

Citizens Advice Bureau

Ngā Pou Whakawhirinaki o Aotearoa



Not sure?
ASK US.

Kāore i te mārama?
Pātai Mai.



2020 Annual Report

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I needed help to get paid in full by my former employer. You were great and my issue is now resolved! Thank you, thank you! I can't thank you enough! – *Member of the public*



Thanks so much for the assistance and support. Couldn't have done it without you. You are very open and supportive, and your responses are very friendly. – *Member of the public*



What we do

Ā mātau mahi



We provide free, confidential, independent information and advice.



We help people know and understand their rights and responsibilities.



We help people find community services they need.



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

Taku pou whakawhirinaki i ngā wā 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 Chief Executive

He kōrero whakataki nā te Perehitini me te Tumuaki



Kerry Dalton, Chief Executive and Ian James, National President

Tena koutou, tena koutou, tena koutou katoa

Our te reo name, Ngā Pou Whakawhirinaki o Aotearoa comes from this whakataukī:

Taku pou whakawhirinaki i ngā wā o te porotaika

My source of strength in moments of adversity.

"A source of strength in times of adversity" has never been more accurate than in this extremely challenging year. The Covid-19 pandemic state of emergency and lockdown was an extraordinary moment in our nation's history.

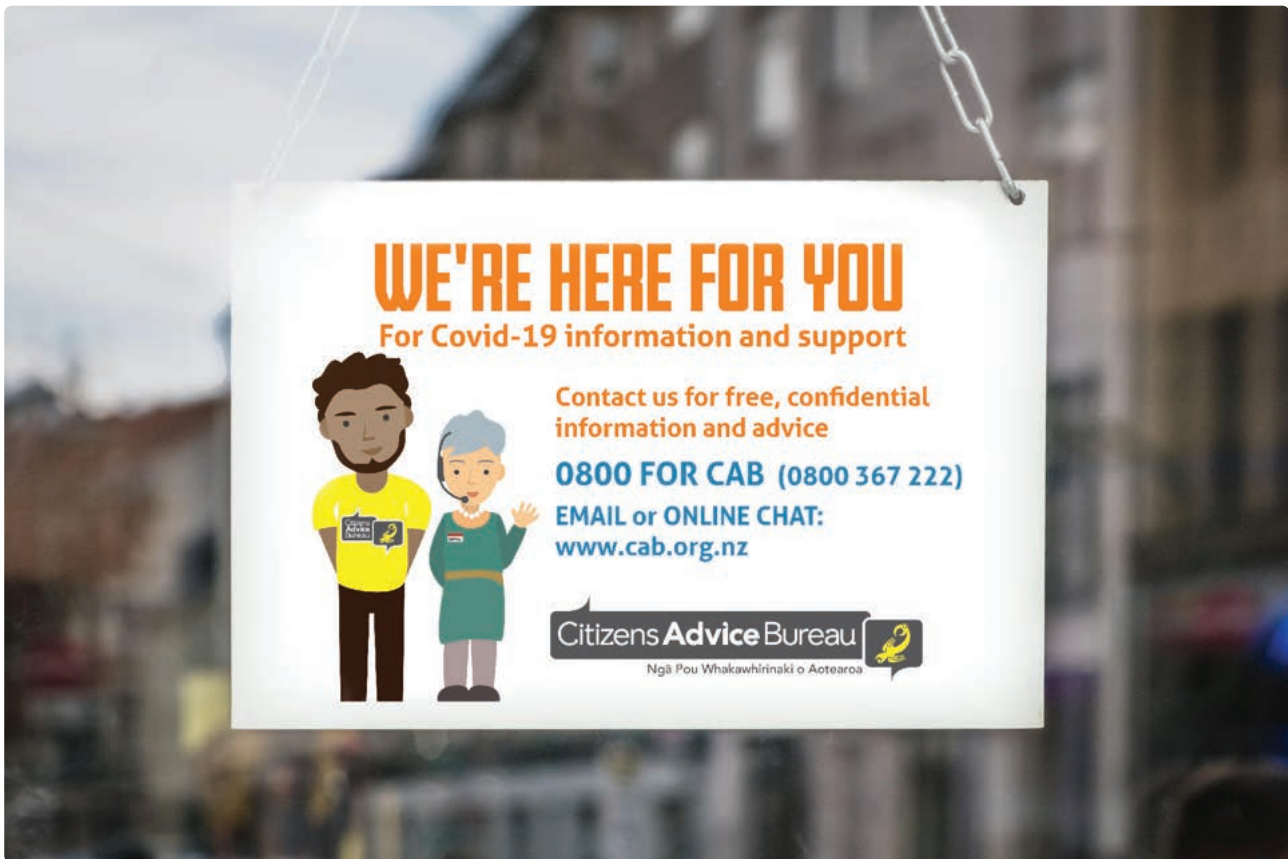
When the Prime Minister announced on 23 March, that the country would be going into lockdown at 11.59pm on Wednesday 25 March 2020, we knew that the CAB service would be vital in supporting people through the lockdown and national state of emergency.

