

Citizens Advice Bureau



Ngā Pou Whakawhirinaki o Aotearoa

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



2022 Pūrongo ā-Tau
Annual report

He Rārangi Upoko

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Ā mātau kaupapa matua

What we do

We provide free, confidential, independent information and advice.

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 ngā 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.



He kōrero whakataki nā te Pehitini me te Tumuaki

Introduction from the National President and Chief Executive

E hara taku toa i te toa takitahi, engari he toa taki tini
My strength is not mine alone, but is the strength of many.

These words express the simple and profound reality of family, community and society. We are all connected – that's why the CAB service is so important. We provide the warmth and welcome of a place where anyone can come to talk about, and get help with any issue. We also raise awareness of and seek solutions for systemic issues that are having an adverse effect on the wellbeing of people and communities.

The CAB has two aims that we work to:

1. To empower people with the information that they need so that they can take action on any issues in their lives with confidence
2. To collect evidence on the issues that people come to us with in order to advocate for the change needed to prevent and address these issues at a systemic level.

Our second aim means that as well as helping individuals and whānau with information and advice, we also stay focused on achieving necessary systemic change.

In order to give as much weight as possible to the insights we gain from our interactions with clients, we built technology that allows us to record, store and analyse the information from all of our client interactions.

We now have approximately 6 million client interactions entered into this system, across the wide range of issues that people need advice and help with. About 2.5 million of these interactions are in-depth enquiries.

This is a testament to the commitment of all of our volunteers who, as well as working hard to try and find options for clients, enter every single client enquiry into cabinet (CAB intranet). This enables us to highlight issues with certainty and to speak out, supported by the power of evidence.

The power of this evidence was shown this year when our Petition to “Leave no-one behind” led to a Special Parliamentary Debate. Our Petition was based on research we carried out in relation to clients coming to us who were experiencing digital exclusion. It highlighted the stress and avoidable harm caused by government agencies driving people to engage with their services online and either not offering other options or making it hard to access them.

Our Petition called for inclusive public services that are available in the range of ways that people need, including face to face.

We raised this as an important societal issue that goes to the heart of people being able to access their rights and entitlements and have trust in public services fulfilling their fundamental purpose of being there to serve the public. We acknowledge the many other community and civil society organisations, who added their voices and support to our petition and the issues it raised.

Representatives from political parties across the House stood to speak in support of our recommendations and to acknowledge the work of the Citizens Advice Bureau, both in the service we provide but also in the evidence that underpins our advocacy.

The Citizens Advice Bureau attracts people who want to contribute to their community and make a difference in people’s lives.

The Hon Jacqui Dean, National Party MP, Chair of the Petitions Committee, in her speech to the House said *“This is a rare and exciting day for the Petitions Committee... This is our second special debate on an issue that the committee has determined to be of sufficient national interest and importance that we have recommended that a special debate be undertaken... I want to thank them (the Citizens Advice Bureau) very much for providing the Petitions Committee and Parliament with such a comprehensive and well-thought-out petition.”*

Jan Logie, Green MP, in her speech to the House said *“I too want to thank the Citizens Advice Bureau (CAB) for prompting this debate with a petition, but, before that, the research and analysis that led to the petition, which showed three months of client engagements that had 4,379 interactions involving digital exclusion—giving us quantitative data I think for the first time around the breadth of this problem in our communities and the work that’s been picked up by our community organisations because of that. Such an important conversation for our Parliament.”*

The following quote from a volunteer sums up the ethos that underpins our service:

“It is a privilege to be able to empower people by offering information and options. The information we record about each client’s query may help bring broader social change. Each record is a precious resource with the possibility of building a better future for all.”

We are extremely fortunate to have a network of committed, caring volunteers around New Zealand and we pay tribute to the invaluable contribution they make to New Zealand society.

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

Kerry Dalton
Chief Executive

Ian James
National President

Ā mātau kaupapa matua

Our priorities



Ō Mātou Taiwhanga CAB locations



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



Te hunga e āwhinahia ana e mātau

The people we help

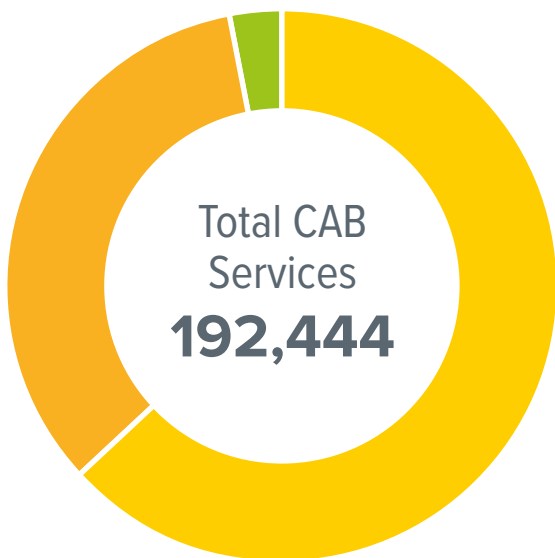
The CAB service includes in-depth interviewing of a client to identify what is happening for them or what information they seek, and to find out what they have done so far. The trained volunteer interviewer researches options specific to each client’s situation and then explains these to the client in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

