recommendations include:

- simplifying information
- encouraging planning
- providing a centralised will repository
- publicly funding a will and EPA service
- reducing costs and complexity of dealing with estates
- adjusting small estate thresholds
- ensuring low-cost burial and cremation options, and
- improving the grants offered by Work and Income.

“ Steph and her siblings are stressed out because their mum died recently without a will. Their mum had large debt to Work and Income compared to what is in her bank account. They are worried they will need to take on this debt and pay it, but with what? Steph doesn't know what to do.

Checking some details to make sure we fully understood the situation, we assured Steph that she and her siblings will not be directly liable for any of their mum's debts. We gave Steph two Your Rights Articles containing information about what to do if someone dies without a will and whether children inherit debt when their parents die. We gave some suggestions for communicating with Work and Income and their mum's bank. We explained that if there isn't enough money in their mum's estate to pay the debt it will be made insolvent, and they likely will not receive any benefit from it. ”





## **Te whakapau kaha mō ngā panonitanga pāpori**

### **Working for positive social change**

Each time someone comes to us for help, we record what their enquiry was and what we did to assist them. This gives us unique information about the issues affecting people in our communities nationwide. We use these insights to advocate for fair laws, policies and services.

#### **Te Tiriti o Waitangi**

##### **Our stand against the Treaty Principles Bill**

The CAB acknowledges te Tiriti as the founding document of our nation. Our organisation's commitment to te Tiriti is referenced in every CAB's constitution, our Membership Principles, and in the volunteer agreement that every CAB volunteer signs.

We were concerned when the Treaty Principles Bill was introduced to Parliament in late 2024. The Bill was developed without the agreement of Māori as signatories and partners to te Tiriti and, as the Ministry of Justice advised, may have led to discriminatory outcomes for Māori that are inconsistent with New Zealand's obligations under international human rights conventions.

In November 2024, we joined Tangata Whenua and Tangata Tiriti from across the motu to take part in the largest hīkoi to Parliament in the history of Aotearoa New Zealand, in opposition to the Treaty Principles Bill.

In December 2024, we submitted on the Bill. We emphasised the injustice of developing the Bill without the agreement of Māori and that, given the history of breaches of te Tiriti by the Crown, care should be taken to engage meaningfully and in good faith with Māori about anything with the potential to limit and change Māori indigenous rights under the established meaning of te Tiriti.

We pointed to CAB's insights gathered from our mahi with Māori clients, which show the inequity and hardship already experienced by Māori, and we stated our concern that this legislation would make it worse.

## Ngā mōtika tangata me te hauora ā-hapori

### Human rights and community wellbeing

#### The Regulatory Standards Bill

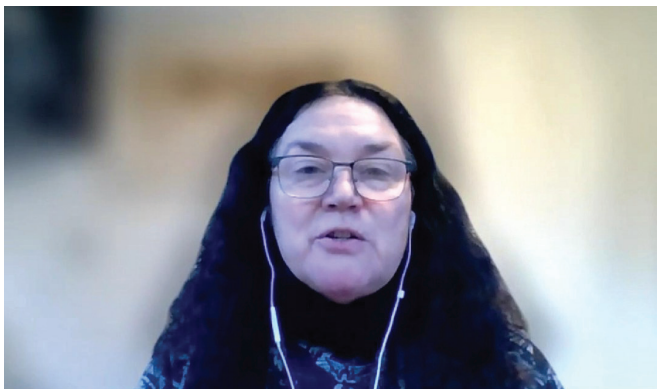
Guided by our CAB values and commitments, we spoke out against the Regulatory Standards Bill introduced to Parliament in May 2025.

The Regulatory Standards Bill is flawed legislation with serious, wide-ranging implications for the human rights and wellbeing of Māori, our CAB clients, communities, and wider society. We called for this legislation to be abandoned.

Our main concerns that we outlined in our submission are, that the Bill:

- was developed without the agreement of Māori as signatories and partner to te Tiriti o Waitangi and without reference to te Tiriti.
- proposes to omit important principles such as those that seek to enhance and protect human rights, protect the environment, and protect the rights and interests of future generations.

The Regulatory Standards Bill has considerable, negative implications for CAB's work in seeking fairer laws, policies and services and in challenging those that cause harm. We would be extremely concerned if this Bill passes into law.



### CAB speaks at Regulatory Standards Bill Hearing

CAB Chief Executive, Kerry Dalton speaking at the Regulatory Standards Bill hearing.

## Ngā mōtika manuheke

### Migrant rights

Through our mahi we witness the ongoing human rights abuses, exploitation and lack of support for many temporary migrant workers in Aotearoa. We have continued to draw attention to what is happening and call for change.

#### Opposing reduced support for exploited migrants

We opposed the decision to remove the six-month extension for people on the Migrant Exploitation Protection Work Visa. We stressed that this extension gives workers time to recover, find new jobs, and avoid the harm that can come from being forced to return home too soon.

#### New offence for charging migrants premiums

We supported the creation of a new criminal offence for charging migrants premiums (money to secure a job) in New Zealand. We also pointed out that premiums are just one way that some employers and businesses financially abuse people here on temporary work visas and other measures are needed.

#### Advocating for removal of tied visas

We emphasised that the most significant and meaningful way to end ongoing exploitation and abuse of migrant workers is to remove tied visas to individual employers. This would address the extreme power imbalance that exists under the current tied visa system which is allowing worker exploitation to flourish.

### CAB calls for end to bonded work visas



CAB National Policy Advisor, Louise May speaking at the hearing about migrant exploitation.

## Ngā mōtika kairīhi Renters' rights

CAB continues to advocate for the protection of tenants' security of tenure, landlord compliance with healthy homes standards, and affordable rents. We are also advocating for clarity about the rights of 'non-tenant renters' – people renting as flatmates, private boarders, and in other situations that fall outside the coverage of the Residential Tenancies Act.

