

Citizens Advice Bureau



Ngā Pou Whakawhirinaki o Aotearoa

“We’re here  
for you”



**2021** annual report

*Celebrating 50 years of CAB service  
in Aotearoa New Zealand*

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# What we do

## Ā mātau kaupapa matua

*We provide free, confidential, independent information and advice.*

*We help people know and understand their rights and responsibilities.*

*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 find community services they need.*



### Taku pou whakawhirinaki i nga wa o te porotaitaka

### My source of strength in moments of adversity

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



## Introduction from the National President and acting Chief Executive

### He kōrero whakataki nā te Pehitini me te Tumuaki

He taonga rongonui te aroha ki te tangata

**Goodwill towards others is a precious treasure**

This year we celebrated 50 years of the CAB service in Aotearoa New Zealand. The whakataukī above speaks to the contribution and collaboration that underpins these 50 years of the CAB empowering people in Aotearoa with information, advice and support.

When we reflect on what makes the CAB special it is clear that the CAB is its people – he tangata, he tangata, he tangata. Across the last 50 years tens of thousands of people from all walks of life have volunteered their time and energy to provide the CAB’s free, confidential service day-in and day-out on every topic imaginable. It is these volunteers who are the lifeblood of our organisation. It is their dedication to serving the needs of their community that contributes both to the richness of the CAB as an organisation and the depth and value of the service we provide.

They give generously of their time and energy to help others, not for monetary reward but for the satisfaction of helping someone else. This kind of service is the essence of a healthy, vibrant society. Across the last 50 years our volunteers have contributed an immense wealth of experience and good will to communities across Aotearoa.

Reaching the milestone of 50 years of service to the community reflects the underlying strength of the CAB service, which comes from and reflects the local community, but at the same time is supported by the national infrastructure provided by CABNZ. This allows us to be responsive to local need, while also maintaining national standards and consistency.

Reaching this milestone also demonstrates the adaptability of the CAB service. We have had to adapt and respond to challenges in order to stay relevant and effective and continue to provide this immensely valuable service. We have seen this with our response to the COVID-19 crisis, when people have been vulnerable and desperate to understand all their new rights and responsibilities. This ability to change and adapt reflects

the way in which our service is fundamentally driven by meeting the needs we see in our community. While these needs and our responses to them change over time, there is still a strong demand from the community to have the person-to-person CAB service of free, confidential and independent information and advice.

The impact of the CAB in Aotearoa has been significant. It has formed a critical part of the resilience of communities, backed freedom of access to basic rights and has helped to influence the positive social change that has shaped the framework of our nation.

We are humbled by the continued commitment of our CAB volunteers who choose to go above and beyond, to lend a hand and guide people with information and support.

**Ian James**  
National President

**Andrew Hubbard**  
Acting Chief Executive



# Our priorities

## Ā mātau kaupapa matua



# CAB locations

## Ō Mātou Taiwhanga



CABs have continued providing services through satellites in suburban community centres and hubs.



# Celebrating 50 years of CAB

## E whakanui ana i ngā tau rima tekau o te CAB

2020 marked a major milestone as Citizens Advice Bureau has proudly been providing our service to the Aotearoa New Zealand community for 50 years.

The CAB has been an essential part of Aotearoa New Zealand's social infrastructure since the opening of the first CAB in 1970, growing to 82 CABs 50 years later.

Through the CAB's free, confidential, and independent service, millions of New Zealanders have been helped to understand and act on their rights and responsibilities and to take action to solve their problems. This has only been possible because of the commitment and dedication of thousands of volunteers over the past five decades.

Unfortunately, COVID-19 meant that our celebrations were more muted than they would have otherwise been. However, there was a special event in Auckland to celebrate the establishment of the first CAB in New Zealand, Ponsonby CAB in 1970. The celebration was a great success.

Chief Justice Helen Winkelmann, Auckland Mayor Phil Goff and other distinguished guests attended along with service volunteers, life members and staff. More than 200 guests gathered and shared stories of the CAB's journey through the decades.

The Chief Justice spoke about the important role the CAB plays in communities and in particular the role of the

CAB in improving access to justice. "CAB helps people engage with public institutions, it helps them to access legal entitlements, end or begin relationships that have legal implications, really every aspect of it bears upon the legal context of people's lives."

Mayor Goff spoke about the positive contribution of CAB volunteers to the community, "I would particularly like to acknowledge the volunteers because you are the heart and soul of the CAB, you do your work selflessly and you do magnificent service".

In addition to the 50th event in Auckland, CABs around the country also marked the event through our annual Awareness Week in March 2021, which had the theme "The Citizens Advice Bureau celebrating 50 years serving the community". This was an opportunity to remind the public of our overarching presence in society, the countless hours put in by volunteers and the trusted service the CAB continues to provide. The Awareness Week campaign ran from March 8 to 14 with CABs around the country getting out in their communities to spread the word about our wonderful service.



# The people we help

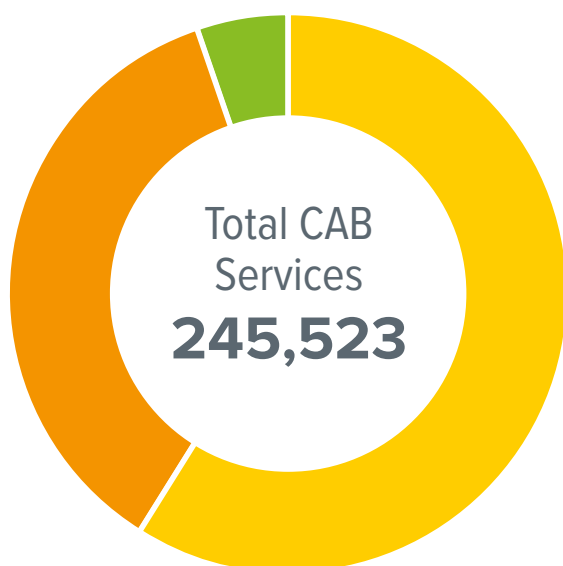
## Te hunga e āwhinahia ana e mātau

The CAB service includes in-depth interviewing of a client to identify what is happening for them or what information they seek, and to find out what they have done so far. The trained volunteer interviewer researches options specific to each client’s situation and then explains these to the client in a way that enables them to understand and work out what they may want to do next.

Sometimes a client needs a form, contact details for another service or directions. We call this service ‘quick reference’. Many CABs host other organisations who provide their services at the CAB, for example, Justices of the Peace or budgeting services. We call this service a clinic.