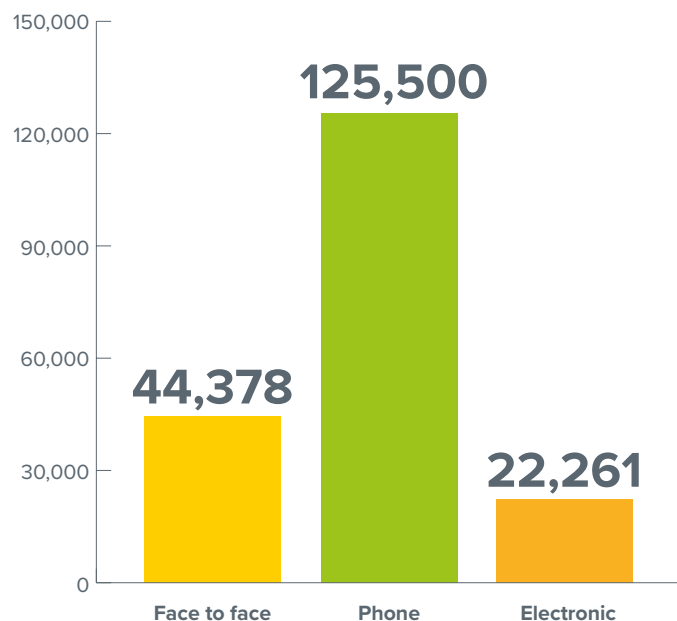
TOTAL CLIENT INTERACTIONS 255,646

Clients attending clinics 63,202	Total hours spent on in-depth client interviews 36,978	Calls from people in prison 1,173
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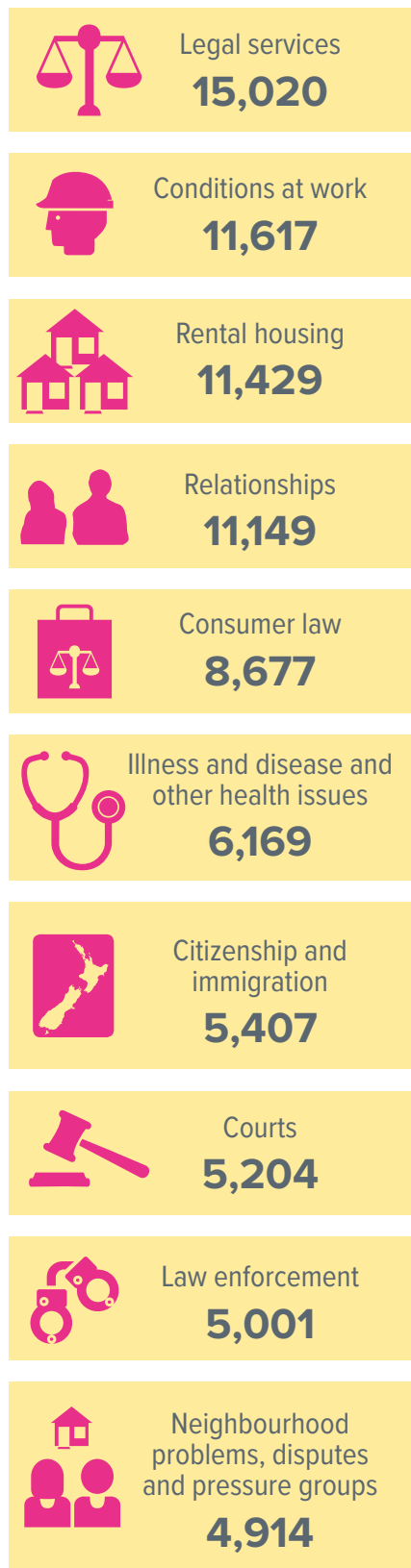


- 121,797** Client interviews
- 65,034** Quick reference
- 5,613** Other services

Method of contact (excluding Clinics)



Top 10 categories of enquiry



Average time taken per category

34 mins

- Missing persons

29 mins

- Out of school learning support

27 mins

- Alternative learning

25 mins

- Educational Administration
- Embassies, High Commissions and Consulates

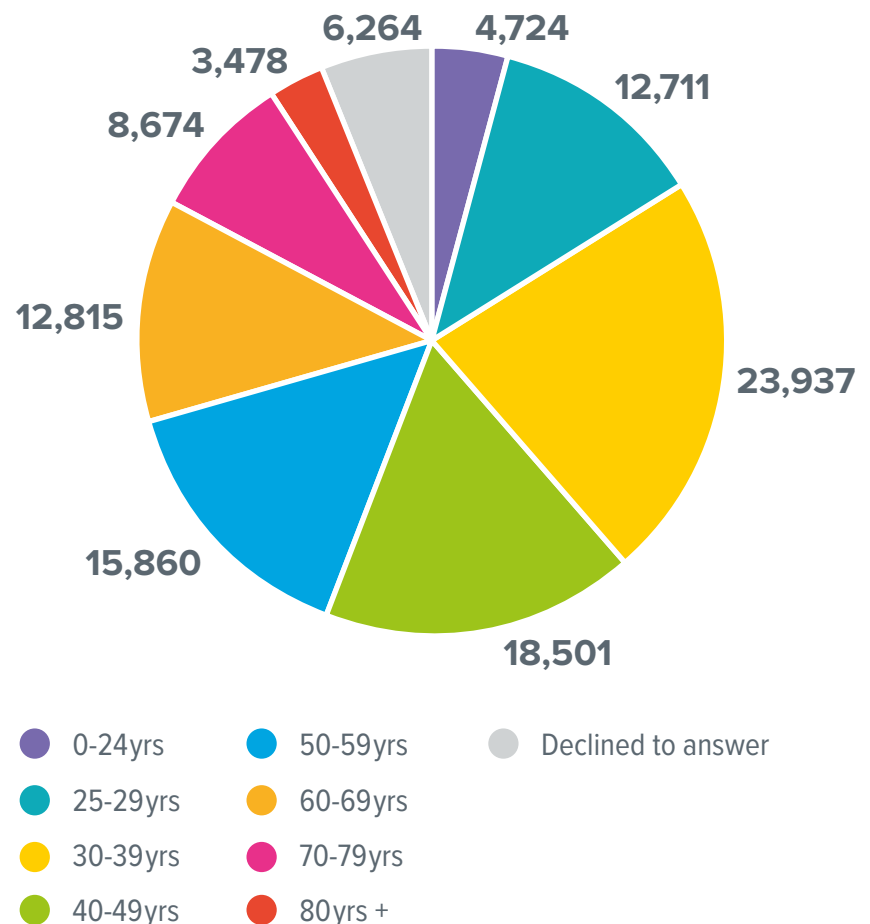
24 mins

- Multicultural groups
- Commercial property

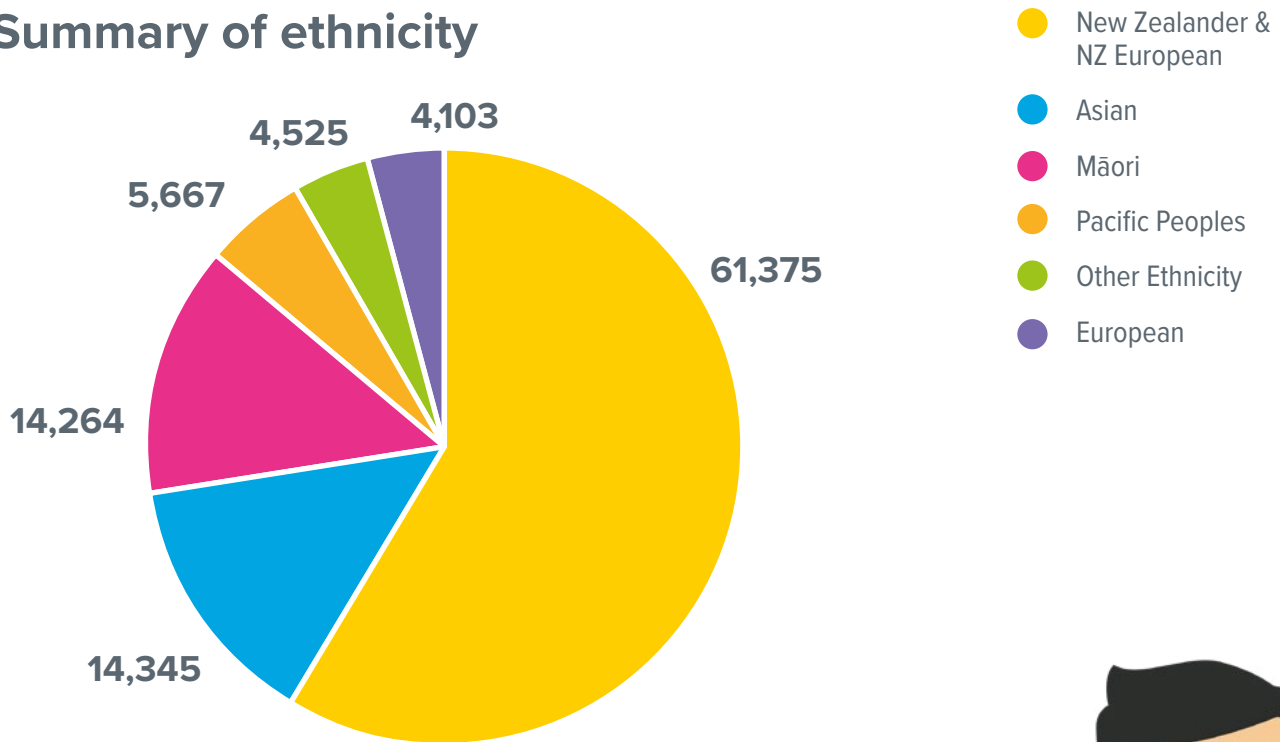
23 mins

- Violence and abuse
- Mental health and wellbeing
- Pre-school

Client age groups



Summary of ethnicity



“ I have been calling NZ passport phone numbers, NZ and Sydney soooo many times but no one picks up the phone or the line goes dead. I have not found this information on their websites or able to speak to a human to just answer my uncommon questions as NZ Citizen in Australia!!!. So thank you CAB, I have found you MORE HELPFUL THAN NZ PASSPORT SITES. Have left messages on their email message port a few days ago...still waiting... ”



Top countries of origin of CAB Migrant Connect clients





Ko te pāngia o CAB e te KŌWHEORI-19

The impact of COVID-19 on CAB service

Moving to COVID-19 Alert Level 4 in August 2021 meant that we had to close all our face-to-face services, but our volunteers and staff were committed to ensuring that the CAB service was as accessible as possible.