Everyone in New Zealand was going into uncharted territory, where things would be nowhere near normal. People were immediately desperate for information, to find out how they

would be affected, what their rights and obligations would be and what help they could access.

During the COVID-19 crisis and the disruption of lockdown, the CAB service was needed more than ever before.

Citizens Advice Bureau staff and volunteers mobilised straight away. We adapted our way of delivering services so we could work remotely and help people access, navigate and understand information and how it applied to them. We moved quickly to transition from being a predominantly face-to-face and phone service from bureau, to delivering our service by phone, email and live chat from people's homes.



By midday on the day of lockdown, we had a pool of over 300 volunteers, supported by paid managers, all working from their homes. We routed all CAB landlines to our 0800 number, and a system was quickly set up with a national roster of CAB personnel answering calls.

During lockdown the responsive CAB structure allowed CABs to quickly switch to a service delivered by email, phone and live chat from people's homes. While this meant temporarily losing the value of the face-to-face service, the CAB service continued to be accessible through its other channels.

From the announcement of the lockdown, until the return to Level 1, we assisted over 40,000 people through the challenges of COVID-19. Everyday, we helped people facing extremely challenging and stressful situations who didn't have anywhere else to turn for help.

With the economic forecast predicting a further rise in unemployment, we know that there will be a growth in people needing our service. The CAB will be called upon as people navigate their new reality.

The CAB is a critical part of the fabric of communities, sustained by the passion of our volunteers for ensuring the well-being of others. The CAB is vital to New Zealand's recovery.