### Concern over return of no-cause terminations

We opposed the reintroduction of 'no cause' tenancy terminations. These allow landlords to end tenancies with 90-days' notice but without giving a reason, which makes it harder for renters to speak up about problems or ask landlords to meet their responsibilities. Bringing back these terminations weakens the progress made to give renters more stability.

We will monitor the impact of these changes on our clients and will continue to advocate for fair renting laws.

### End of the Sustaining Tenancies Framework

We spoke out against Kainga Ora's decision to remove the Sustaining Tenancies Framework – a programme that helped public housing tenants stay in their homes when facing challenges like rent arrears, mental health issues, addiction, or family violence. Its goal was to prevent homelessness.

Since the change, we've seen more clients receiving eviction notices from Kainga Ora. We urged the government to consider the complex situations many people face and to uphold everyone's basic right to a safe and secure home.

### Met with Associate Minister for Housing

As part of the Tenant Advocates Network, we met with the Associate Minister for Housing and raised the issues of the return of no-cause terminations, gaps in legal protection for non-tenant renters, homelessness, and the need for sustainable funding for tenant advocacy.

## Te whakahaumarū kiritaki Consumer protection

We use the insights gained from our work helping people with consumer issues to advocate for better protection of consumer safety and rights.

### Credit contracts and consumer finance

We raised concerns about provisions in the Credit Contracts and Consumer Finance Amendment Bill that risk diluting

disclosure obligations and weakening the protections this legislation is meant to provide. We called for measures to prevent harm in relation to vehicle finance, to prohibit flex commissions, and to provide additional protections against high pressure selling of loan add-ons.

### Financial dispute resolution

We highlighted a major issue in New Zealand's financial complaints system: the existence of multiple, competing dispute resolution schemes. This setup puts lenders at the centre of the system, not consumers – making it confusing and difficult for people to resolve financial disputes, especially those in vulnerable situations.

We recommended that the Government remove competition from the financial dispute resolution system and create a single scheme to give people easier access and to provide better quality, more consistent service.



CAB Deputy Chief Executive, Andrew Hubbard speaking at the financial disputes resolution hearing.

## Te mate me te mate haeretanga Death and dying

We have been undertaking advocacy on issues highlighted in our report, 'Death and Dying: A CAB spotlight report into experiences and issues regarding death and dying from CAB client enquiries'. The report highlights the cost barriers and financial stress many people face around death, dying and estate management.

Our mahi on this issue prompted organisations working in this area to approach us and work with us on solutions for some of the action points in our report. We have met with Government Ministers to discuss our report and our

recommendations for better support around death, dying and estate management.

We will continue to work towards achieving the support many people and their whānau need for death and dying matters.

## **Te whakamaru ā-papori** **Social security**

We continue to advocate for a fairer, more compassionate system that upholds the dignity and rights of all people.

### Speaking out against sanctions

We opposed the introductions of ‘non-financial’ sanctions for people on the Jobseeker Support benefit that in fact have financial consequences, putting people at risk of not being able to pay rent and other basic costs.

We also spoke out about the new MSD phone case management system for people under 25 who are new to Jobseeker Support. Under this system people can be sanctioned for missing a phone appointment with their case manager “without good and sufficient reason”. We know people are being sanctioned even when they do have a valid reason for missing a call, and we called on government agencies to communicate with people in ways that meet their needs.

We have asked the Government to change from a punitive approach towards those on benefits to one of genuine empowerment, care, and support.

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

We continue to advocate for services, both public and private, to be designed in ways that are inclusive and accessible to everyone. Some of our clients struggle to access entitlements and participate fully in society because of the push to digitise services and remove or significantly reduce other options for engagement such as in person or over the phone.

### Our advocacy for multi-channel public services

Despite our success in securing a commitment to multi-channel public services in New Zealand’s Fourth National Action Plan (NAP4) under the Open Government Partnership, we were disappointed by the continued lack of Government action on this.

Commitment 3 was to “Establish an inclusive, multi-channel approach to the delivery of government information and services”. This was not actioned because the responsible government agency expressed it was unable to resource and prioritise this work and the NAP4 concluded in December 2024. While we are disappointed with the lack of progress, we have made it clear that we remain willing to invest our time and resources to collaborate with government agencies towards achieving the objectives of this commitment.

### Ensuring courts remain accessible to everyone

We made a submission on proposed changes to the Family Court Rules which were about enabling the implementation of Te Au Reka – a digitalised court management system. We reinforced the importance of a multi-channel approach to support people’s diverse needs and sought assurances that a digital court system does not become an additional barrier to accessing justice.

## **Ko te mahi tahi** **Collaboration**

We often collaborate with other groups and organisations, taking joint action to raise issues affecting our clients and communities.

Some of those we collaborated with this year include the Champions Network for Ending Migrant Exploitation, OFN Connect network (anti modern slavery), Tenant Advocates Network, Fairer Future campaign, Debt Action Network, and the Everyone Connected Campaign (for electricity consumers).

The insights we have into social issues are also valued by government agencies. Because we provide a universal service, we see the impact on people of law, policy and practices from across all areas of government. Agencies regularly seek insights from CAB locally and nationally. Our National Office staff participated in a number of consultations and working groups this year.



## E whakamana ana i ngā tāngata ki runga i te ipurangi

### Empowering people online

Our websites and online services are designed to empower people to know what their rights are and what next steps they can take. We ensure people know they can also connect with the CAB service in person or over the phone if they want to.

#### Paetukutuku [cab.org.nz](https://cab.org.nz)

At a time when misinformation and distrust are growing, CAB continues to be a trusted source of accurate, reliable, and human-centred information.

Our website provides an accessible, mobile-friendly knowledgebase of around 2,200 questions and answers about people's rights. These are based on issues which clients come to us for help with.