With only six hours to prepare, CABs around the motu pooled resources, time and energy together to deliver our service. A system was enabled that meant we could continue phone calls, online chat and emails. Lessons were learnt from the lockdown of 2020 and volunteers swung into action to take an array of enquiries from around the nation.

As the Delta and then Omicron variants of COVID-19 spread through the community many CABs remained closed for the safety of staff, volunteers and clients. This meant that there was much more limited access to the face-to-face service than even the previous year.

It was particularly clear that some specific client groups strongly need or prefer to speak to someone in person. This includes Pacific peoples, people who don't speak English as a first language, and clients who are vulnerable. We know this, because these client

groups did not access us through other channels as a replacement for our face-to-face service.

The rapidly changing circumstances we faced this year posed significant challenges to our service, but our staff and volunteers adapted to rapid changes and rose magnificently to the challenge. Staff and volunteers have worked extremely hard to try and ensure the greatest accessibility to the service, while maintaining the health and safety of everyone.



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

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 that everyone has 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 community infrastructure through this challenging time.

"I can think of few organisations so wholeheartedly dedicated to the mission of helping others, with no expectation of anything in return, except to better the lives of your fellow New Zealanders".

The Rt Hon Dame Cindy Kiro, Governor General.

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, and we've noted a real decrease in community and individual resilience. Unfortunately, this has sometimes manifested in more challenging behaviour from clients, which our volunteers have had to manage.

The return to Level 4 in August 2021 made life difficult for already strained communities. We had real time insights and evidence of the issues people were seeking help with. Our interactions with clients revealed the significant stress and strain that so many people in our communities faced in this difficult period.

One of our primary concerns was the difficulties that some people had accessing food, with the rapid transition to Alert Level 4. Accessing emergency support from food banks was difficult for many, with some not operating and others hugely over stretched. Clients who did not have internet access or credit on their phones turned to the CAB for help.

Frustrated clients also turned to us as they were not able to access support from Work and Income, simply because they were unable to get in contact with them. Others wanted clarification on what support they might be entitled to. We also saw people looking to make KiwiSaver withdrawals because of financial hardship and unsure of how to do it under Alert Level 4.

We saw clients who were concerned about being asked to work, when their jobs didn't seem to be essential. Others were concerned about the lack of protective equipment and processes in place in their workplace. Others were facing unilateral cuts in their wages and conditions, and needed help understanding their rights.

When the My Vaccine Pass went live, the impact of digital exclusion was felt immediately. We saw this in our client enquiries and heard from CAB staff around the motu, about the problems clients were experiencing. People without a device, email address, or the necessary ID, found themselves stuck with the digital-first approach being taken by government.

“Kahu is in self-isolation at home with a number of children because they are contacts with a COVID-19 case. They do not have friends or family around and are short on food and essentials. They do not have access to the internet or a computer. Kahu wants to know how they can get food.”



“Shamina had no phone credit. She needs to contact her probation officer but there was no way of doing this. We called the Community Probation Service and let them know Shamina needed a support package.”



The Ministry of Health's 0800 number was only operating during office hours and was completely overloaded. When people did get through, many were told they could not be helped unless they had an email address, and were sent away to set one up – regardless of whether they had a computer or device. This situation caused unnecessary stress and anxiety for people who just wanted to do the right thing.

We were pleased to see that the Government responded quickly to concerns raised by CAB and others in the case of the My Vaccine Pass. They were able to add capacity to the Ministry of Health phone line and provide other offline options including a face-to-face service from participating pharmacies. We want to see a similar approach of inclusivity to be taken across the public service in all areas.

Our volunteers have been doing an amazing job in supporting people through these difficult times, but we're really concerned about the systemic levels of poverty and disadvantage that we're seeing. We all want to live in happy, thriving communities where everyone has what they need to build and live their best life. But in the last year, rising costs of living, and lockdowns have been particularly tough for those already in need.

“I never knew that this help was available.”





Ko tā mātou Whakarato i ngā Hapori 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

It has been a significant year for CAB Mid Canterbury as they have joined the CAB wider family and have worked to form into an independent legal entity with their own Board. The team at CAB Mid Canterbury, ably led by the co-ordinator Sarah Clifford, have put in a huge amount of work to grow and strengthen their service.

CAB Mid Canterbury would like to thank managers from North Canterbury, Christchurch, South Canterbury, Dunedin, Hawkes Bay and Wellington for their friendship, for information sharing and support. They have found the support offered by other CABs extremely helpful as they establish the service in their local community. This collaborative approach with their neighbours gives a better, stronger service to our larger community.

They are very grateful to their amazing volunteers for their time, skills, knowledge and for providing such a fantastic quality service to the community of Mid Canterbury. This was a challenging year and the team was very successful.

They want to thank their funders and supporters for ensuring the continuation of our service.

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

	2022 Total funding received	2022 Less unspent transferred to 2022-2023	2022 Full year	2021 Part year
	\$	\$	\$	\$
Revenue				
Ashburton District Council	15,000	(254)	14,746	–
Community Trust of Mid and South Canterbury*	8,000	–	8,000	–
NZ Lottery Grants Board	5,000	–	5,000	5,000
Lions Foundation	10,551	–	10,551	–
Sundry	7,800	(7,800)	–	–
CHMC – transfer of unused funding*	9,280	–	9,280	32,908
Total revenue	55,631	(8,054)	47,577	37,908
Expenses				
Salaries and other employee costs			39,967	26,986
Computer			144	1,670
Contracting			–	1,352
Office administration other			1,245	1,512
Publicity, branding and resources			505	1,507
Premises			5,322	2,569
Training			394	2,312
Total expenses			47,577	37,908

*Includes unspent funding at 30 June 2021 transferred to the 2021-2022 year (Community Trust of Mid & South Canterbury \$8,000 and CHMC \$9,280)

The above statement includes all revenue 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 1 November 2020, 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. This funding was used for establishment costs of the CAB service in the Mid Canterbury community. This revenue and expenditure is not included in the part 2021 year figures. The unspent funding was transferred to CABNZ.

CAB Mid Canterbury became a stand-alone legal entity with its own governance as from 1 July 2022. Any funding unspent at 30 June 2022 is held on behalf of CAB Mid Canterbury and will be transferred to the new legal entity.

At the end of this financial year they have become an independent Incorporated Society. They welcome Board members Jo Veale (Chair), Mary Bailey (Secretary), Nikita Begbie Treasurer), Tiffany McRae, Graham Matthews, Andrea Carter and Pam Kennedy.



CAB Hauraki

Manager, Shelley McArthur-Dye, with the help of volunteers, undertook an extensive programme of promotion, networking and relationship building in the communities of Paeroa and Waihi, to help the service rebuild. Considerable effort was spent in making funding applications to cover operational costs.

In December 2021 the Waihi office was closed and the service moved to a new location in the Paeroa Information Hub. This has been a really positive move providing a larger and more welcoming environment for clients with opportunities for new community relationships in the hub environment.

Since the manager, Shelley, moved on in January 2022, the volunteers have shown fabulous dedication and commitment to the service by stepping up and running the day to day operations with some support from Margaret Antunovich, an experienced CAB manager.