Ian James,
National President

Kerry Dalton,
Chief Executive

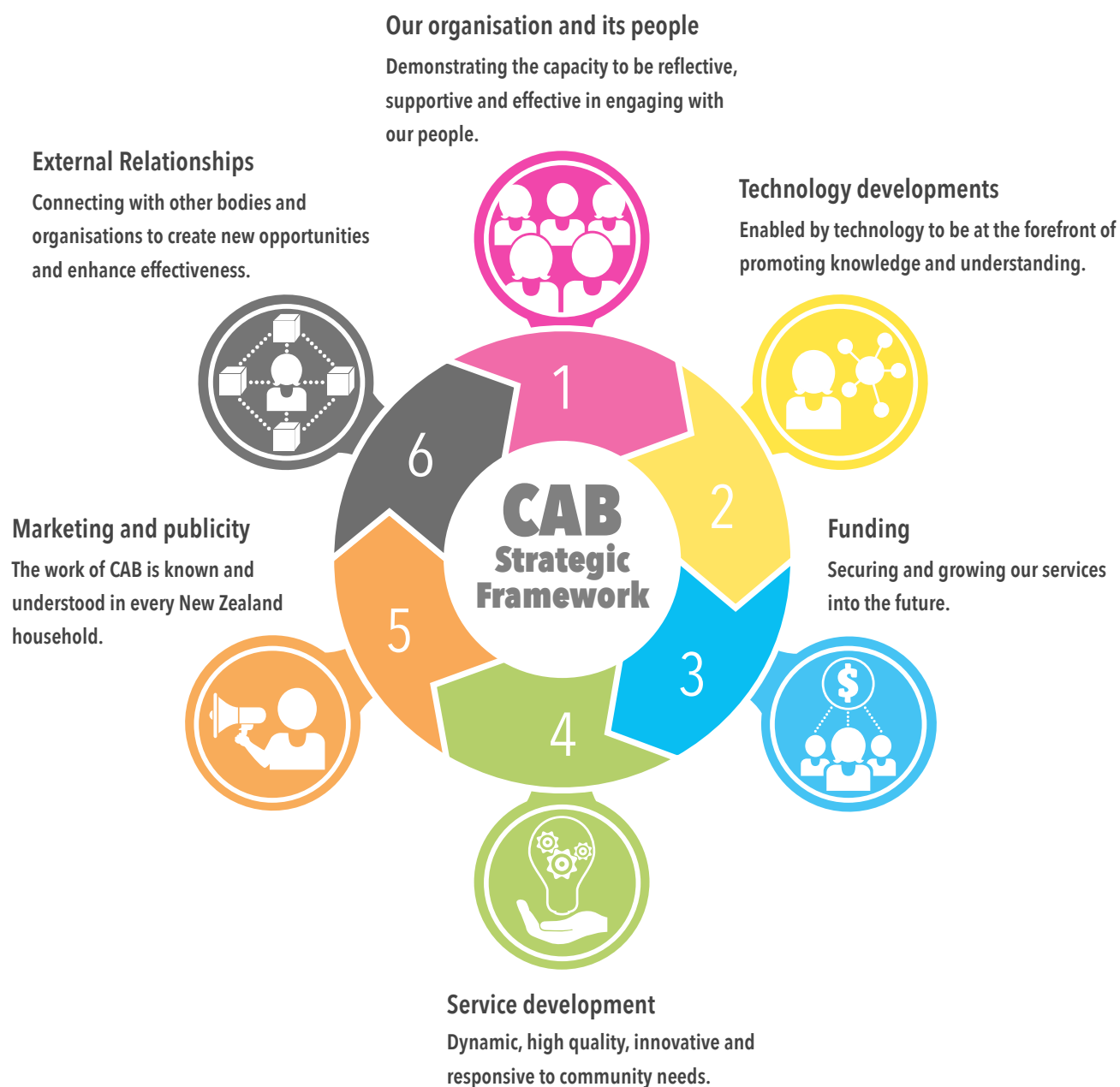
Thank you very much – where would we be without the CAB?
– Member of the public



Our priorities

Ā mātau kaupapa matua

Our work is guided by the 2017-2021 CAB Strategic Framework. Join us as we present our achievements. The icons displayed below are used throughout this report to show how we're achieving our goals.



CAB Locations

Ō Mātou Taiwhanga



CABs have continued providing services through satellites in suburban community centres and hubs (CABs Manurewa, Wellington, Tauranga, Petone, Lower Hutt and Christchurch), CAB Gisborne travels to Ruatoria and other centres on the East Cape once a month offering the CAB service at times when other agencies also travel to offer services to this area, CAB Napier provides an in-house service at two large businesses in their area, going in once a month with the employer's support, to enable employees to access the CAB service during work hours, and CAB Upper Hutt provides the CAB service from within Rimutaka prison.



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 (if relevant). 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.