The information and advice we provide is free, independent, and confidential and covers a wide range of topics, from tenancy and employment to immigration and consumer rights. Our site is designed to empower individuals by helping them understand their rights and responsibilities, and by guiding them toward practical solutions.

The rise of AI presents both challenges and opportunities in how people access information, as more individuals turn to AI tools instead of traditional websites. We are actively exploring ways to keep our content relevant, accessible and useful.

We are investigating how we can use AI to support our service while maintaining the integrity and trustworthiness of our service.

Kia ora. We help people to know and understand their rights.

Not sure? Ask us!

Ask us

What obligations do I have if I receive a Work and Income benefit or payment?

See the answer ▶

Chat to a CAB volunteer now!

While AI-generated summaries are changing the way that people interact with online information, our website continues to be widely used, with over 2.9 million visits in the year ending 30 June 2025.

*"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

[tenant.aratohu.nz](http://tenant.aratohu.nz)

The Aratohu Tenant Advocacy website is a comprehensive online resource that provides support and guidance to tenants and their advocates. Aratohu, the te reo Māori word for guideline, is used here to refer to a guided pathway to navigate through renting issues so that tenants know their rights, are empowered to act on them, and can achieve positive housing outcomes.

Aratohu is a complementary resource to the Your Rights information provided on the CAB website. The website offers practical tools and advice for advocates and tenants navigating complex or difficult tenancy situations. It provides in-depth information about tenants' rights, as well as strategies and guidance for resolving problems.

CABNZ manages the Aratohu website on behalf of the national network of tenant advocacy organisations, which, in addition to CABNZ, includes:

- Auckland Tenants' Protection Association
- Manawatū Tenants Union
- Renters United
- Community Law Centres of Aotearoa
- NZ Council of Christian Social Services.

Feedback received about the Aratohu Tenant Advocacy website has been very positive. This reflects the value of the resource and how it is being used in practice by advocates as well as being used to train and equip others who are developing skills in tenant advocacy.

During the last year there were 57,752 visits to the Aratohu website, and 90,537 pages viewed.

**“***I think this service is essential. I am getting calls from Auckland, from Te Kuiti, Te Awamutu, from people looking for tenancy advice. They need to talk to someone and discuss their priorities and how these impact on what actions they are prepared to take re their tenancy. The MBIE site while useful just states the law without helping the person explore their situation and resulting priorities. Go the CAB and this website.***”**





## Youth Tool Kete

[youth.cab.org.nz](http://youth.cab.org.nz)

Our website, Youth Tool Kete, which was launched last year, is continuing to help young people by providing answers to the most common questions and issues that they come to us for help 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. It 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 last year, the site has had 14,071 visits and 29,077 views.



“ Thank you again for the amazing mahi your team does to keep both the local directory and Youth Tool Kete directories up to date. We really value the CAB directories as a trusted resource for our community. ”

## Kōnae: My Records Guide

[koniae.org.nz](http://koniae.org.nz)

Kōnae is a new website which was publicly launched in May 2025. It has been designed and built by CAB to support people to access records created about them, by organisations involved in decisions about their guardianship or care.

This mahi came out of a recommendation from the Royal Commission of Inquiry into Abuse in State and Faith-Based Care. Read more about the Kōnae website on page 12 of this annual report.

## Community Directory

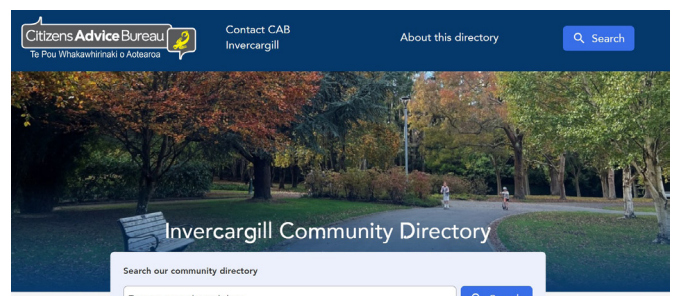
[cab.org.nz/community-directory](http://cab.org.nz/community-directory)

Our Community Directory includes around 25,000 listings of services, organisations, and groups across the motu. Accessible via our website, it helps people find local social services, support groups, and cultural and recreational opportunities. This resource strengthens community networks and fosters social connection and belonging.

We proactively maintain the directory by contacting every listed organisation at least annually, ensuring accuracy and relevance. Our team regularly updates contact details and service descriptions, and adds new listings as needed. To improve readability and consistency, we've engaged a data science expert to apply AI tools – always with human oversight – to enhance listing quality.

We're also expanding access through regional directories, with the latest launched in Invercargill: [invercargill.cab.org.nz](http://invercargill.cab.org.nz). Our other regional directories include:

- Porirua: [porirua.cab.org.nz](http://porirua.cab.org.nz)
- Marlborough: [marlborough.cab.org.nz](http://marlborough.cab.org.nz)
- Rotorua: [rotorua.cab.org.nz](http://rotorua.cab.org.nz)
- Ashburton: [ashburton.cab.org.nz](http://ashburton.cab.org.nz)





## Te whakatairanga i ngā ratonga a CAB Promoting the CAB service

An important aspect of our role is to promote the CAB service, and to support local CABs to increase awareness of the service in their communities.

Over the past year we have produced pamphlets and posters, radio ads, badges, stickers and various bespoke designs for CABs to use on flanners, banners, billboards, in print media, and more.

Our limited budget means that we are not able to engage in major advertising campaigns, but we can still be effective in promoting the CAB service through our activity across social media platforms and as a go-to for news media for comment on a range of social issues.

### Pae pāpāho hapori Social media

We have continued to see steady growth in followers and audience reach across our social media platforms this year. Our channels include Facebook, Instagram, Reddit, LinkedIn and TikTok. Our social media channels now have a collective reach of 16,000 followers – up around 20 percent on last year.