CABNZ has continued to provide the legal umbrella for the service and has assisted with funding applications, reporting and coordinating support for the day to day operations over the past year.

Calls from Prisons

CAB offers a specialist 0800 phone line to prisoners. It is free to use and provides prisoners with an opportunity to ask questions and receive independent advice and information. COVID-19 resulted in considerable restrictions on prisoner movements, and as a result there were only about half as many calls from prisoners this year, with a total of 1173 calls from prisons.

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

	2022 Total funding received	2022 Less Unspent Transferred to 2022-2023	2022 Full year	2021 Part year
	\$	\$	\$	\$
Revenue				
Hauraki District Council	10,000	–	10,000	5,000
Ministry of Social Development Community Capability and Resilience Fund	–	–	–	10,000
NZ Lottery Grants Board	5,000	–	5,000	–
Lion Foundation	9,449	–	9,449	–
Valder Ohinemur Trust	5,100	–	5,100	–
James Searle Say Trust	5,000	(1,937)	3,063	–
Trust Waikato*	8,700	(3,000)	5,700	–
Transfer of CAB Hauraki Incorporated bank accounts*	12,541	(12,541)	–	3,758
Other	43	–	43	–
Total revenue	55,833	(17,478)	38,355	18,758
Expenses				
Salaries and other employee costs			18,412	3,547
Computer			5,996	173
Office administration, other			2,052	1,293
Publicity, branding and resources			686	1,703
Premises			8,641	8,212
Telephone and internet			2,009	1,362
Training			405	760
Travel			154	1,708
Total expenses			38,355	18,758

*includes unspent funding at 30 June 2021 transferred to the 2021-2022 year (Trust Waikato \$5,700 and bank account \$12,541).

The above statement includes all revenue 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 2021, 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. 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. This revenue and expenditure is not included in the part 2021 year figures.

CAB Hauraki continues to operate temporarily under the governance of CABNZ. Any funding unspent at 30 June 2022 is held on behalf of CAB Hauraki to pay for future expenditure and provide accountability to its funders.



James Searle Say Foundation



Valder Ohinemuri Charitable Trust

Language Support

Many of our clients prefer to get support in their own language as English is not their first language. Since the very sad loss of funding for Language Connect (our specialist language service) CABs have been facing significant challenges with helping clients who need support in another language.

This year we launched our internal Language Support service to address this gap. The Language Support service uses cabinet (CAB intranet) to facilitate access to the language skills of volunteers across the country. It enables CAB volunteers to see others in the country who are available to assist clients in another language. Currently we are able to support more than 30 different languages using this service.



Te whakawhāiti ā-pāpori i tēnei wā matihiko

Social inclusion in a digital age

The past year has seen us take a big step forward in our campaign for a public service that is accessible and available to people in the ways they need, including in-person and over the phone – not just online.



CAB people, family and friends outside the Beehive, before the Special Debate.

Following the presentation of our petition to Parliament in July 2021, in December we appeared before the Petitions Committee, and in March 2022 we gave the Committee a further written submission to support our petition. These were opportunities to emphasise to Parliament that digital solutions – getting more people devices, internet connections and skills – on their own will not solve the exclusion people are experiencing from government services going online and the removal of people from service delivery.

In April 2022 the Petitions Committee reported back to Parliament on our petition. Their report included very strong statements in support of our petition and recommended it be set down for a one-hour Special Debate in Parliament.

After much build up, the Special Debate happened on 28th July 2022. During the debate, politicians across the political spectrum spoke of their support for our call for inclusive multi-channel public services that meet people's diverse needs, and they acknowledged that the digital-first approach is shutting some people out.

Over this time, we have also been contributing to the development of a Government action plan that has the potential to commit the Government to providing multi-channel public services. The New Zealand Government is a signatory to the Open Government Partnership (OGP) – an international agreement by governments to create greater transparency, increase civic participation, and use new technologies to make their governments more

open, effective, and accountable. Our Government is developing its fourth National Action Plan under this agreement, and the CAB was invited to contribute to the development process. We recommended a commitment to multi-channel public services be included in the Plan, and this is currently being considered.

The response to our petition, and our involvement in the OGP, have shown us the message is getting through that the fundamental issue is about social inclusion, with digital inclusion being just one part of this. It is a significant achievement for our campaign.

This year we have been working with a research team from the Auckland University of Technology (AUT) who are undertaking a project prompted by our work on digital exclusion and the need for inclusive services. The team are researching the impact of the digital first approach of public and commercial services on people in New Zealand. The research project is entitled ‘Digital first’ or ‘People first’: Changing service delivery in New Zealand. The aim is to produce something of value for stakeholders involved in the issue, and which can be used to develop policy.

We have been facilitating the research team’s interactions with CABs, and with contacts in our wider, non-CAB networks, for getting a range of perspectives on the impact of the digital first approach. In July 2022 the team had an article published in a number of mainstream media outlets, which points to the need to move from an uncritical focus on digital transformation towards a socially inclusive system that serves everyone. The next step will be looking at how the findings of the completed research can be used towards the ultimate goal of inclusive public service delivery.

In June 2022, we launched our Inclusion Campaign website which we are using as one of a number of channels for informing the public and updating supporters about our campaign, and gathering stories from people who want to share their lived experience and insights. Our campaign website is at: inclusioncampaign.cab.org.nz

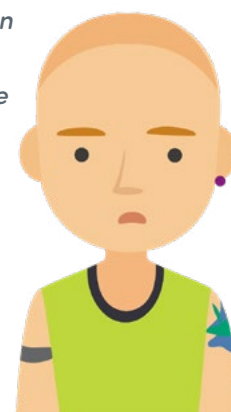
Over the year we have seen greater acknowledgement of the need for inclusive, multi-channel public services, but we now require action to make this a reality. We know that ongoing advocacy is needed to achieve this. We will continue to seek action and leadership – in particular from the Minister for the Public Service – for changes that will ensure everyone in Aotearoa can easily access the public services they need and are entitled to, with dignity.



Kerry Dalton, CAB CEO, addressing the post-debate gathering at the Beehive.



“Gail has an injury that temporarily prevents her from working. She received a request from ACC for a statutory declaration and recent invoices from her job as a self-employed worker, so her claim could be processed. Gail doesn’t have a computer at home and has limited capability in using her phone to download, fill in and email documents. When Gail came in to the CAB, we arranged for her statutory declaration to be certified by a JP and helped Gail to email it to ACC, along with the other required documents.”





Te whakapau kaha mō ngā panonitanga pāpori

Working for positive social change



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 issues. We are passionate about making sure that everyone in Aotearoa New Zealand can participate in their community and access the services they need.

“Hanna has found herself in a harmful relationship. She has come to the CAB as she needs non-judgmental, anonymous help. She is wondering if she can end early the fixed-term tenancy agreement that she shares with her partner. She needs support to get a Protection Order and is wanting to know how to collect her possessions safely. During our discussions, we encouraged Hanna to discuss the situation with her landlord as soon as possible because they might agree to terminate her tenancy early. We explained to Hanna about what her rights were in relation to the tenancy and where she could get further help if she needed it.”





“ You helped a lot with the info you provided. If things begin to get out of hand and we may have to go to Family Court to get an outcome then so be it... once again, thanks for your help! **”**

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 and reports to government. Some of the key issues that we are particularly concerned about are outlined below and on the following page.

Kia whai wāhi atu ki te tika Access to Justice

As a universal service, the CAB interacts with all aspects of the law and people's entitlements and obligations under the law. The CAB has an essential role to play in improving access to justice, and improvement is urgently needed.