### TOTAL CLIENT INTERACTIONS 367,794

Clients attending clinics <b>122,271</b>	Total hours spent on in-depth client interviews <b>44,590</b>	Calls from people in prison <b>2,482</b>
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- **144,904** Client interviews
- **87,760** Quick reference
- **12,859** Other services



### Average time taken per category

#### 27 mins

- Out of school learning support
- Reproduction and sexual health

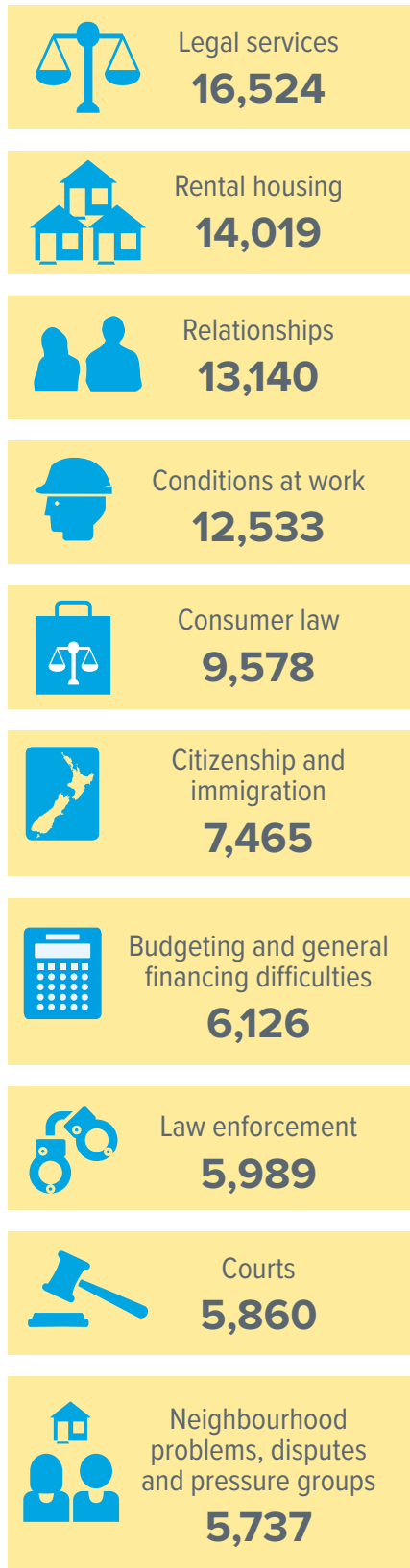
#### 25 mins

- Emergency housing
- Mental health and wellbeing

#### 24 mins

- Māori housing and land
- Health policy and advocates
- Town planning
- Embassies, High Commission and Consultants
- Violence and abuse
- Citizenship and immigration

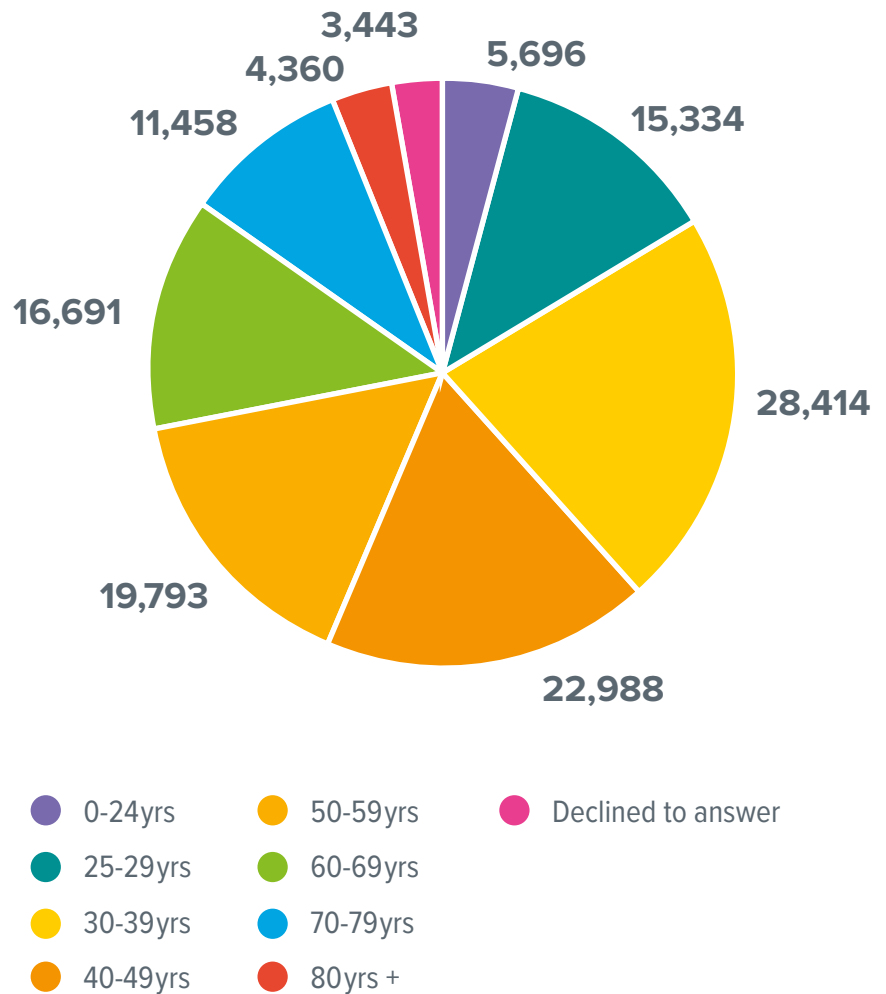
## Top 10 categories of enquiry



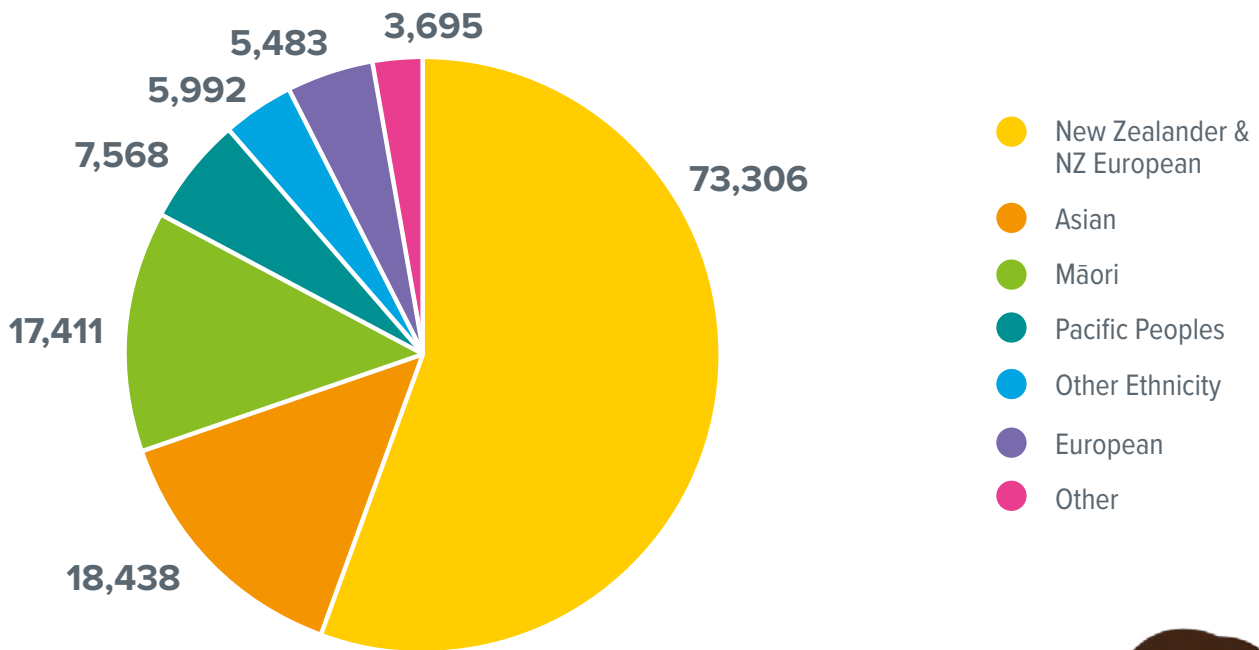
“Arihi’s brother died without leaving a will. To continue to pay the finance on their vehicles, his wife would like to take over ownership as they were in the brother’s name. We informed Arihi that as her brother did not have a will, it is called dying “intestate” and so it is necessary for his wife to apply to the High Court to administer his estate. The vehicles, being in the brother’s name, will be part of his estate. We gave Arihi some information on where they would be able to get help to apply.”