TOTAL CLIENT INTERACTIONS 397,701



Clients attending clinics
138,184

Total hours spent on
in-depth client interviews

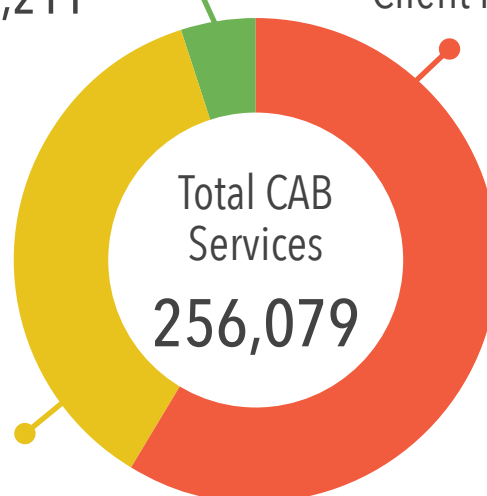
46,580



Other services
12,211

Client interviews
150,768

93,100
Quick reference

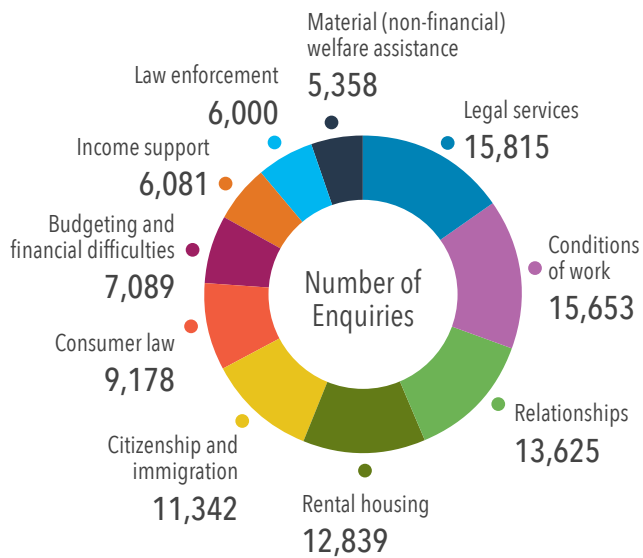


Calls from people in prison for the year: 3,082

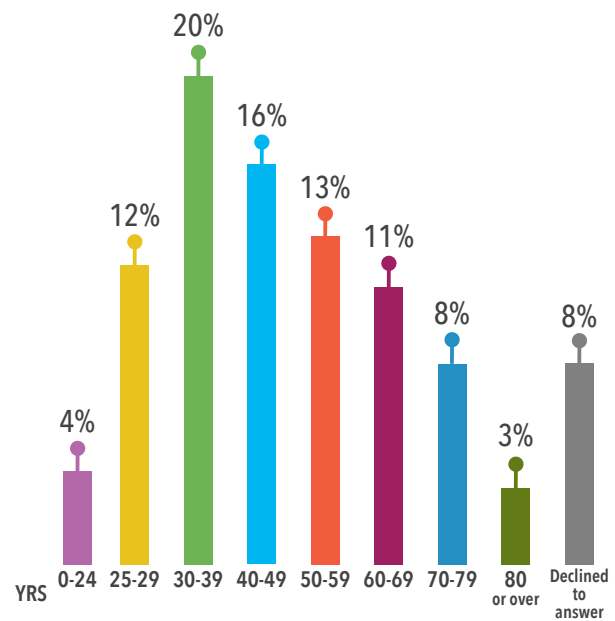
Sometimes a client needs a form, contact details for another service, or directions. We call this service 'quick reference'.

Many CABs host other organisations who provide their services at the CAB, for example, one afternoon a week. We call this service a 'clinic'.