Through our social media channels, we share information from our CAB website articles on people's legal rights and responsibilities (our 'Your Rights Articles'), offering guidance on a huge variety of questions, such as what tenancy law changes mean for tenants and landlords, what to do about overhanging tree branches, and how to renew your driver licence when you turn 75.

We also highlight the wonderful work of our CAB people and the service we offer, including the work we do for social justice. We ran a series of posts about 'Who is Citizens Advice Bureau?', outlining the service the CAB offers. It included our 'CAB client experience' video on TikTok (filmed at CAB Newtown) which had a high level of engagement.

## Ngā karere o te wā In the media

We proactively engage with media to raise public awareness about our service and as part of our work for social justice. We are regularly in the media providing information, insights and perspectives on the issues affecting our clients and communities.

The reach of CAB throughout the country and the data we collect from our client enquiries gives us rich insights into the issues affecting people in their everyday lives in Aotearoa New Zealand. 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, and what protections and supports people need for their wellbeing.

Issues we have spoken about in the media in the past year include migrant exploitation, cost of living issues, sanctions for people receiving income support, renters' rights, financial inclusion, barriers to opening bank accounts, challenges faced by people in relation to death, dying and estate administration, and about a range of proposed and actual law changes.

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.

### CAB Awareness Week

Each year in March we celebrate CAB Awareness Week. This year our theme was 'Awhi mai, awhi atu – Empowered together', reflecting the role of the CAB as a place where the community comes together in the spirit of receiving

and giving support and being empowered together. It was an opportunity to highlight our organisation's aims – to empower individuals and whānau through our service of advice and information and to empower communities by advocating for fairer laws and policies based on what we learn from our clients.

Our social media channels had high engagement during the week and CABs around the motu were active in their communities, with market stalls, pop-up displays, and expos.

### Q&A with Neighbourly

We partnered with Neighbourly this year to host a live community Q&A on consumer rights. Neighbourly is a community-based social networking platform for New Zealand neighbourhoods where verified members can discuss local issues, share information, and connect with their neighbours.

Deputy Chief Executive Andrew Hubbard, supported by a small team of CAB volunteers, spent the day answering questions posted on Neighbourly from people across the motu.

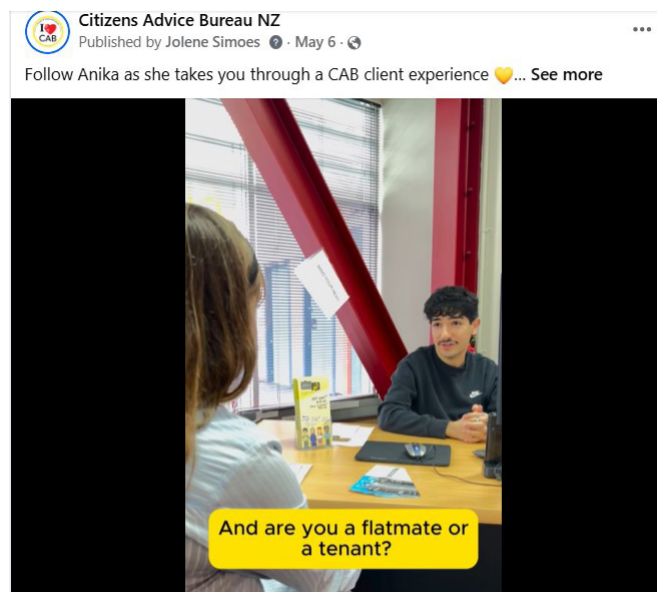
### CAB Pānui

Another way we share what our organisation is up to, is through our CAB Pānui. This is an e-newsletter that we produce quarterly to share highlights about: CAB services, our social justice mahi, insights from client data, and resources for the community.

The CAB Pānui is shared extensively with other social services and community groups, local councils, government agencies, and the wider public. If you are interested in receiving the CAB Pānui you can sign up at [cab.org.nz/panui](http://cab.org.nz/panui).



A group of CAB people on the front page of the Listener.



CAB Youth Engagement Advisor Anika Green's video about what a CAB client interview is like.



## Tō mātou whakahaerenga me ōna tāngata

### Our organisation, our people

Citizens Advice Bureau | Ngā Pou Whakawhirinaki o Aotearoa has 2,000 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.

This year we were delighted to be awarded the MoneyHub Editor's Choice: Favourite Assistance Service award. This award is a real acknowledgement of the incredible mahi our volunteers do around the country and how important the CAB service is for Aotearoa.

### E uara ana i ō mātou tāngata

#### Valuing our people

##### Our volunteers and the work they do

In the past year, CAB volunteers helped over 220,000 people with information and advice and supported an additional 110,000 people to access services facilitated through our CABs.

Our volunteers assisted people with enquiries about a wide range of topics including employment, tenancy, relationship issues, immigration, consumer purchases, the justice system, and more.

Enquiries range from quick reference information – such as where to find a form, or the contact details for another service – to enquiries where research and more in-depth assistance is needed. Our volunteers always work to empower clients to make their own decisions.

## Our volunteers make a difference in their communities

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.

## National Volunteer Week in June 2025

During National Volunteer Week in June 2025, we celebrated the wonderful mahi of our volunteers through our social media channels, as well as in our CAB Pānui newsletter (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. We shared CAB volunteers' stories of harikoa (joy) about their volunteering – why they volunteer and what they gain from their volunteer mahi.

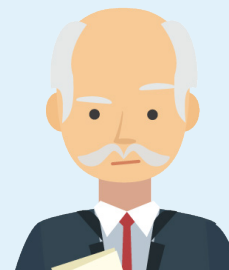
CABs held gatherings and events during National Volunteer Week to say thank you and present awards to their volunteers, profiled their volunteers on social media, gained coverage in local media for the work their volunteers do, gave out thank you cards, provided delicious treats for their volunteers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

### Client quotes



“Great staff. Very helpful. They will go above and beyond to make sure you get the right help.”