## Client age groups



## Summary of ethnicity



“Sala is a NZ resident and wants to apply as a “supporting partner” for her partner’s residency. The couple have paper copies of the residency application forms but needed help understanding how to fill them out. We explored the documents together and printed out the declaration and consent forms. Sala also wondered what to ask the doctor to get a medical certificate to accompany the application. With everything explained, Sala knows she can come back if she needs anymore help.”



## The most common countries of origin of CAB Migrant Connect clients





## Supporting clients through COVID-19 Te tautoko tāngata i roto i te KŌWHEORI-19

COVID-19 cast a long shadow over this financial year, with Auckland entering Alert Level 3 twice, while the rest of Aotearoa New Zealand went to Alert Level 2. During Alert Level 3 the CAB service continued to be available via phone, email and online chat, but not face to face.

We've helped guide people through the uncertainties of COVID-19 with information about their rights and support to access services. Our volunteers have embodied the care and kindness we have all needed so much, through their dedication and generous service to those around them. The presence of CABs at the heart of communities around Aotearoa New Zealand has been an essential part of our collective resilience through this challenging time.

The ongoing impact of COVID-19 has been placing increased strain on the communities we serve. Many of the people coming to the CAB for help are very distressed and hurting. The costs of food, rent and bills were already causing significant stress for clients we help, some of whom have lost jobs or had their hours reduced.

“Prue contacted us after having been made redundant via text messaging, due to the pandemic. She didn't have a signed employment contract and wanted to know what her rights were. We explained that regardless of not having a signed contract her employer needed to follow a correct process for making someone redundant or dismissing them. We explained what Prue's rights were and also talked to her about contacting the labour inspectorate.”



We continued to see repeated breaches of employment law, with clients coming to us having had their hours, pay or conditions unilaterally changed. These clients often felt they had no choice but to agree to these changes, regardless of their legal rights, because they were afraid of losing their jobs. Others had been made redundant without a fair process. We have also seen the flow on impacts of these cuts to people's pay, and job losses, through enquiries from people who needed urgent access to food and couldn't pay their rent or power bill.

“ Mohit had just been made redundant, due to COVID-19, and his wife is not currently working. Mohit had never needed to access any form of government support and wasn't sure where to start and what to expect. We helped him understand what support is available, and how he can access it. ”



“ Céline tried to call in sick due to experiencing COVID-like symptoms. However, her boss told her that, due to short notice, she was still required to go to work. “We told Céline that the notice period for taking sick leave is typically giving as much notice as you reasonably can”. Employers cannot unreasonably force you to work if you are sick. We reminded Céline that if she anticipated requiring more than 3 days of sick leave, she should get a medical certificate from her GP. We recommended in the first instance that, as she felt like she had COVID symptoms, she should call Healthline's 0800 number to determine whether she should get a COVID-19 test. ”



# Client stories

## Ngā kōrero a ngā kiritaki

“ I am indebted to CAB who provided independent and helpful advice when I needed it, and to being able to give back through volunteering. ”



“ While I was standing outside a client whom I recognised but do not know personally stopped to say how glad she was that the CAB was here and that we had helped her on several occasions. ”

“ You have certainly helped me over the years with problems I may have and your advice has always been spot on. I have CAB bookmarked ready for any problems/ investigation. Retired and living on my own in a smallish town I often need a bit of advice or just to double check for my own self-assurance. Thanks folks. ”



“ People is so nice and kind! ”





“Thank you CAB for everything you have done for me. If it wasn't for you I wouldn't be where I am today.”

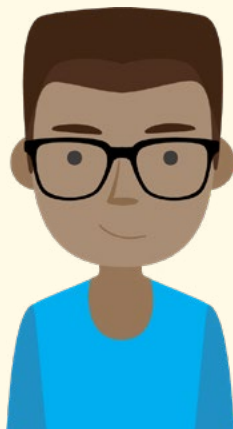
“They helped me a lot, are kind, compassionate and offer sound advice. If you need help, give them a try.”



“Staff are obviously experienced, professional and genuinely there to help.”

“If ever you need advice or help go to this place it's a great place for a bit of wisdom. I would always go to my father but I can't anymore.”

“Excellent. Great people. Excellent advice. Would definitely recommend.”



# Direct service provision

This year CABNZ was in the unusual position of supplying direct service provision, by providing the governance for two service locations – CAB Mid Canterbury and CAB Hauraki.



## CAB Mid Canterbury

CABNZ was approached by leaders of the Ashburton community about the need for a CAB service in Ashburton. Community House Mid Canterbury initially provided the legal structure and governance role up until the end of October 2020 with CABNZ providing direct support for establishing the operations of the CAB. To enable the new service to start up and run successfully, CABNZ took over the governance role and legal structure from 1 November 2020. The CAB Mid Canterbury service opened on 2 December, 2020, with a part-time Co-ordinator; 15 volunteers in place and offices located at Community House Mid Canterbury. CABNZ is providing a legal umbrella for the service until it can constitute itself as an independent legal entity.

The opening ceremony was well supported by the local community, with the Mayor opening the offices and the Deputy Mayor and other Councillors also present along with representatives of other community organisations and services. The service has been well received in the community. The manager of CAB Mid Canterbury is Sarah Clifford.

### Citizens Advice Bureau Mid Canterbury Revenue and Expenses under CABNZ's Legal Structure

	2021 Part year Total funding received	2021 Part year Less Unspent Transferred to 2021-2022	2021 Part year
	\$	\$	\$
<b>Revenue</b>			
Community Trust of Mid and South Canterbury	8,000	(8,000)	–
NZ Lottery Grants Board	5,000	–	5,000
CHMC – transfer of unused funding	42,188	(9,280)	32,908
<b>Total revenue</b>	<b>55,188</b>	<b>(17,280)</b>	<b>37,908</b>
<b>Expenses</b>			
Salaries and other employee costs			26,986
Computer			1,670
Contracting			1,352
Office administration other			1,512
Publicity, branding and resources			1,507
Premises			2,569
Training			2,312
<b>Total expenses</b>			<b>37,908</b>

The above statement includes all income received and expenditure made by CABNZ on behalf of CAB Mid Canterbury since taking over the legal structure and governance role 1 November 2020.

Prior to November, Community House Mid Canterbury Charitable Trust (CHMC) was providing the legal structure and governance role for CAB Mid Canterbury. From 1 July 2020 to 31 October 2020 CHMC received funding for the establishment of operations of CAB Mid Canterbury. We therefore wish to acknowledge the following funders who supported CAB Mid Canterbury prior to transfer of governance to CABNZ:

- Ashburton District Council \$63,394
- COGS \$8,500

Prior to the transfer to CABNZ, \$29,706 of this funding was used for establishment costs of the CAB service in the Mid Canterbury community. The remainder of funding was transferred. The costs of \$29,706 comprised of:

Salaries & employment costs	\$17,197
Computer equipment	\$5,503
Publicity	\$1,860
Rent	\$1,470
Other	\$3,676

## CAB Hauraki



CAB Hauraki was significantly impacted by COVID-19, losing a number of volunteers and facing a struggle to remain viable. After discussion, CAB Hauraki decided that the best way to ensure ongoing provision of the CAB service to the local communities of Waihi and Paeroa was to dissolve as an independent organisation. While the service is rebuilding, CAB Hauraki will come under the umbrella of CABNZ, freeing volunteers of their governance responsibilities so they can focus on provision of the service to the community. We are providing intense support to this CAB and its committed group of volunteers. The plan is for the CAB in Hauraki to become a separate legal entity again, when it is strong enough. The manager of CAB Hauraki is Shelley McArthur-Dye.