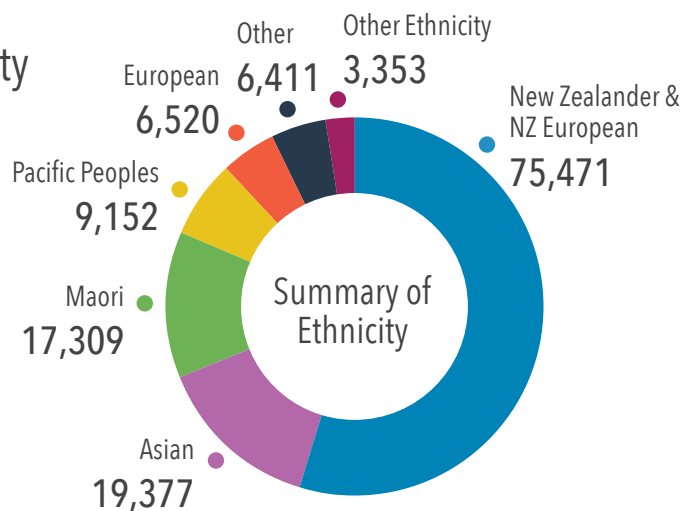
Top 10 categories of enquiry



Client age groups



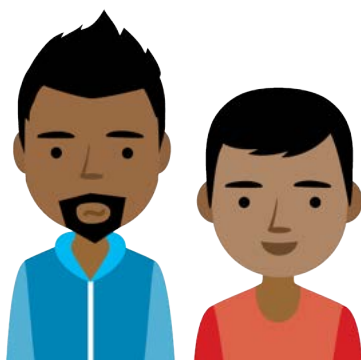
Summary of client ethnicity



I'm grateful there are people like you around to help people like me. Have a wonderful evening – you have made it so mine will be a little easier.
– Member of the public



The most common countries of origin of CAB Migrant Connect clients





Face to face with digital exclusion

Ngā wero o te aukatitanga ā-rorohiko

CAB released the report 'Face to Face with Digital Exclusion' in February 2020 to spotlight the impacts of government digital services on inclusion and wellbeing in society.

The report grew out of these concerns at the number of people struggling to interact with government online services. CAB volunteers were frustrated by seeing clients coming to us stressed and excluded when trying to access Government services.

The report was informed by more than 4,000 CAB client enquiries between September 2019 and November 2019 where people faced barriers participating fully in society because of information and services being online.

The report challenges the current approach being taken by Government in its digital transformation of the public service – including the retreat of agencies from being physically present in communities. It's getting harder to access human support from government agencies, but people's needs for face-to-face services are as real as ever.

We released the report in February 2020, generating significant media coverage. This included coverage of the report on TVNZ and Newshub, as well as significant radio coverage.

The report makes a number of recommendations around ensuring that we provide genuine choice

in how people can interact with government. This requires more than just increasing access to the internet, it's about putting people at the centre of government services. The report is a call to the Government to pause and take stock of where things are headed, to recognise that digital is not always best for every person or for every situation, and to ensure that the way forward is one where people's wellbeing is uplifted and no one is left behind.

It is also about sending a clear message to the Government that the work of CAB volunteers is something to be valued and resourced, so that collectively we can work to ensure true wellbeing is realised for all people in New Zealand.

Dahlia has been having issues with her landlord and is very concerned about mould growing on the walls. She asked for help to complete a "14-day Notice to Remedy" to send to her landlord. We found the form on the Tenancy Services website and filled it in with Dahlia. We typed for Dahlia as she was not confident using a computer. We printed the form so she could sign it, then scanned it and emailed it on her behalf.



Findings of the Face to Face with Digital Exclusion report

The report shows that a wide range of people experience digital exclusion. Within a three-month period, CAB volunteers recorded 4,379 client interactions where digital exclusion was identified.

Who was impacted?