We have been working with the Access to Justice Advisory Group, formed by the Ministry of Justice, to support work to ensure that all New Zealanders have fair access to the justice system. The group includes senior members of the judiciary and have identified that the CAB is a key access point to the justice system and can also play an important preventative role.

Out of this work we've entered an agreement with the Legal Issues Centre, based at the University of Otago. A research fellow from the Legal Issues Centre is conducting an analysis of CAB Client Data to better understand the nature of the issues clients are facing and how it relates to the justice system.

We hope that the work in this area will make it easier for people to access justice, both through better information and support for people.

Ngā mōtika rīhi whare Rights for non-tenant renters

We called on the Government to protect the rights of flatmates and other people who are renting, but who aren't protected by the Residential Tenancies Act (RTA). We're deeply concerned about the number of problems we are seeing for people who are living in renting situations, but don't have the legal protections of the RTA.

CABs helped with more than 13,000 renting problems in the last year and the gaps in the RTA are leaving a growing number of people without protection. We're regularly seeing flatmates and other non-tenant renters stuck in very difficult situations with few legal protections, because they are not covered by tenancy law.

The clients we are concerned about include flatmates, private boarders, people living in the same house as their landlord, and those living in other situations like camping grounds. As an increasing number of people are renting, in often precarious situations, the harm caused by these gaps in tenancy law are becoming more significant.

Some of the common situations we see include flatmate disputes about rent, bond repayments, notice periods, relationship breakdowns, and disposal of flatmates' possessions. Similarly, disputes in private boarding situations include disagreements about payments, bond refunds, relationship breakdowns, and the lack of clarity about ending the arrangement. Further enquiries relate to other living situations, such as people living in campgrounds, campervans on leased land, short-term rentals and renting from family members. People in these situations wanting to know what their 'tenancy' rights are, when in reality they have very few. They largely rely on whatever agreement they have with the head tenant or home owner, and often there is no written agreement in place.

Our experience is that people in these situations often have difficulty resolving problems, because very few have a formal written agreement in place. Many clients with these sorts of issues are referred to CAB by Tenancy Services and the Police. While we are happy to assist, there is often little that can be done other than asking the other party to be reasonable, or taking the matter to the Disputes Tribunal.

Ko te ngoikore o te utu 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 5 people every day urgently needing emergency housing because they don't have a safe place to stay. While our volunteers are able to respond to these situations with short term measures (such as food parcels and advocacy with Work and Income) it's sad to see things getting worse for people.

We know that the real solution is systemic and lies in the hands of government. This year we spoke publicly, as part of the Fairer Futures coalition, to advocate for increasing the level of income support so that people have enough to live on. We spoke in the media about the urgent need to increase levels of income support and the ongoing deprivation we are seeing.

Ko te mahi tahi Collaboration

We 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 debt action network 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 (that is, 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.

“ Mohit talked to us about how things have been so hard lately. He is so happy to have moved with his son from emergency housing into a private rental. However, with rent, power/utility bills, and rising food costs, he is finding there is little income left over to purchase food. Mohit asked politely if the CAB could help him to get assistance with food. We made contact and arranged on his behalf for food to be delivered to the client. We also told him that he was welcome to make use of the free Budgeting Services that we host. This would be a good way to check he was getting all of his entitlements to help cover the cost of living. ”



“ This was all quick and easy thank you for such well-rounded work! ”



“ I now have a better understanding of the law. ”



Top 10 Migrant Categories 2021 – 2022

1. Legal and Government	2. Consumer	3. Finance and Benefits	4. Housing and Land	5. Employment and Business
6. Family and Personal	7. Community	8. Health	9. Education	10. Other

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 that is focused on ensuring that people who have recently moved to Aotearoa New Zealand are able to 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 in helping 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, and this is an important opportunity for public education. This year sessions included a wide range of topics such as job preparation, healthy homes, keeping safe, consumer rights, and more. CABs also used regular radio

slots and podcasts to share information with migrant communities, in an environment where presenting face-to-face information sessions is not always possible.

Across the CAB we’ve been really concerned about the impact of COVID-19 on 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 difficulty with paying for rent, food, and accessing income support.

“Prisha came in to the CAB with a letter from her employer about an upcoming meeting with HR regarding allegations of misconduct by Prisha at

her workplace. Prisha feels the allegations are baseless and her employer simply wants to get rid of her. She is on a work visa which is tied to her current employer and is worried about the consequences if she loses this job. We gave Prisha the details for the local Workers Rights Service, and let her know what information she would need to take to her appointment with the service.”





Tūhuratia ō motika – Te mōhiohio hāngai ki te iwi whānui

Discover your rights – Information direct to the public

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 access the information they need so they are empowered to take next steps and to resolve their problems. Our service model is committed to providing the service in whatever way our clients want, including face-to-face, over the phone, online chat, email, and self-service on the website.

Plain English Champion – Best Organisation

Citizens Advice Bureau is all about communicating in plain language. We aim to provide people with information about their rights and responsibilities that is clear, relevant, and accurate.

This means we think about the diverse needs of people in Aotearoa New Zealand and try to communicate in plain language that people can understand. This approach is at the heart of our service.

So, we are absolutely delighted that our organisation was acknowledged in the 2021 Plain English Awards with the premier award of Plain English Champion – Best Organisation!

It is an acknowledgement of the work of our 2,500 volunteers across Aotearoa who deliver our service to clients in a way that is both easy for them to understand, and that also includes empathy and respect for our clients.

One judge commented that “This is the most complete example of Plain English that I have seen. I can’t speak highly enough of their work and the way they provide their information to all that use CAB”.



Another judge was “particularly impressed by CAB’s understanding of how communicating clearly — whether it’s face-to-face, over the phone, using web chat, through email and other written communication or via their website — is key to their effectiveness. And then they take it one extra step to acknowledge the importance of communicating with empathy and respect on top of that!”

We are also very proud that our website was a finalist in the Best Plain English Website – Public Sector category.

Our website is an essential tool for our dedicated team of CAB volunteers, who use it to help hundreds of thousands of people each year. It's more important than ever that people have access to really clear and simple information that meets their needs, and we're pleased to see our role in meeting this need recognised.



Aratohu Tenant Advocacy

Aratohu Tenant Advocacy, is a comprehensive online resource that provides support and guidance to tenants and their advocates. It is a practical guide and contains in-depth information about tenants' rights, as well as strategies and guidance for resolving problems. It is written for both tenant advocates and people who wish to advocate for themselves. It includes information across issues that tenants experience. It also highlights a range of services that tenants, and their advocates, can access for more help and support.

This project was initiated by the Tenant Advocates Network (TAN), a national group of organisations involved in tenant advocacy. 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.

During the last year there were 25,806 visits to the Aratohu Tenant Advocacy and 47,772 pages viewed.

The top five pages on the Aratohu were:

1. How to raise issues with the landlord
2. Rent in advance and other charges
3. Tenant ending a periodic tenancy
4. Right to quiet enjoyment
5. Getting the bond back

Closure of CAB Otorohanga and CAB Wairoa

Sadly, after struggling for some time with small but dedicated volunteer bases of fewer than 10 volunteers each, the members of CAB Otorohanga and CAB Wairoa decided that with the extra challenges and uncertainties of the COVID environment, they could no longer continue to operate their CABs. They have both now gone through the final process of winding up. The decision to close was very difficult for the members of these CABs to make but they can be very proud of the legacy of community building they have left, after providing information, advice and support to the Otorohanga and Wairoa communities for nearly 40 years and over 33 years respectively.

"Aratohu is a very useful resource for a Student's Association to have access to. It is up-to-date, easy to navigate, and contains helpful advice on how to advocate."