## Calls from prisons

CAB offers an 0800-phone line to prisoners; it's free to use and gives prisoners an opportunity to ask questions and receive independent advice and information.

The service is well used, with 2482 calls from prisons in the last 12 months.

**Some of the most common enquiries include:**

- **Child support**
- **Access/Care of children**
- **Budgeting and debt management**

### Citizens Advice Bureau Hauraki Revenue and Expenses under CABNZ's Legal Structure

	2021 Part year Total funding received	2021 Part year Less Unspent Transferred to 2021-2022	2021 Part year
	\$	\$	\$
<b>Revenue</b>			
Hauraki District Council (2nd 6 months funding)	5,000	–	5,000
Ministry of Social Development Community Capability and Resilience Fund	10,000	–	10,000
Trust Waikato	5,700	(5,700)	–
Transfer of CAB Hauraki Incorporated bank accounts	16,299	(12,541)	3,758
<b>Total revenue</b>	<b>36,999</b>	<b>(18,241)</b>	<b>18,758</b>
<b>Expenses</b>			
Salaries and other employee costs			3,547
Office administration other			1,466
Publicity, branding and resources			1,703
Premises			8,212
Telephone and internet			1,362
Training			760
Travel			1,708
<b>Total expenses</b>			<b>18,758</b>

The above statement includes all income received and expenditure made by CABNZ on behalf of CAB Hauraki since taking over the legal structure and governance role mid January 2021.

Prior to mid January, CAB Hauraki was its own incorporated society and received funding from a number of organisations for the period 1 July 2020 to mid January 2021. We therefore wish to acknowledge the following funders who supported CAB Hauraki prior to dissolution:

- Hauraki District Council (first six months funding) \$5,000
- NZ Lottery Grants Board \$5,000
- COGS \$4,000
- James Searle Say Foundation \$3,000

Prior to the transfer to CABNZ, \$12,900 of this funding was used from 1 July 2020 to support the CAB service in the communities of Waihi and Paeroa. In mid January the bank account was closed and remaining reserves transferred. The costs of \$12,900 comprised of:

Salaries & employment costs	\$1,419
Rent	\$6,626
Telephone and internet	\$1,768
Other	\$3,087



## Language support

A significant number of our clients don't have English as a first language and prefer to get support in their own language. Since the very sad loss of funding for our specialist language service (Language Connect) CABs have been facing significant challenges in helping clients who need support in another language. This year we launched the first phase of a Language Support service to address this gap. The Language Support service uses our internal IT system to facilitate access to the language skills of volunteers across the country. It enables our volunteers to see which other CAB volunteers in the country are available to assist clients in another language. The pilot phase of this service has been very positive, largely due to the willingness and commitment of volunteers across the country to share their skills.



# Social inclusion in a digital age

## Te whakawhāiti ā-pāpori i tēnei wā matihiko

As the Government prioritises its online services and phases out non-digital channels, it is leaving behind some of the most vulnerable people in our communities.



**“**Over-reliance on online reinforces disadvantage. It's really important we don't let that happen. We need multiple channels, not just one. **”**

At CABs around the country, we're seeing people isolated, frustrated and under real stress, because – in that moment when they need support – digital public services just don't cut it.

The COVID-19 pandemic has brought the issues of digital inequity into view in a way we could not have anticipated. It has highlighted that when access to information and services becomes digital by default, there are many people, often those already disadvantaged, who miss out and may suffer real harm as a result.

In September 2020 we launched a nationwide campaign calling on election candidates to address digital exclusion and leave no-one behind. The campaign built on the work in our Spotlight report “Face-to-face with digital exclusion”. Our goal for this campaign was to raise the profile of digital exclusion issues and get our recommended responses onto the policy agenda of political parties. Human Rights Commissioner Paul Hunt was the first signatory on the petition.

Through this campaign we sought pledges to the following:

1. **Leave no-one behind:** Ensure that steps are taken to address digital exclusion and that no-one is left behind or left out because they can't or don't wish to engage online.
2. **Public services accessible to all:** Implement accessibility and inclusion standards for the delivery of public services that include offline channels as part of the proactive design of government service delivery.
3. **CAB compensated for cost-shifting:** Ensure that the Citizens Advice Bureau is properly funded to meet the demands and cost-shifting that has resulted from government services going online.

We delivered our Petition to Address Digital Exclusion with 7,000+ signatures to New Zealand Parliament. The petition was received by Hon Dr David Clark, Minister for Digital Economy and Communications. Minister Clark tabled the petition in Parliament to be considered and acted on. We had a range of speakers and representatives from other organisations at the event including the Salvation Army, Rural Women New Zealand, Disabled People's Assembly, Grey Power and more. It was great to see such a wide range of organisations expressing support for the campaign and the issues we're raising.

The delivery of the petition was a milestone in the campaign, but our work is ongoing. We're continuing to push for public services to be available in a range of ways so that they are accessible to everyone, in the ways they need.

“Hana needed help to fill in the online application form for a subsidy for a computer. She had tried to do this on her phone but it had proved too difficult. As we worked on the form together, Hana mentioned that she struggled with the English language as she was originally from the Middle East. She had not been able to attend English classes due to her child care commitments. We let her know about the English Language Partners program where tutors go into the home, giving her the Arabic information pamphlet which she could read. Hana was so happy to learn about this program.”



“Wiremu had called the local council to enquire about the timetable for putting rubbish and recycle bins out. He was distraught when the only help he was given was being told to “look it up online”. As Wiremu had not been able to receive the information he needed, we called the council and pointed out the error they had made by not providing an adequate service. The council is now going to post the information to Wiremu.”



“Elsie was in the process of applying for a Residential Care Subsidy for her father from the Ministry Social Development. She has a laptop and email address but no ability to scan or print the documents as required. We were able to do this for Elsie so that she could complete the application.”





# Working for positive social change Te whakapau kaha mō ngā panonitanga pāpori

Our work is driven by a desire to use our knowledge of the problems faced by people in our communities, to help solve the underlying causes of those problems. We are passionate about making sure that everyone in Aotearoa New Zealand can participate in their community and access the services they need.

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, so that we can help address systemic issues. Every year we feed our insights to government in a variety of ways, through public submissions, and also through internal meetings with, and reports to, government. Some of the key issues that we are particularly concerned about are outlined below.

## Access to Justice

As a universal service, the CAB interacts with all aspects of the law and people's legal entitlements and obligations and we are concerned about the challenges we see people facing in upholding their rights. In particular, we are concerned that the complexity and cost of accessing the formal legal system is putting justice out of reach of many of the clients we see. We've been working actively in this space to raise our concerns within government and the justice system, including active engagement with the Access to Justice Advisory Group.