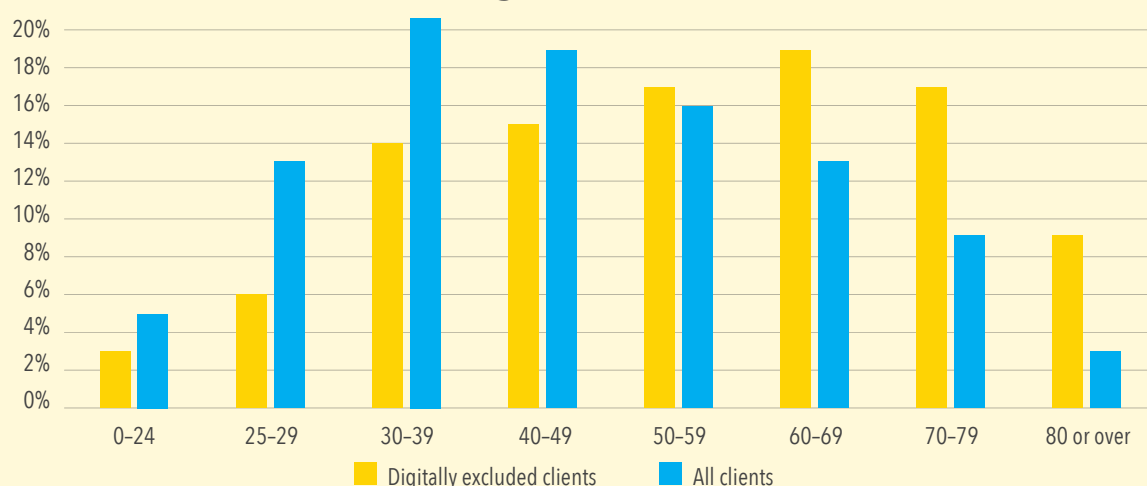
- People across age demographics are digitally excluded
- Māori and Pacific Peoples are disproportionately disadvantaged – Māori and Pacific Peoples were clearly overrepresented accounting for 20% and 17% of digitally excluded clients respectively
- Māori and Pacific Youth are highly overrepresented
- Rural communities are particularly impacted

In our area there are very high levels of illiteracy, Both reading / writing and computer literacy. With all support offices closed people are confused and unsure what to do or where to go for further help. They cannot afford to pay someone to help them.

– CAB Manager



Age of clients



Graph showing the ages of clients who are digitally excluded compared with the ages of all clients for the period 1 September 2019 to 30 November 2019

Fears 'digital transformation' of access to public services may leave vulnerable communities behind

KATE NICOL-WILLIAMS, 1 NEWS REPORTER
THU, FEB 27 • SOURCE: 1 NEWS

The Chief Human Rights Commissioner is warning the Government to not leave vulnerable people behind as it makes tasks like applying for a passport part of its 'digital transformation'.



Government urged not to leave vulnerable communities behind with their 'digital first' approach to services

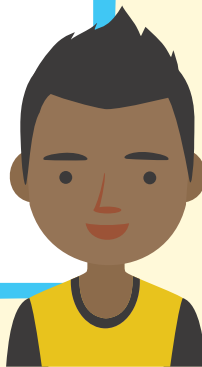
Lucy wanted to know if she would be eligible for a rates rebate. She rang IRD to get her income for the year and was directed to use myIR, which she doesn't have. Lucy doesn't have a computer and is not confident with digital devices. She said that when she called IRD she couldn't navigate through the system to 'speak to a human'.



Areas of enquiry from digitally excluded clients



Nikau, who is 17 years old, is applying for a passport and wanted someone to be his identity referee. He has no computer or Wi-Fi access and is not able to apply online. We printed out a passport renewal form for Nikau and explained who could be an identity referee.



Clients are becoming frustrated, confused, angry and worried. They feel disadvantaged ... It makes people feel depressed. People feel that they have no say. It is being forced onto them.

– CAB Manager



Shifting vital services online leaving thousands of Kiwis struggling - report

THU, FEB 27 • SOURCE: 1 NEWS



Thousands of Kiwis are struggling to access vital services that have moved online, the Citizens Advice Bureau says.



Thousands of Kiwis struggling to access vital services that have moved to online – report

The Citizens Advice Bureau says around 10 per cent of clients suffer from 'digital exclusion'. Source: Breakfast

Roger rang to ask where he can go to pay his bills. He had always paid them at his local PostShop but it has now closed and Kiwibank will not take his payments. We looked online to find other PostShop locations for him. He has no computer and says he doesn't want to start using one to pay for things online.