Erica Schouten, Advocate, Victoria University of Wellington Students' Association (VUWSA)

"I refer to Aratohu when I encounter an aspect of tenancy law I am less familiar with. I also frequently refer clients, volunteer lawyers and community workers to this resource. It is well laid out, written in plain and easy to understand language, and very complete in its explanations and references to relevant legislation and case law."

Machrus Siregar, Community lawyer, Community Law Wellington and Hutt Valley

"As a campaigning organisation with a focus on pushing for systemic change instead of case work, Aratohu has been an essential part of us being able to understand the finer details. It has also been useful to help members of the public who are looking to support their friends or whānau through tenancy issues." Geordie Rogers, Renters United

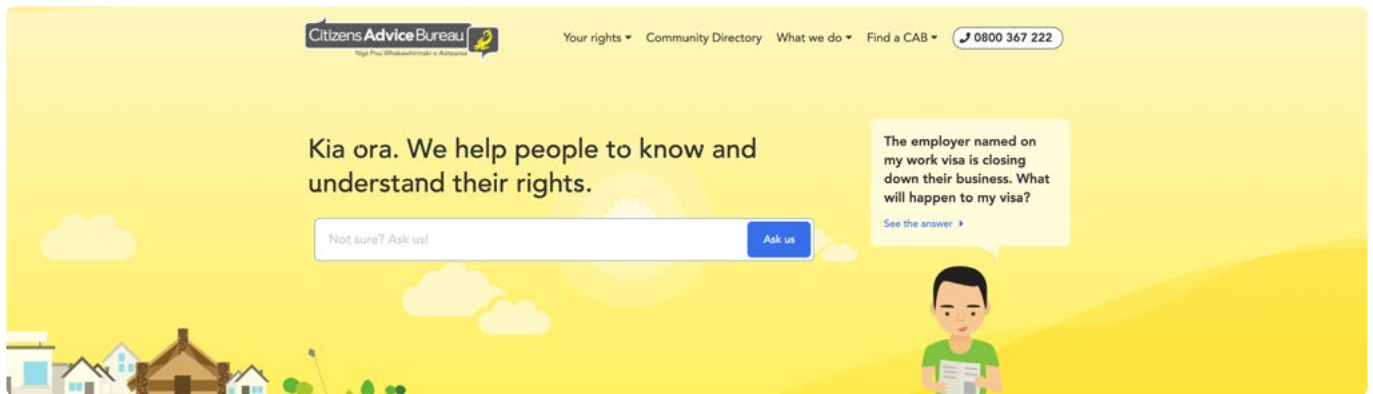
"In Auckland, any local tenant advocates or related organisations that we have contact with or assist with training, are referred to Aratohu as a primary resource alongside the Tenancy Services website and Tenancy Tribunal decisions (searchable online)."

Peter Klein, Chair, Tenants Protection Association Auckland and Tenant Advocates Network representative

"As an online tool, Te Aratohu is a vital and beneficial online resource. The CAB is to be congratulated for its scope and its simplicity of design in making information available for tenants, organizations, advocates, and for wider communications and engagement in the Tenant Advocates Network."

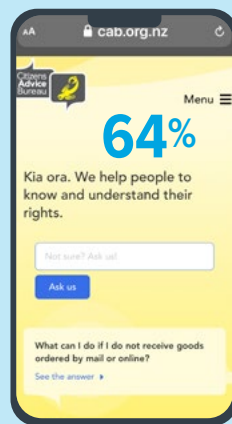
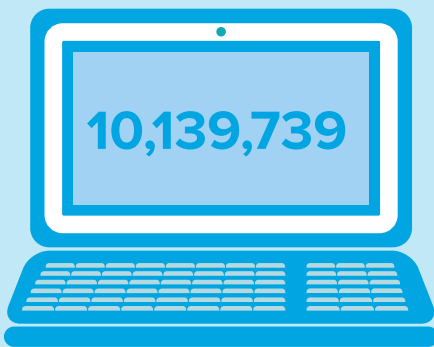
Betsan Martin, New Zealand Council of Christian Social Services / Tenant Advocates Network Coordination

www.cab.org.nz



NUMBER OF VISITS TO THE WEBSITE (SESSIONS) 3,180,062

Number of page views



Accessed the site from mobile devices (excluding tablets)

“Very clear guidance with excellent hyperlinks that work. Thank you.”



Top 10 Your Rights articles viewed on the new website

 <p>What are traditional names for wedding anniversaries each year?</p>	 <p>How do I find out who owns a particular property?</p>	 <p>How do I check who owns a car and what its history is?</p>	 <p>What is my National Health Index (NHI) number, and what is it used for?</p>	 <p>What is the difference between a tenant, a flatmate and a boarder?</p>
 <p>Can I stay away from work because I am waiting for the results from Covid-19 testing? Am I entitled to paid leave?</p>	 <p>Who can access my electoral enrolment details and how would they do that?</p>	 <p>How do I find a Justice of the Peace?</p>	 <p>When can a landlord end a tenancy and how much notice must they give?</p>	 <p>How do I report a breach of the Covid-19 restrictions for the current alert level?</p> 

Paetukutuku Website

Our website has become increasingly well used. It provides an accessible, mobile-friendly knowledgebase 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.

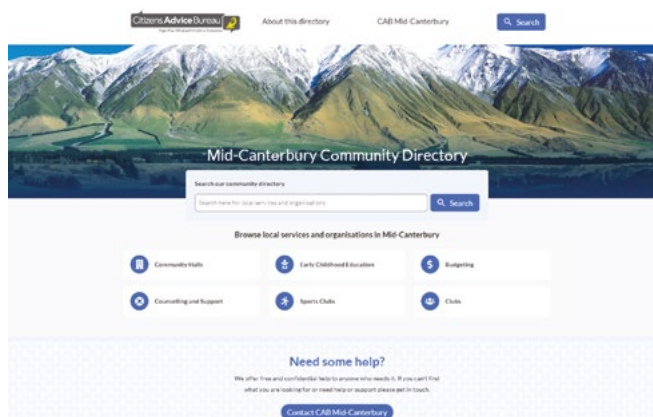
“ Feedback from users

“I now have a better understanding of the law.”

“Gave constructive advice and pointed me in the right direction.”

“I found the information on this website very helpful. It also highlighted what more I can do in terms to legal action, where I can go for advice.”

Ngā Rārangī Whakarato i te Hapori Community Directories



Citizens Advice Bureau (CAB) acts as a critical community hub, connecting people with the information and services they need. We have one of the largest curated directories of community organisations in the country, holding information about 32,000 national and local services. CABs around New Zealand actively maintain this with much-needed local knowledge.

The directory is unique in that it does not rely on self-updating. Instead, there is significant effort put into ensuring that the listings in the directory are as up-to-date and useful as possible, with each listing actively reviewed at least once a year. Each of our CABs collect, check and regularly and proactively update their local entries. Entries include many small and very local

organisations and services which may not otherwise be visible online. This is a very intensive process which takes considerable time from local CABs, but pays off by ensuring that the directory is always as up-to-date and relevant as possible. The unique role and spread of CABs across communities means that the directory has very good coverage of very local services, as well as larger and better-known services.

This year we completed a project to allow us to repackage this directory information into many specific subdirectories for different communities, so they have easy access to information customised to their needs. These include both location-based and identity-based communities (such as culture, iwi, age, and other communities of identity). This project means that our directory information is becoming even more accessible to the people who need it.



Pae pāpāho hapori Social Media

We have continued to grow our presence across our social media channels with a steady growth in followers and reach. We have a range of post series to raise awareness of the CAB service, our mahi, celebrating our people, milestones and social justice campaigns, and advocacy.