**“Aroha wanted to know what rights tenants have around rent increases. Aroha and her flatmates feel like the rent increase that the landlord has set is unjust. Requests for repairs and sufficient ventilation in the house have been ignored. We helped Aroha to clearly express the outcome they wanted from the landlord, as a first step in resolving their complaint.”**”



## Tenancy

We're deeply concerned about the situation facing many tenants. Enquiries about residential tenancy issues are amongst the most commonly received by CABs around Aotearoa. These account for around 14,000 in-depth client interactions each year, with the significant majority of these clients being tenants (approximately 90%). Common issues being raised are the poor condition of rental housing, terminations of tenancy without proper notice or without reason, unaffordable rent increases, and harsh terms and conditions relating to fixed-term tenancies.

We've long held a position on the need for better rental housing laws and stronger protections for tenants to create more balance in the relationship between the parties to the tenancy agreement. We have inputted into government consultation processes and made submissions on proposed law changes in this area. We were pleased to see changes to the Residential Tenancies Act come into force and are hopeful that the new laws supporting security of tenure for tenants and the healthy homes standards will help to rebalance that relationship. We remain concerned however, that the unaffordability of housing and resulting imbalance in the housing market continues to make it difficult for tenants to enforce their rights.

## Income inadequacy

We are deeply concerned about the high levels of deprivation and poverty that we are seeing across the country. This year we've had an average of more than 20 people every day come to us seeking emergency access to food, and more than 7 people every day urgently needing emergency housing because they don't have a safe place to stay. While our volunteers can

respond to these situations with short term measures such as food parcels and advocacy for Special Needs Grants from Work and Income, it's disheartening to see things getting worse for people.

We recognise that the real solution is systemic and lies in the hands of government. This year we spoke publicly to advocate for increasing the level of income support so that people have enough to live on. We signed an open letter to this effect as part of the Fairer Futures Campaign and spoke in the media about the urgent need to increase levels of income support. While we were delighted to see an increase in income support in the Budget, we know that many of our clients will continue to struggle to make ends meet, particularly because of high housing costs.

**“Paul needed a food parcel. Having just moved into the area, the moving cost has caused him hardship. He is currently receiving Job Seeker Support with an accommodation supplement. We were able to get Paul a food parcel and found that he did not know he could approach WINZ about covering his moving costs. We helped Paul ask WINZ for assistance with this expense.”**”



## Collaboration

We also use insights from clients' experiences in our work with other NGOs. We regularly collaborate with a range of groups and organisations to raise issues affecting clients, and taking joint action on these issues when appropriate. Some of the organisations we collaborated with this year included the Tenant Advocates Network, Fairer Futures campaign, the Consumer Protection Partnership Forum, the Safer Credit and Financial Inclusion strategy working group and many others.

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

## Helping migrants



# Helping migrants Te āwhina I ngā kaiheke

Many migrants really appreciate the ability to talk face-to-face with someone from their local community when they need support. All CABs offer a safe space for migrants who want to clarify their rights, or need help upholding their rights.

In addition to our universal CAB service, we have a specialised 'Migrant Connect' service focused on ensuring that people who have recently moved to Aotearoa New Zealand can get face-to-face personalised help to settle in their new community.

The Migrant Connect service is supported by our extensive knowledgebase, which is invaluable to help with the wide range of issues new migrants have to navigate as they settle into life in Aotearoa New Zealand. As part of the Migrant Connect service, CABs organise community education sessions for new migrants this is a valuable opportunity for public education. We ran over 100 sessions, for around 1600 migrant clients this year, across a wide range of topics such as job preparation, healthy homes, keeping safe, consumer rights and more.

Across the CAB we've been very concerned about the impact of COVID-19 on many of our migrant clients. We've seen many distressed clients concerned about their precarious immigration status, employers not following fair processes, and consequential issues such as paying for rent/food, and accessing income support. We were deeply concerned and disappointed by the low level of support available to migrants during this very stressful time.

“ Yousef came into the CAB office looking for emergency housing for his family. We called several emergency housing providers and found a provider willing to help, learning that they had a section specialising in refugees and speaking Arabic. Yousef left the office with an apartment for his family to move into over the weekend and an appointment with a support person to help him engage with WINZ to find suitable long-term accommodation. ”





# Discover your rights Tūhuratia ō motika

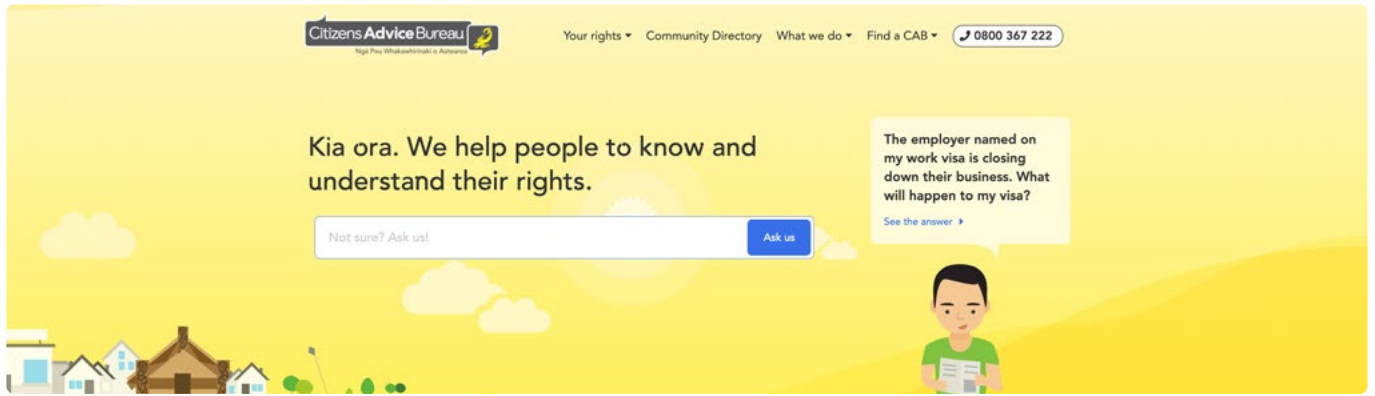
## Information direct to the public Te mōhiohio hāngai ki te iwi whānui

Helping people to know what their rights and responsibilities are and how they can act on these is core to what the Citizens Advice Bureau is about. We help people from all walks of life to access the information they need so they are empowered to take next steps and resolve their problems. Our service model is committed to providing the service in whatever way our clients want, including face-to-face, phone, online chat, email and self-service on the website.

**“**Prisha purchased a car less than one month ago. The brakes failed and so she took the car back to dealer. The dealer's mechanic said it was a new problem, charging her \$400 for the fix. Prisha feels that her mechanical warranty should have covered the repair cost. We referred her to information on the CAB website using the Your Rights article “The car I bought from a dealer is faulty. What can I do?” with links on how to escalate a complaint. We advised that if the car dealer is a member of the MTA, Prisha could use their free mediation service. We recommended that she gets a written mechanic report from VTNZ or another mechanic to provide evidence.**”**

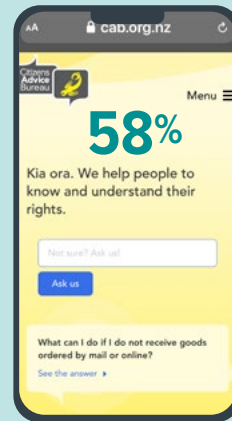


# www.cab.org.nz



## NUMBER OF VISITS TO THE WEBSITE (SESSIONS) 2,221,611

Number of page views



Accessed the site from mobile devices (excluding tablets)

## Top 10 Your Rights articles viewed on the new website



What are traditional names for wedding anniversaries each year?