“I really appreciate the lovely people at CAB. They are kind, supportive and really listen to you. Lots of good, practical advice given.”



“Very helpful. I was treated with respect and felt that the young lady who helped me went the extra mile! Kia ora whaea.”

### Quote from a volunteer

“I find deep satisfaction in helping people find clarity and confidence in resolving their problems. Volunteering at CAB allows me to continue doing what I love most: empowering individuals and families to thrive.”



## 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.

#### How we provide learning and development opportunities

It is important that our learning and development system is flexible to suit the different learning needs and styles of our volunteers. We provide learning and development both via our award-winning online self-paced learning modules, as well as face-to-face, in workshop settings or Zoom-based group learning sessions.

#### Learning in collaboration with other agencies

We collaborate with other agencies and subject specialists, using both face-to-face learning sessions or 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: Staying safe online, Consumer rights under the Consumer Guarantees Act, KiwiSaver withdrawals due to hardship, Modern slavery in New Zealand, Residential Tenancies Act changes and many more.

#### In-house training sessions

In-house training for CAB staff has included sessions providing guidance and sharing knowledge on a range of issues including: 'The Kōnae website and how to use it', 'How to respond to clients who are feeling distressed', 'Does the CAB give legal advice?', as well as training on administrative processes for CABs.

#### New learning and development resources

In the past year we have developed new online learning and development resources to support volunteers to be able to help people use the Kōnae: My Records Guide website. These include an overview of the website and how to use it, along with some short 'How to' video recordings. The course also aims to help volunteers understand the importance of providing a welcoming and stress-free environment for clients.

We are also working on updating our learning and development resources that support CAB's commitments to Māori and Te Tiriti o Waitangi.



# Te pūtea Funding

Our volunteers' many hours of gifted time enable us to continue to provide our much needed service, even when funding is limited. Obtaining funding to support our volunteers is a priority. We seek relationships with organisations who share common outcomes, and value and respect our sustainability and independence.

## Our volunteers' time and service

Our volunteers have contributed over 48,000 hours of service over the past year. Because of our volunteers, every dollar of funding we receive has an exponential value, and the gifting of their time means that we are able to provide a quality service in the face of very limited funding.

It is a priority to obtain adequate sustainable funding, so we are able to develop and grow our service and support the work our volunteers do.

## 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 these key central government partners.

## The proposed framework for long-term funding and partnership

In collaboration with our government partners, we have developed a proposed framework for long-term funding and partnership with central government. While many government agencies refer people to CAB services, local CABs currently receive no central government funding.

This framework seeks to address that gap by providing sustainable funding across all parts of the CAB network — including frontline services delivered by local CABs. It promotes a joined-up approach across government, ensuring that support for the CAB is coordinated and consistent.

The framework was shaped by input from over 20 officials across government and endorsed by a Steering Group comprised of MBIE, DIA, MSD, and CABNZ. It is built on shared outcomes and a relational, rather than transactional, approach. It recognises the vital role CAB plays in communities and the urgent need for central government to ensure its survival through adequate and sustainable funding.

Despite continued support from the agencies involved, there has been no progress toward implementing the framework over the past year. Advancing this work remains a high priority for CABNZ.

## Work on implementing the framework is a high priority for CABNZ

We acknowledge the current fiscal pressures facing the public sector. However, with the increasingly precarious nature of council funding for some CABs, the need for stable central government investment in our organisation has become even more critical.

CAB provides an essential service that both local and central government rely on to support community wellbeing. Ensuring its sustainability is not just a funding issue – it's a commitment to the communities we serve.

## Lotteries funding

### New process for CABs to apply for Lotteries funding

After 20 years of making a single national application for lotteries funding, the CABNZ National Board made a strategic decision for the 2024 financial year to allow individual CABs to either:

- choose whether to remain part of the national application or
- apply directly to their Regional Community Committees.

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 significantly cut, while Regional Lottery Community committees have largely maintained the same level of funding allocation.

Most CABs chose to apply regionally and nearly all CABs either maintained the level of funding they had received under the national application, or it was increased.

This financial year, the National Board made the decision that all CABs would apply to their regional committees, with the National Committee application being only for the work programme of National Office. All CABs were successful in maintaining or increasing their lotteries funding and CABNZ also obtained funding.

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

## Project funding to develop Kōnae: My Records Guide website

This year we received project funding to develop a website to help people who have had government, faith-based, or other organisations involved in decisions about their guardianship or care to access their records.

Developing a website was one of the key recommendations that came out of the Royal Commission of Inquiry into Abuse in Care's Interim Report and survivors of abuse in care specified that the website be independent from government. We received funding from the Crown Response Office for this project which was completed on 30 June 2025, with invaluable input from survivors and people of lived experience. We have received further funding for a year to maintain the website.

We were honoured to have been given this important mahi and to be able to draw on our expertise as a rights-based, independent community organisation to empower people with effective information about how to access their records.

# 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
- Ian James (from Nov 2024)

## 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

An integrated IT system supporting each client interaction (we call this system cabinet). cabinet consists of:

- an extensive, accessible, mobile-friendly knowledgebase, available directly to clients on our public website, that provides over 2,200 questions and answers about people's rights, and a directory of more around 25,000 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.

### National 0800 freephone system

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.

### National learning and development system

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.

We regularly provide learning opportunities using webinars or Zoom meetings 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

Helpdesk support for the IT system, governance and operational advice, and reporting on client enquiry data.

### National branding and publicity materials

Provision of national branding and publicity materials, media releases that can be adapted for local use, and social media resources.

### Service development guidance

Service development guidance, support and advice.

### Indemnity insurance

Access to discounted professional indemnity insurance.

### Quality assurance

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 engaging with the media, showing the relevance of the CAB service to communities throughout the country.
- representation through submissions and input into central government processes.