Our social media channels have been useful in connecting to a wide group of people in Aotearoa New Zealand, including our many CABs around the

country (some who share and use the content on their local pages/channels). We have accounts on Facebook, Instagram and, most recently, Twitter – with a collective reach of 8,500+ followers.

Important weeks and dates such as CAB Awareness Week and Te Wiki Tūao ā-Motu/National Volunteer Week are a chance to concentrate our efforts on raising awareness about the CAB service and celebrating the mahi aroha of the thousands of volunteers around the motu.

The CAB is a champion of the rights of the people, and we actively work on social justice campaigns to solve underlying causes of the problems people face. Social media is an effective way of sharing information on our campaigns – from the Campaign for Inclusion in a Digital Age to submissions to Government on the Plain Language Bill, the Parliamentary inquiry into migrant exploitation, and Working for Families Tax Credits review, as some examples.

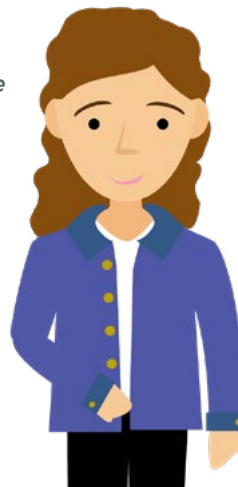
We have seen an increase in engagement across platforms, with people responding to campaigns, posts, and sending us personal messages about their experiences. Your Rights Articles (highlighted articles from the CAB website) and Did You Know? posts run on a weekly basis and help the public to get information and advice they may need from the website. Your Rights Articles are a rich resource providing the public with a wealth of information and advice and they are used by CABs, volunteers, and staff. Our channels are also a practical tool for sharing news articles, podcasts, and interviews of CABNZ staff who have appeared in the media.

“We are very lucky in this country to have such a service.”



Client feedback

“I have the highest respect for the Citizens Advice Bureau. Staffed by volunteers, they have helped me and clients of mine over many years.”



“The CAB are amazing. Always there to help when no one else will. Thank you.”



“This community organisation provides the best customer service I’ve ever encountered. I’d like to thank Russell, the advisor I conversed with on the phone, for his precise and sincere response to my query today. Thank you.”



Otago Daily Times

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Thursday, 20 May 2021

Govt must lift levels of income support

Facebook Twitter LinkedIn

Opinion

4 Comments



Photo: ODT files

The Government needs to focus on those who are excluded from our 'team of five million' writes Andrew Hubbard, of the Citizens Advice Bureau.

Benefit increases will still leave families 'locked in poverty'

By Kendall Hart, News Digital Reporter
Tue, Mar 23 • Source: News

April benefit increases will still leave families 'locked in poverty', the Fairer Future collaboration says.



Andrew Hubbard says there is a really big gap between maximum liveable income and what income support provides. (Source: Broadcast)

RNZ News Radio Podcasts & Series Topics Profile

Citizens Advice Bureau: protection needed for those not covered by Residential Tenancies Act

From RNZ News, RNZ on 22 March 2022

Share this Facebook Twitter LinkedIn



Citizens Advice Bureau: Benefit increases could be eaten up by raised rents

ONLINE HEADLINE ON PLEDGED ALLIAN DRIVE

NewsHub 25, Thu, 20 May 2021, 6:32PM



Social Development Minister, Cabinet Secretary and Privacy Minister Grant Robertson. (Photo: RNZ News)

Andrew Hubbard: Benefit increases could be eaten up by raised rents - He...
NewsHub 25, Thu, 20 May 2021, 6:32PM

Ngā karere o te wā In the Media

CAB has been active in the media, frequently receiving and responding to calls from a range of media outlets for comment on issues affecting people around New Zealand, and gaining coverage for the social policy issues we are proactively working on. We have also had regular appearances on Radio New Zealand and 531pi Pacific Days.

In the past year the key issues our social justice spokespeople, Andrew Hubbard and Sacha Green, have addressed in the media include consumer debt, residential tenancy, income inadequacy, and social inclusion in the digital age.

In early March 2022, the CAB, along with Action Station, FinCap, the Salvation Army and other organisations, signed a letter urging relevant parties to not water down lending laws so as not to force whānau deeper into debt – this was featured in the NZ Herald.

Later that month, we were on RNZ Nine to Noon during CAB Awareness Week (14 – 20 March), calling on the Government to protect the rights of those who are renting but are not covered by the Residential Tenancy Act. These people make up more than 3,000 of the 13,000 renting and tenancy enquiries we saw this year.

During Awareness Week, we had multiple appearances on student radio stations in Auckland, Christchurch and Dunedin, as well as an interview on 531pi Pacific Days, speaking about renters' rights and the different ways people can access the CAB service.

As part of the Fairer Future collaboration, which the CAB is a part of, we were on TVNZ's Breakfast show to discuss the shortfall between income and living costs that people on income support would continue to face, despite the increase to welfare rates in April 2022.

We also got excellent coverage of our campaign for inclusion in a digital age, particularly around the time of the one-hour special debate in Parliament, in July 2022, on our petition *Leave no-one behind – Campaign to address digital exclusion*. The campaign got coverage on RNZ shows Nine to Noon and The Panel, The NZ Herald's The Front Page podcast, Waatea News, an op-ed in Stuff, and an article in The Conversation. Thanks to the work of our CABs at the local level, there has also been some good regional coverage including a full front page spread in the Whanganui Chronicle.

It has been heartening to have our call for inclusive multi-channel public services amplified through the media at the national and regional levels. In the coming year, we will look to build on the work we have been doing with media, as we seek action on this issue.



Te pūtea Funding

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 in 2019, found that the CAB service helps funders reach under-served groups in 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. However, we've now 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, because of the impact of COVID-19. This meant that we didn't have many of our usual face-to-face activities, for example our usual regional Kaihautū Hui which brings together the leadership of our organisation to discuss issues impacting the CAB. This resulted in an unplanned surplus.



Ō Tātou Tāngata whakahaere me ōna tāngata

Our organisation and its people

Citizens Advice Bureau – Ngā Pou Whakawhirinaki o Aotearoa has over 2,500 volunteers in over 80 locations throughout the country. Our volunteers have seen challenging times and have adapted through their dedication and passion for serving the community. Thank you for your precious time, your energy, persistence, knowledge, kindness and patience. Thank you for your mahi aroha.

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 out with other aspects of running their CAB – 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.

Ko te ako me te whakawhanake **Learning and development**

As an organisation we ensure that 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 2,063 registered users. There are 69 learning and development sessions across the full range of issues that clients come to us about, and from July 2021 – June 2022 over 6,000 sessions were completed in the online learning website.

It's been a tough year without very many opportunities to meet face-to-face, which has traditionally been how much learning and development has been delivered at the CAB. Many CABs have risen to the challenge and changed how they do things so that learning and development can still happen. Blended (a mixture of online, self-paced and group) sessions have proved popular and successful for many CABs.

We've also used Zoom and other electronic means of delivering learning and development at the national level, collaborating with a range of organisations to provide learning opportunities for volunteers around the country.

Ngā Pou Whakawhirinaki o Aotearoa

Citizens Advice Bureau New Zealand

Every CAB is a member of Citizens Advice Bureaux 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: Peter Taylor (from November 2021) and Patricia Pera

Board members:

- Anne McCracken
- Don Cowie
- Glenda Berriman
- Maz Mckevitt (until November 2021)
- Linda Hodge (from November 2021)
- Neil Lancaster
- Prabodh Mishra
- Raewyn Polglase

Te Tari ā-Motu National Office

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, accessible, mobile-friendly knowledgebase, available directly to clients on our public website, that provides over 2,000 questions and answers about people's rights, and a directory of more than 30,000 local service providers.
 - an intranet giving access to additional information to support volunteers responding to client enquiries, a system for recording each client enquiry, and internal policy, guidelines and support resources to facilitate effective management and governance of a CAB.
 - a reporting system with the ability to provide insights into issues and trends both locally and nationally.
- Provision and management of the national 0800 freephone system for clients to access the CAB service for free from a landline or mobile phone. We also have a dedicated 0800 line that people in prison use to access the CAB service.