How do I check who owns a car and what its history is?



Will the money I inherited affect my benefit?



Who can access my electoral enrolment details and how would they do that?



How do I find out who owns a particular property?



How do I find out whether a car for sale has money owing on it?



What is the difference between a tenant, a flatmate and a boarder?



How do I find a Justice of the Peace?



Who is eligible for government-subsidised housing?



There is someone I don't want on my property - how can I make them leave and keep them from returning?

## Website

Our website has become increasingly well used. It provides an accessible, mobile-friendly knowledge base of over 2,000 questions and answers about people's rights, that are based on real issues confronted by clients – as well as over 30,000 community directory listings about local services and organisations.

The Your Rights information and community directory helps the public understand their rights and obligations in various situations, what steps they might take to resolve the issues they have, and to do so with the confidence that comes from knowing your rights .

We put significant effort into maintaining and improving the information on the website, and particularly over the last year as we've updated a whole range of information about people's rights and obligations in relation to the impact of COVID-19.

Use of the website has increased significantly over the last year, with 1.7 million users, viewing over 9 million pages. There has been a 53% increase in the number of people using the website over the last year.

### “ Feedback from users

**Article: What should be in my final pay?**

*Feedback: Thank you for the information. I found to be very helpful and easy to understand.*

**Article: How do I obtain a cemetery plot for when I die?**

*Feedback: This helps me to know who and how I go about pre organizing and costs for me to do what I have to do as far as my funeral so children is not left with the burden of organizing when I'm gone. It takes all the financial burden off them*

**Article: What can I do to protect myself as a guarantor?**

*Feedback: This has definitely helped me. Very simple and informative. Thank You.*

**Article: How do I apply for probate?**

*Feedback: So much clearer than the Justice website. This gives me clear direction regarding Probate, the application process, etc. Thanks.*



## Social Media

We have continued to grow our presence on social media with regular posts on topical issues. We use these posts to raise awareness of the CAB service but also to give people quick access to relevant information about their rights and responsibilities.

Social media has been a very useful tool in connecting with the public, including our CABs across Aotearoa New Zealand. Citizens Advice Bureau New Zealand has a presence on Facebook and Instagram with a steady growth of followers – at a collective reach of over 6,000 followers. Social media is also an important tool when it comes to communicating about social justice campaigns, such as the Digital Exclusion campaign and petition delivery which gathered momentum in the media and online.

With the early beginnings of the CABNZ Facebook page a few years ago, the page has seen growth in several areas – building a base of regular followers who share posts, connecting with CABs and providing them content to share on their pages, as well as answering client enquiries via Facebook messages. Facebook and Instagram are also essential tools when it comes to sharing updates from CABNZ, good news stories, or instances of the CAB appearing in the news. Through these social media accounts, we share topical Your Rights Articles on a weekly basis, linking the reader back to the CAB website. This helps inform people about their rights and about the rich resource of Your Rights Articles that are used by CABs, volunteers and staff.

# Aratohu Tenant Advocacy

We were delighted this year to launch a new in-depth online resource for tenants and their advocates, called the Aratohu Tenant Advocacy – [tenant.aratohu.nz](http://tenant.aratohu.nz). Aratohu is the te reo Māori word for “guideline”, and has been used here to identify this resource as 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.

This project came out of CABNZ’s role in the Tenant Advocates Network (TAN), a national group of organisations involved in tenant advocacy. Other members include specialist tenant advocacy services, Community Law, student associations and the New Zealand Council of Christian Social Services. Last year the Ministry of Business, Innovation and Employment (MBIE) agreed to fund the project, which built on a paper-based Tenancy Advocacy Manual that had gone out of date. CABNZ led the work with the TAN group to get the business case ready and was funded directly by MBIE to develop the website.

The Aratohu website is designed to be a practical guide and provide in-depth information about tenants’ rights, as well as strategies and guidance for resolving problems. It is written for both tenant advocates and tenants who wish to advocate for themselves. It also

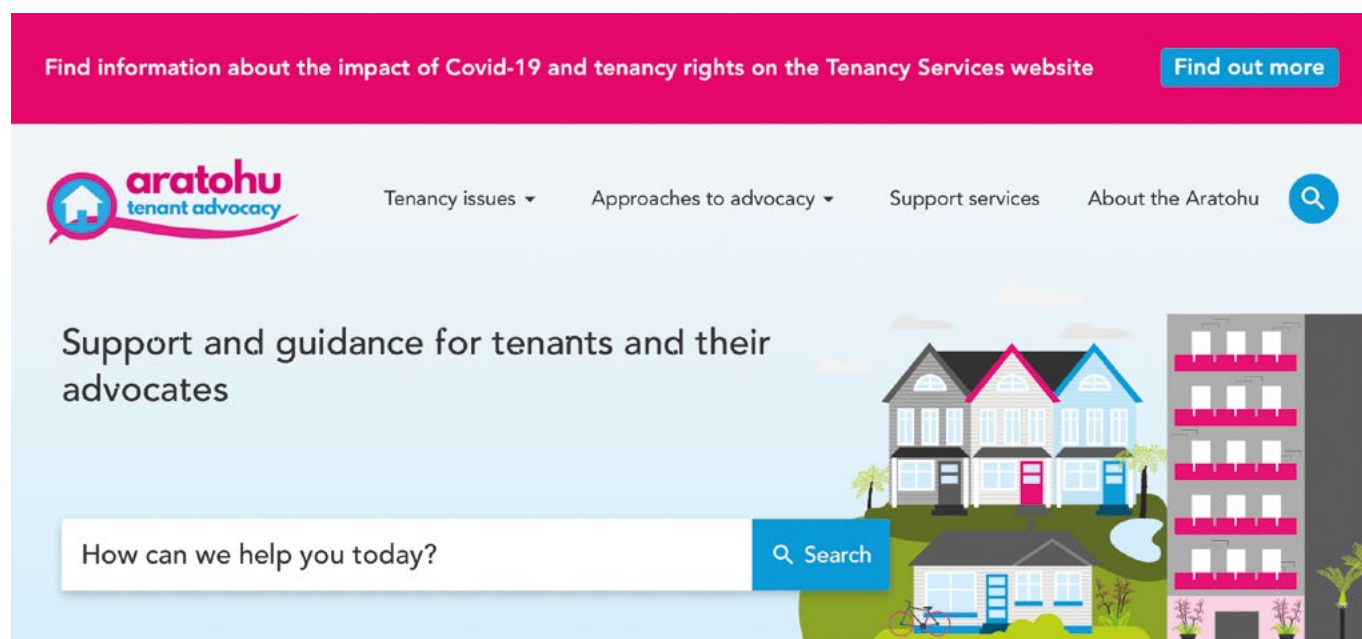
highlights a range of services that tenants and their advocates can access for more help and support.

This was a significant project for us, with National Office staff managing the entire project, including the technology and design build, developing content for the website, and liaising with TAN members. The website went live on 11 February to coincide with the significant new changes to the Residential Tenancies Act.

We’ve had excellent feedback on its usefulness since the launch.

## User Quotes:

- *It is very clear and useful information*
- *Very comprehensive content, but easy to understand*
- *As an online tool, Te Aratohu is a vital and beneficial online resource. CAB is to be congratulated for the scope of information available and its simplicity of design in making information available for tenants, organisations, advocates*
- *I think this project is truly special, it is really well laid out, written in plain and easy to understand language. It is also very complete in terms of its explanations and references to relevant legislation and case law.*





## Funding Te pūtea

Citizens Advice Bureau is able to secure and grow its services into the future.