## Our National Office staff

|  |                     |
|--|---------------------|
| Chief Executive  | Kerry Dalton        |
| Deputy Chief Executive   | Andrew Hubbard      |
| Systems Administrator and Help Desk Support                        | Andrew Parr         |
| Youth Engagement Advisor   | Anika Green         |
| Kōnae Website Content Developer (until May 2025)                   | Ben Aulakh          |
| Kōnae Website Communications and Engagement Lead (until June 2025) | Christine Ammunson  |
| Client Enquiry Analyst   | Christine Coshan    |
| Knowledgebase Content Advisor (until July 2024)                    | Estere Bahebeck     |
| National Data Analyst  | Gwyneth Carey-Smith |
| National Advisor Policy and Communications                         | Jolene Simoes       |
| National Service Support and Engagement Advisor                    | Lexi Taylor         |
| National Policy Advisor  | Louise May          |
| Kōnae Website Project Lead   | Peter Noble         |
| Aratohu Tenant Advocacy Content Writer                             | Rachel Whalley      |
| National Advisor Legal and Strategic                               | Sacha Green         |
| Finance Manager  | Sandra Francis      |
| National Learning and Development Facilitator                      | Sandra Jones        |
| Plain Language Content Writer (from August 2024)                   | Susanna Hay         |
| National Advisor Māori Relationships and Engagement                | Tarsha Te Rure      |
| Organisational Support and Capability Advisor (from August 2024)   | Tim Kendrew         |
| National Office Administrator / National Board Secretary           | Tina Francis        |
| National Information Coordinator                                   | Violet Chong        |
| Kōnae Website Content Developer                                    | Zoe Braithwaite     |

## Ngā Mema Pūmau o Ngā Pou Whakawhirinaki o Aotearoa Life members of Citizens Advice Bureau New Zealand

|                  |                  |                      |
|------------------|------------------|----------------------|
| Jill Van Angeren | Thomas Katene    | Leonie van der Sluis |
| Pat Colenso      | Joan Mattingley  | Heather Thomas       |
| Trish Hanlen     | Marilyn Petersen |                      |
| Ian James        | Kathy Rean       |                      |

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 2025

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

|   | 2025 | 2024 |
|---|------|------|
| Service sites supported with infrastructure and support during the year | 80   | 80   |

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 2025 (continued)

## Clients Supported by the CAB Service

|   | 2025           | 2024           |
|---|----------------|----------------|
| Information, support and access to services is available to help people understand their rights and obligations and get help through: |                |                |
| <b>Direct person to person provision of information and advice</b>  |                |                |
| Face-to-Face  | 94,055         | 94,118         |
| Phone   | 106,195        | 111,102        |
| Electronic  | 14,908         | 14,341         |
| Online chat   | 3,178          | 2,597          |
| Other   | 707            | 203            |
| <b>Total direct person to person provision of information and advice</b>  | <b>219,043</b> | <b>222,361</b> |
| Clinics provided by other organisations in the bureau   | 109,027        | 110,139        |
| <b>Total provision of services including clinics</b>  | <b>328,070</b> | <b>332,500</b> |
| <b>Other bureau services – additional to providing information and advice</b>   |                |                |
| Number of Community Directory listings maintained on the CAB website  | 24,887         | 25,791         |
| <b>Number of users of the CAB websites:</b>   |                |                |
| Main website: www.cab.org.nz  | 1,813,784      | 2,539,866      |
| Other sites maintained by CAB   | 350,520        | 86,164         |
| Number of pages viewed on the CAB websites  | 9,484,128      | 10,517,814     |

## 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 Tenant Advocacy Network to raise issues affecting clients, and taking joint action on these issues when appropriate.
- 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).
- Providing information to the Commerce Commission in relation to consumer credit issues and scams.
- Involvement with the Debt Action Network to address issues impacting people's financial wellbeing.
- Involvement with the Consumer Protection Forum.

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 2025 (continued)

- Involvement with the Insurance Council Consumer Advisory Group.
- Involvement with the Consumer Advisory Group of the Banking Ombudsman.
- Ongoing participation in the civil society network for ending Modern Slavery and Trafficking in Persons in Aotearoa (OFN Connect Network).
- Involvement with Employment Relations Authority National Engagement Forum.
- Involvement with Everyone Connected.
- Involvement as part of Te Au Reka (Family Court Digitisation) Third Party Reference Group.
- Members of the Steering Group for the National Civil Justice Observatory.
- Involvement in network of civil society organisations as part of the Open Government Partnership.

## We released three major reports on issues impacting clients:

- Death and Dying: A CAB spotlight report into experiences and issues regarding death and dying from CAB client enquiries – March 2025
- Citizens Advice Bureau and Pacific Peoples: A CAB spotlight report into experiences of CAB clients identifying as Pacific Peoples – November 2024
- Maori engagement with CAB – July 2024
- Continued work on addressing impacts of digital exclusion, which you can read about at [inclusion.cab.org.nz](https://inclusion.cab.org.nz)

## During the last year we made formal submissions on:

- Submission on Access to Basic Transaction Accounts Issues Paper – June 2025
- Submission on Financial Service Providers (Registration and Dispute Resolution) Amendment Bill – June 2025
- Submission on Credit Contracts and Consumer Finance Amendment Bill – June 2025
- CABNZ submission on the Regulatory Standards Bill – June 2025
- Plain Language Act Repeal Bill – May 2025
- CAB submission on proposed changes to Family Court Rules 2002 to enable digitization – March 2025
- CABNZ supplementary submission on the Social Security Act Amendment Bill – February 2025
- CABNZ submission on the Social Security Act Amendment Bill – January 2025
- CABNZ submission on the Treaty Principles Bill – December 2024
- CABNZ feedback to the Ministry of Justice on the probate threshold – November 2024
- Submission to Electricity Authority on the Consumer Care Obligations – September 2024
- Residential Tenancies Amendment Bill – July 2024
- CABNZ submission on a digital currency for Aotearoa New Zealand – July 2024