- Design of, and support for, the national learning and development system for volunteers, including online learning, and the creation and maintenance of resources for face-to-face workshops. From time to time, we also provide workshops directly to volunteers on specific topics, for example, how volunteers’ work contributes to national social justice and policy advocacy work. These workshops may be face-to-face or via webinar or Zoom.
- Helpdesk support for the IT system, governance and operational advice, and reporting on client enquiry data.
- Provision of national branding and publicity materials 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 showing the relevance of the CAB service to communities throughout the country.
- Representation through submissions and input into central government processes.

Chief Executive	Kerry Dalton
Deputy Chief Executive	Andrew Hubbard
Systems Administrator and Help Desk Support	Andrew Parr
National Service Support Coordinator	Carol Andrews
Client Enquiry Analyst	Christine Coshan
Administration Coordinator	Lucinda Quayle
National Data Analyst	Gwyneth Carey-Smith
National Advisor – Policy and Communications	Jolene Simoes
National Service Support & Engagement Advisor	Lexi Taylor
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
National Policy Advisor	Louise May
Knowledge Content Advisor	Ester Bahebeck

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

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 Bureaux New Zealand Incorporated

Pūrongo Poto mō te Pūtea

Summary Financial Statements

Statement of Comprehensive Revenue and Expense for the year ended 30 June 2022

	2022	2021
	\$	\$
Revenue from non-exchange transactions		
Operating grants revenue	1,603,285	1,758,255
Specified grants revenue	835,932	806,666
Donations	14,330	199
	2,453,547	2,565,120
Revenue from exchange transactions		
Sale of publicity material	8,408	11,050
Interest revenue	15,184	10,841
Membership subscriptions	22,800	23,100
Other operating revenue	1,700	650
	48,092	45,641
Total revenue	2,501,639	2,610,761
Expenses		
Amortisation	35,739	28,950
Depreciation and impairment	8,186	8,686
Salaries and other employee costs	1,243,069	1,092,412
Office administrative expenses	119,703	121,648
Learning and development	2,568	7,825
Membership support	8,911	24,922
Cabinet / National Office IT	57,819	42,402
National Board	8,520	12,521
National meetings	2,424	1,450
Publicity and communication	60,679	53,940
Purchase of publicity material	8,149	9,545
Projects other	48,304	56,126
Specified grants – salaries and other employee costs	58,379	30,533
Specified grants – other costs	777,553	776,133
Total expenses	2,440,003	2,267,093
Operating surplus for the year	61,636	343,668
Other comprehensive revenue and expense	–	–
Total comprehensive revenue and expense for the year	61,636	343,668

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

Citizens Advice Bureaux New Zealand Incorporated

Pūrongo Poto mō te Pūtea

Summary Financial Statements

Statement of Changes in Net Assets for the year ended 30 June 2022

	Cabinet fund reserve	Retained surplus	Total equity
	\$	\$	\$
Balance 1 July 2021	173,311	1,148,765	1,322,076
Surplus for the year	–	61,636	61,636
Other comprehensive revenue and expense	–	–	–
Transfer to (from) equity reserves in the year	39,512	(39,512)	–
Balance 30 June 2022	212,823	1,170,889	1,383,712
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)	–
Balance 30 June 2021	173,311	1,148,765	1,322,076

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

Citizens Advice Bureaux New Zealand Incorporated

Pūrongo Poto mō te Pūtea
Summary Financial Statements

Statement of Financial Position as at 30 June 2022

	2022	2021
	\$	\$
Assets		
Current assets		
Cash and cash equivalents	559,279	739,071
Short term investments	1,021,345	842,674
Receivables from exchange transactions	49,733	39,673
Receivables from non-exchange transactions	–	–
Prepayments	28,530	26,733
Work in progress	–	57,780
Inventories	3,091	2,896
	1,661,978	1,708,827
Non-current assets		
Non-current investments	40,000	–
Plant and equipment	14,812	17,863
Intangible asset	262,553	221,950
	317,365	239,813
Total assets	1,979,343	1,948,640
Liabilities		
Current liabilities		
Trade and other creditors	61,666	88,186
Deferred revenue	425,532	462,741
Employee entitlements	108,433	75,637
Total liabilities	595,631	626,564
Total net assets	1,383,712	1,322,076
Net assets		
Accumulated funds	1,170,889	1,148,765
Cabinet fund reserve	212,823	173,311
Total net assets	1,383,712	1,322,076

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

Citizens Advice Bureaux New Zealand Incorporated

Pūrongo Poto mō te Pūtea

Summary Financial Statements

Statement of Cash Flows for the year ended 30 June 2022

	2022	2021
	\$	\$
Cash flow from operating activities		
<i>Cash was provided from / (applied to):</i>		
Operating grants	1,576,065	1,813,278
Specified grants	816,973	842,187
Membership subscriptions	22,800	23,100
Donations	14,330	199
Receipts from goods & services provided, exchange transactions	8,720	11,343
Receipts from other operating revenues	1,700	650
Payments to suppliers	(273,710)	(430,667)
Payments to employees	(1,224,270)	(1,118,001)
Specified grants – payments to employees	(58,379)	(30,533)
Specified grants – payments to suppliers	(777,553)	(776,133)
Net cash from (used in) operating activities	106,676	335,423
Cash flow from investing activities		
<i>Cash was provided from / (applied to):</i>		
Purchase of short-term deposits	(3,131,345)	(1,942,674)
Sale of short-term deposits	2,912,674	1,900,000
Purchase of plant and equipment	(81,124)	(8,401)
Sale of plant and equipment	–	261
Interest received	13,327	12,264
Net cash from (used in) investing activities	(286,468)	(38,550)
Net increase/(decrease) in cash and cash equivalents	(179,792)	296,873
Cash and cash equivalents beginning of the year	739,071	442,198
Cash and cash equivalents at end of year	559,279	739,071

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

Citizens Advice Bureaux New Zealand Incorporated

Pūrongo Poto mō te Pūtea Summary Financial Statements

Notes to the summary financial statements for the year ended 30 June 2022

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 2022.

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

2. Statement of compliance

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

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

The full financial statements were authorised for issue by the CABNZ Board on 31 August 2022 and have been audited. An unqualified opinion was received.

3. Changes in accounting policy

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

4. Summary of accounting policies

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

4.1 Basis of measurement

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

4.2 Presentation currency

The financial statements are presented in New Zealand dollars.

4.3 Revenue**4.3.1 Revenue from non-exchange transactions**

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

(1) Donated services

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

(2) Operating grant revenue

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

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

(3) Specified grant revenue

Specified grants revenue includes funding received by CABNZ for bureaux. This is paid directly on to bureaux. The 2022 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 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:

- Cabinet 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.

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. The 2021-2022 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 2022, 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 2022.

We expressed an unqualified audit opinion on the financial statements in our audit report dated 31 August 2022.

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
9 September 2022

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Ngā mihi nui ki a koutou Thank you



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



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



**MINISTRY OF
JUSTICE**
Tāhū o te Ture

INTERNAL AFFAIRS



Te Tari Taiwhenua

Inland Revenue
Te Tari Taake



Lottery Grants Board
Te Puna Tahua
LOTTO FUNDS FOR YOUR COMMUNITY



Citizens Advice Bureau
Ngā Pou Whakawhirinaki o Aotearoa

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