Our organisation represents a very effective partnership between an independent civil society organisation, central government, and local government. Our national infrastructure ensures efficiency, effectiveness and economies of scale, while the local governance of every CAB ensures responsiveness to local need.

A report on the CAB service by PricewaterhouseCoopers found that the CAB service helps funders reach hard-to-reach sectors of the community more effectively and inexpensively than funders could do themselves, in the process preventing greater vulnerability, growing community and gathering data

For a long time, we've struggled with lack of certainty of funding from central government. The impact of uncertain, short-term funding is that 1) CABNZ staff have to spend considerable time and energy pursuing funding every year instead of focusing on supporting the service; and 2) it's difficult to plan ways to maximise the CAB service for the benefit of our community, because of the uncertainty about continued funding for any initiatives.

However, this year the considerable effort that has been put into increasing our funding is starting to pay long-term dividends. We've seen much stronger commitment from central government to work towards long term sustainable funding. We have entered into a cross government contract bringing together a range of our funding partners including Ministry of Business, Innovation and Employment and the Department of Internal Affairs. We are working with them to develop a long-term approach to adequate sustainable funding for the CAB.

Our spending this year was considerably less than expected, for two reasons. The first is that we did not

receive a substantial portion of our core funding until nine months into the financial year due to a significant delay in signing our cross-government funding contract. As a result, we heavily limited our spending during the first nine months of the year. Secondly, COVID-19 also resulted in constrained spending, particularly in relation to a lack of our usual face-to-face events with CABs. For example, we did not run our usual regional Kaihautū Hui which bring together the leadership of our organisation to discuss issues impacting the CAB. These two factors led to spending coming well under budget, resulting in an unplanned surplus.





## Our people Tō tātau tāngata

Volunteers are the lifeblood of the CAB. Our 2,500 volunteers are the embodiment of civic engagement, providing our service to clients, and the governance of their CAB.

Their commitment to the organisation, and the work they do with the people who seek our help, are absolutely essential to the provision of our vital community service.

Most volunteers give about 4 hours every week to work as part of a team delivering the service to our clients. They help clients on the phone, by email or live chat, or face-to-face when people visit the CAB.

Volunteers often also help with other aspects of running the bureau – for example in publicity, learning and development, social media or governance.

Our volunteers are supported by paid staff who show extraordinary commitment to their communities to ensure the smooth running and high quality of the CAB service.

## Learning and Development

As an organisation we support our people to keep up to date with changes to people's rights and obligations. Nationally we provide a range of resources to assist with learning and development, including our award-winning online learning website. The online learning website has 1669 registered users. There are 67 Learning and Development sessions across the full range of issues that clients come to us about, and from July 2020 – June 2021 over 6000 L&D sessions were completed on the online learning website.

The New Zealand Association of Training and Development presented Citizens Advice Bureau New Zealand with an award recognising excellence in the design and implementation of our low-cost learning solution for our online learning website. This reflects the excellent work of Sandra Jones and Mike Curry who developed this site into a really fantastic resource to support our volunteers.

# Citizens Advice Bureau New Zealand

## Ngā Pou Whakawhirinaki o Aotearoa

Every CAB is a member of Citizens Advice Bureau New Zealand (CABNZ). As members of CABNZ they nominate and elect a National Board made up of 10 people, all of whom also work as volunteer interviewers in their 'home' CAB. This requirement ensures each Board member has a working understanding of our service and organisation.

The National Board provides strategic direction and vision for the CAB in Aotearoa New Zealand. There are four face-to-face 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 our strategic direction.

**President:** Ian James

**Vice presidents:** Prabodh Mishra, Patricia Pera

**Board members:**

- Anne McCracken
- Don Cowie
- Glenda Berriman
- Jenny Monks (term ended October 2020)
- Maz Mckevitt
- Neil Lancaster
- Peter Taylor (appointed October 2020)
- Raewyn Polglase

## National Office

### Te Tari ā-Motu

As members of CAB New Zealand, each CAB complies with nationally agreed indicators of quality governance and operations including service delivery. They are supported by resources, processes, information and advice provided by National Office staff.

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

- An integrated IT system supporting each client interaction (we call this system cabnet). cabnet consists of:
  - an extensive platform knowledgebase that provides an accessible, mobile-friendly, knowledgebase of over 2,000 questions and answers about people's rights and a directory of more than 30,000 local service providers that is available directly to clients on our public website.
  - 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 into issues and trends both locally and nationally.
- Provision and management of the national 0800 free phone system which enables clients to access the CAB service free from a landline or mobile phone. We also have a dedicated 0800 line that people in prison use to access the CAB service.

- Design of, and support for, the national learning and development system for volunteers, including online learning, the creation and maintenance of resources for face-to-face workshops. From time to time we also provide workshops direct to volunteers on specific topics e.g., how volunteers' work contributes to national social justice and policy advocacy work. These workshops may be provided face-to-face, via webinar or Zoom.
- Help desk support for the IT system, governance and operational advice, and reporting on client enquiry data.
- Provision of national branding and publicity materials and media releases that can be adapted for local use.
- Service development guidance, support and advice.
- Access to discounted professional indemnity insurance.
- Quality assurance oversight and support.

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

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

Chief Executive	Kerry Dalton
Deputy Chief Executive	Andrew Hubbard
Systems Administrator and Help Desk Support	Andrew Parr
National Service Support Coordinator	Carol Andrews
Client Enquiry Analyst	Christine Coshan
Administration Coordinator	Ester Bahebeck (from August 2020)
National Data Analyst	Gwyneth Carey-Smith (from May 2021)
National Advisor – Policy and Communications	Jolene Simoes (from October 2020)
Brand Support & Graphic Designer	Kirsty Miller (until November 2020)
National Service Support & Engagement Advisor	Lexi Taylor
National Development Advisor	Mike Curry (until June 2021)
National Advisor Legal and Strategic	Sacha Green
Finance Manager/Board Secretary	Sandra Francis
National Learning and Development Facilitator	Sandra Jones
National Information Coordinator	Violet Chong

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

The following CAB volunteer interviewers provided outstanding service to the organisation nationally, and were elected as Life Members by at least a two-thirds majority of CABs from across the country.

Marilyn Petersen	Joan Mattingley
Jill Van Angeren	John Britton
Pat Colenso	Kathy Rean
Wendy Fletcher	Maureen Toms
Trish Hanlen	Leonie van der Sluis
Ron Horne	Ellen Kitto
Ann Jones	Thomas Katene
Joan Lardner-Rivlin	

Citizens Advice Bureau New Zealand Incorporated

# Summary Financial Statements

## Pūrongo Poto mō te Pūtea

Statement of Comprehensive Revenue and Expense for the year ended 30 June 2021

	2021	2020
	\$	\$
<b>Revenue from non-exchange transactions</b>		
Operating grants revenue	1,758,255	1,420,656
Specified grants revenue	806,666	745,000
Donations	199	5,756
	2,565,120	2,171,412
<b>Revenue from exchange transactions</b>		
Sale of publicity material	11,050	9,083
Interest revenue	10,841	26,490
Membership subscriptions	23,100	23,100
Other operating revenue	650	805
	45,641	59,478
<b>Total revenue</b>	<b>2,610,761</b>	<b>2,230,890</b>
<b>Expenses</b>		
Amortisation	28,950	28,950
Depreciation and impairment	8,686	9,470
Salaries and other employee costs	1,092,412	1,090,177
Office administrative expenses	121,648	112,995
Learning and development	7,825	6,145
Membership support	24,922	20,147
Cabinet / National Office IT	42,402	52,936
National Board	12,521	14,800
National meetings	1,450	5,055
Publicity and communication	53,940	51,548
Purchase of publicity material	9,545	8,872
Projects other	56,126	–
Specified grants – salaries and other employee costs	30,533	–
Specified grants – other costs	776,133	745,000
<b>Total expenses</b>	<b>2,267,093</b>	<b>2,146,095</b>
<b>Operating surplus for the year</b>	<b>343,668</b>	<b>84,795</b>
<b>Other comprehensive revenue and expense</b>	–	–
<b>Total comprehensive revenue and expense for the year</b>	<b>343,668</b>	<b>84,795</b>