You can find all the submissions and further information on: [www.cab.org.nz/what-we-do/social-justice](https://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 2025

|   | 2025             | 2024             |
|---|------------------|------------------|
|   | \$               | \$               |
| <b>Revenue from non-exchange transactions</b>               |                  |                  |
| Operating grants revenue                                    | 1,591,762        | 1,587,913        |
| Specified grants revenue                                    | 52,000           | 565,256          |
| Donations   | –                | –                |
|   | 1,643,762        | 2,153,169        |
| <b>Revenue from exchange transactions</b>                   |                  |                  |
| Contract revenue  | 2,202,140        | 214,515          |
| Sale of publicity material                                  | 9,383            | 11,245           |
| Interest revenue  | 104,266          | 94,780           |
| Membership subscriptions                                    | 22,200           | 22,200           |
| Other operating revenue                                     | 1,050            | 1,137            |
|   | 2,339,039        | 343,877          |
| <b>Total revenue</b>  | <b>3,982,801</b> | <b>2,497,046</b> |
| <b>Expenses</b>   |                  |                  |
| Amortisation  | 39,134           | 39,134           |
| Depreciation and impairment                                 | 6,939            | 6,833            |
| Salaries and other employee costs                           | 1,147,406        | 1,438,519        |
| Office administrative expenses                              | 81,278           | 74,292           |
| Learning and development                                    | 11,441           | 4,009            |
| Mauri Manaia  | 3,780            | –                |
| Membership support  | 12,068           | 11,369           |
| Cabinet / National Office IT                                | 167,814          | 66,897           |
| National Board  | 26,127           | 26,358           |
| National meetings   | 3,591            | 7,017            |
| Publicity and communication                                 | 43,330           | 41,986           |
| Purchase of publicity material                              | 7,822            | 9,826            |
| Projects other  | 111,891          | 21,104           |
| Contract expenses   | 1,778,262        | 126,482          |
| Specified grants – expenses                                 | 52,000           | 565,256          |
| <b>Total expenses</b>                                       | <b>3,492,883</b> | <b>2,439,082</b> |
| <b>Operating surplus for the year</b>                       | <b>489,918</b>   | <b>57,964</b>    |
| <b>Other comprehensive revenue and expense</b>              | –                | –                |
| <b>Total comprehensive revenue and expense for the year</b> | <b>489,918</b>   | <b>57,964</b>    |

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 2025

|  | Cabinet fund<br>reserve | Retained surplus | Total equity     |
|--|-------------------------|------------------|------------------|
|  | \$                      | \$               | \$               |
| Balance 1 July 2024                            | 313,528                 | 1,009,191        | 1,322,719        |
| Surplus for the year                           | –                       | 489,918          | 489,918          |
| Other comprehensive revenue and expense        | –                       | –                | –                |
| Transfer to (from) equity reserves in the year | 55,411                  | (55,411)         | –                |
| <b>Balance 30 June 2025</b>                    | <b>368,939</b>          | <b>1,443,698</b> | <b>1,812,637</b> |
| 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)         | –                |
| <b>Balance 30 June 2024</b>                    | <b>313,528</b>          | <b>1,009,191</b> | <b>1,322,719</b> |

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 2025

|  | 2025             | 2024             |
|--|------------------|------------------|
|  | \$               | \$               |
| <b>Assets</b>                              |                  |                  |
| <b>Current assets</b>                      |                  |                  |
| Cash and cash equivalents                  | 990,004          | 1,026,554        |
| Short term investments                     | 965,000          | 1,000,000        |
| Receivables from exchange transactions     | 59,447           | 12,727           |
| Receivables from non-exchange transactions | –                | –                |
| Prepayments                                | 1,193            | 161              |
| Inventories                                | 2,509            | 3,706            |
|  | 2,018,153        | 2,043,148        |
| <b>Non-current assets</b>                  |                  |                  |
| Non-current investments                    | –                | –                |
| Plant and equipment                        | 13,291           | 14,361           |
| Intangible asset                           | 145,151          | 184,285          |
|  | 158,442          | 198,646          |
| <b>Total assets</b>                        | <b>2,176,595</b> | <b>2,241,794</b> |
| <b>Liabilities</b>                         |                  |                  |
| <b>Current liabilities</b>                 |                  |                  |
| Trade and other creditors                  | 71,736           | 152,824          |
| Deferred revenue                           | 141,050          | 580,701          |
| Employee entitlements                      | 151,172          | 185,550          |
| <b>Total liabilities</b>                   | <b>363,958</b>   | <b>919,075</b>   |
| <b>Total net assets</b>                    | <b>1,812,637</b> | <b>1,322,719</b> |
| <b>Net assets</b>                          |                  |                  |
| Accumulated funds                          | 1,443,698        | 1,009,191        |
| Cabinet fund reserve                       | 368,939          | 313,528          |
| <b>Total net assets</b>                    | <b>1,812,637</b> | <b>1,322,719</b> |

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 2025

|  | 2025             | 2024             |
|--|------------------|------------------|
|  | \$               | \$               |
| <b>Cash flow from operating activities</b>                     |                  |                  |
| <i>Cash was provided from / (applied to):</i>                  |                  |                  |
| Operating grants   | 1,613,762        | 1,635,913        |
| Specified grants   | –                | 267,256          |
| Membership subscriptions                                       | 22,200           | 22,200           |
| Donations  | –                | –                |
| Receipts from goods & services provided, exchange transactions | 1,767,737        | 706,671          |
| Receipts from other operating revenues                         | 1,050            | 1,137            |
| Payments to suppliers  | (645,808)        | (88,564)         |
| Payments to employees  | (1,158,823)      | (1,432,496)      |
| Contract – payments to employees                               | (896,061)        | (78,341)         |
| Contract – payments to suppliers                               | (826,100)        | (33,830)         |
| Specified grants – payments to suppliers                       | (52,000)         | (565,256)        |
| <b>Net cash from (used in) operating activities</b>            | <b>(174,043)</b> | <b>434,690</b>   |
| <b>Cash flow from investing activities</b>                     |                  |                  |
| <i>Cash was provided from / (applied to):</i>                  |                  |                  |
| Purchase of short-term deposits                                | (4,355,000)      | (3,600,000)      |
| Sale of short-term deposits                                    | 4,390,000        | 3,257,179        |
| Purchase of plant and equipment                                | (5,869)          | (10,576)         |
| Sale of plant and equipment                                    | –                | –                |
| Interest received  | 108,362          | 88,625           |
| <b>Net cash from (used in) investing activities</b>            | <b>137,493</b>   | <b>(264,772)</b> |
| <b>Net increase/(decrease) in cash and cash equivalents</b>    | <b>(36,550)</b>  | <b>169,918</b>   |
| Cash and cash equivalents beginning of the year                | 1,026,554        | 856,636          |
| <b>Cash and cash equivalents at end of year</b>                | <b>990,004</b>   | <b>1,026,554</b> |

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 2025

### 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 2025.

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 29 August 2025 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.

##### 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 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. The development of the website has been completed by June 2025. There are some final accountabilities July 2025.

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

#### 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 (cabinet 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 cabinet (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 2025, 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 2025.

We expressed an unqualified audit opinion on the general purpose financial statements in our audit report dated 29 August 2025.

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  
26 September 2025

# 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*

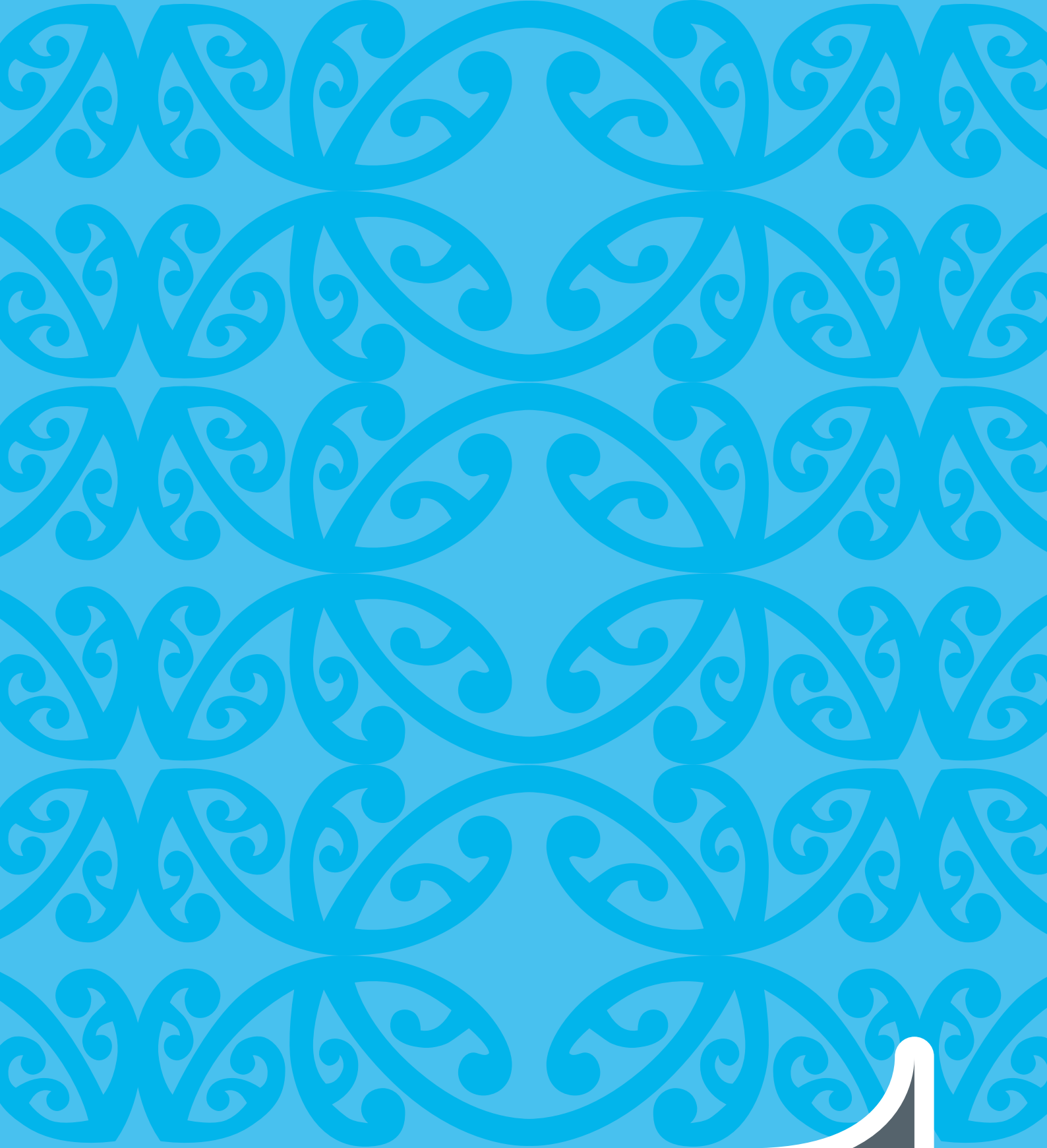


**Internal Affairs**  
**Te Tari Taiwhenua**

**Inland Revenue**  
Te Tari Taake



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



Citizens **Advice** Bureau  
Ngā Pou Whakawhirinaki o Aotearoa

Level 3, 93 Boulcott St, Wellington 6011

PO Box 24249, Manners St, Wellington 6142

Email: [admin@cab.org.nz](mailto:admin@cab.org.nz)