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

## Citizens Advice Bureau New Zealand Incorporated

# Summary Financial Statements

## Pūrongo Poto mō te Pūtea

Statement of Changes in Net Assets for the year ended 30 June 2021

	Cabinet fund reserve	Retained surplus	Total equity
	\$	\$	\$
Balance 1 July 2020	111,877	866,531	978,408
Surplus for the year	–	343,668	343,668
Other comprehensive revenue and expense	–	–	–
Transfer to (from) equity reserves in the year	61,434	(61,434)	–
<b>Balance 30 June 2021</b>	<b>173,311</b>	<b>1,148,765</b>	<b>1,322,076</b>
Balance 1 July 2019	99,440	794,173	893,613
Surplus for the year	–	84,795	84,795
Other comprehensive revenue and expense	–	–	–
Transfer to (from) equity reserves in the year	12,437	(12,437)	–
<b>Balance 30 June 2020</b>	<b>111,877</b>	<b>866,531</b>	<b>978,408</b>

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

Citizens Advice Bureau New Zealand Incorporated

# Summary Financial Statements

## Pūrongo Poto mō te Pūtea

Statement of Financial Position as at 30 June 2021

	2021	2020
	\$	\$
<b>Assets</b>		
<b>Current assets</b>		
Cash and cash equivalents	739,071	442,198
Short term investments	842,674	800,000
Receivables from exchange transactions	39,673	5,900
Receivables from non-exchange transactions	–	141,553
Prepayments	26,733	26,205
Work in progress	57,780	–
Inventories	2,896	1,436
	1,708,827	1,417,292
<b>Non-current assets</b>		
Plant and equipment	17,863	16,135
Intangible asset	221,950	250,900
	239,813	267,035
<b>Total assets</b>	<b>1,948,640</b>	<b>1,684,327</b>
<b>Liabilities</b>		
<b>Current liabilities</b>		
Trade and other creditors	88,186	77,183
Deferred revenue	462,741	513,750
Employee entitlements	75,637	114,986
<b>Total liabilities</b>	<b>626,564</b>	<b>705,919</b>
<b>Total net assets</b>	<b>1,322,076</b>	<b>978,408</b>
<b>Net assets</b>		
Accumulated funds	1,148,765	866,531
Cabinet fund reserve	173,311	111,877
<b>Total net assets</b>	<b>1,322,076</b>	<b>978,408</b>

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

## Citizens Advice Bureau New Zealand Incorporated

# Summary Financial Statements

## Pūrongo Poto mō te Pūtea

Statement of Cash Flows for the year ended 30 June 2021

	2021	2020
	\$	\$
<b>Cash flow from operating activities</b>		
<i>Cash was provided from / (applied to):</i>		
Operating grants	1,813,278	1,435,853
Specified grants	842,187	740,000
Membership subscriptions	23,100	23,100
Donations	199	5,756
Receipts from goods & services provided, exchange transactions	11,343	9,172
Receipts from other operating revenues	650	–
Payments to suppliers	(430,667)	(241,529)
Payments to employees	(1,118,001)	(1,075,462)
Specified grants – payments to employees	(30,533)	–
Specified grants – payments to suppliers	(776,133)	(745,000)
<b>Net cash from (used in) operating activities</b>	<b>335,423</b>	<b>151,890</b>
<b>Cash flow from investing activities</b>		
<i>Cash was provided from / (applied to):</i>		
Purchase of short-term deposits	(1,942,674)	–
Sale of short-term deposits	1,900,000	180,000
Purchase of plant and equipment	(8,401)	(2,274)
Sale of plant and equipment	261	–
Interest received	12,264	29,171
<b>Net cash from (used in) investing activities</b>	<b>(38,550)</b>	<b>206,897</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>296,873</b>	<b>358,787</b>
Cash and cash equivalents beginning of the year	442,198	83,411
<b>Cash and cash equivalents at end of year</b>	<b>739,071</b>	<b>442,198</b>

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

**Citizens Advice Bureau New Zealand Incorporated**

# Summary Financial Statements

## Pūrongo Poto mō te Pūtea

Notes to the summary financial statements for the year ended 30 June 2021

**1. Reporting entity**

These summary financial statements comprise the summary financial statements of Citizens Advice Bureau New Zealand Incorporated (CABNZ) for the year ended 30 June 2021.

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 Bureau who are separate incorporated societies.

**2. Statement of compliance**

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

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

The full financial statements were authorised for issue by the CABNZ Board on 31 August 2021 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 bureau. This is paid directly on to bureau. The 2021 specified grants revenue also includes funding received for the provision of the Citizens Advice Bureau Hauraki and Citizens Advice Bureau Mid Canterbury service while CABNZ is temporarily providing the legal structure and a governance role.

**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.

**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 straight-line 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:

- Cabinet software 10%

#### 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.

### 5. COVID-19

On 30 January 2020, the spread of novel Corona virus (COVID-19) was declared a public health emergency by the World Health Organisation. From 25 March 2020, New Zealand was placed into Alert Level 4 lockdown to combat the pandemic, for a minimum period of four weeks. From 28 April 2020 this was reduced to Alert Level 3 with some restrictions relaxed, for a period of two weeks. From 13 May 2020 this was reduced to Alert Level 2, with lockdown restrictions further reduced. From 9 June 2020 this was reduced to Alert Level 1, with domestic lockdown restrictions removed. The 2020-2021 year has continued to have intermittent changes to Alert Levels.

The Board will continue to monitor the impact of COVID-19 on CABNZ but at the date of signing this report the Board does not believe CABNZ has been or will be adversely financially affected by the pandemic.

The Board maintain the view that CABNZ has sufficient resources that it will continue to operate as a going concern provided operational targets are met.

## 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 financial position as at 30 June 2021, 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 financial statements of Citizens Advice Bureaux New Zealand Incorporated for the year ended 30 June 2021.

We expressed an unqualified audit opinion on the financial statements in our audit report dated 31 August 2021.

In our opinion, the accompanying summary financial statements is consistent, in all material respects, with the audited 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 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 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 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  
21 September 2021

Moore Markhams is a network of independent firms that are each members of Moore Global Network Limited. Member firms in principal cities throughout the world.

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# Thank you

## Ngā mihi nui ki a koutou



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



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



**MINISTRY OF  
JUSTICE**  
*Tabu o te Ture*

**INTERNAL AFFAIRS**

*Te Tari Taiwhenua*

**Inland Revenue**  
Te Tari Taake



**Lottery Grants Board**  
Te Puna Tahua  
LOTTO FUNDS FOR YOUR COMMUNITY





## Citizens **Advice** Bureau

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