What are the barriers

The report identified a range of barriers to digital inclusion including:

- Lack of access to computer and internet
- Limited digital literacy
- General literacy difficulties
- Language barriers
- Disability
- Lack of desire to be online

People's experience of government services

- Not about choice
- Not simple and straightforward
- Not 'people first'

Community services left to fill the gaps

- Community Services taking up slack
- Volunteers feeling under pressure and under supported
- Closure of immigration services

Everything being online makes me feel disempowered. It has a really negative impact on my dignity and independence. –
Member of the public

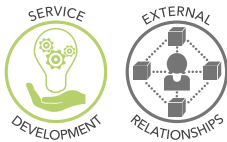


I don't have a computer or the internet. I don't know how to use it anyway.
I don't trust it. –
Member of the public



What needs to happen

- Provide genuine choice in how people can interact with government
- Develop an integrated strategy to address barriers to inclusion
- Ensure services are people-centred
- Fund the capacity of CAB volunteers to carry out their vital support role



Working for positive social change

Te whakapau kaha mō ngā panonitanga pāpori

Our work is driven by a desire to use our knowledge of what problems people in our communities are facing to help to solve the underlying causes of those problems. We are passionate about making sure that everyone in 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.

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

Confidentiality is a core principle for the CAB service so we always make sure when telling stories from our clients' experiences that the individuals involved will not be identified. We do this by removing identifying information and summarising or paraphrasing the client's situation.

This year the impact of Covid-19 loomed large and we continuously fed through real-time information to government agencies the issues that clients were facing due to the impact of Covid-19. You can read more about this in our section on our response to Covid-19 on page 16.

In addition to our work on Covid-19 we also advocated on a range of other issues that have been impacting on our communities.

Preventing unacceptable conduct from businesses

We continue to see businesses operating unacceptably towards consumers, such as using high pressure selling tactics, not allowing people time to consider what they are agreeing to, charging unreasonable fees and making it unreasonably difficult to end contracts. We used our submission on the Fair Trading Bill to advocate for prohibition against such unacceptable conduct, in both business to business and business to consumer contexts.

Better protections for contractors

We regularly see clients who are working as contractors in situations where they should actually be employees, to the detriment of their employment rights. CAB has repeatedly raised concerns about employers who are unable or unwilling to meet their obligations to act in good faith and the growth in independent contractors is one example of this. The balance of power in an employment relationship is generally weighted in the employer's favour so failings by the employer to meet their obligations increases the vulnerability of employees. We therefore supported the

Ministry of Business, Innovation and Employment's (MBIE) moves to provide better protections for contractors.

Addressing migrant exploitation

We are very concerned about the situation of migrants. An in-depth analysis of our enquiries revealed that the employment rights of migrant clients are breached in many ways. While the power imbalance inherent in employment relationships renders employees vulnerable to abuse of their rights, for many migrant clients their visa status adds an additional, unique vulnerability, especially if their ability to stay in New Zealand is dependent on retaining their employment, or they are working in a way that breaches their visa conditions. We therefore supported proposals from MBIE to better address migrant exploitation, but noted that these proposals need to take place in a context where there is adequate resourcing and enforcement of employment standards.

Better rights for tenants

Enquiries about tenancy are among our most common sorts of enquiries. Some of the issues we regularly see include: 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. Based on what we are seeing we have had a long held position around the need for better rental housing laws and stronger protections for tenants to create more balance in the relationship between tenants and landlords. Therefore, we were generally very supportive of the amendments to the Residential Tenancies Act. We were particularly supportive of the proposed end to 'no cause terminations' which will increase the security of tenure for tenants. We also supported the prohibition on rent bidding and the reduced frequency of rent increases to once every 12 months.

Transforming housing in New Zealand

We support the need for a transformative approach to be taken to address housing needs in New Zealand. There is no doubt that we are in

I never would have sorted this out without the CAB. I am amazed by the service! -
Member of the public



a crisis situation and bold steps need to be taken to turn the tide. In our submission on the Kāinga Ora - Homes and Communities Bill we expressed our concern that disestablishing the Housing New Zealand Corporation and absorbing it into a larger Crown Entity may result in losing sight of those who are most in need. We consider it vital that improving the supply of affordable housing should be central to all aspects of Kāinga Ora's programme of work.

Working in collaboration

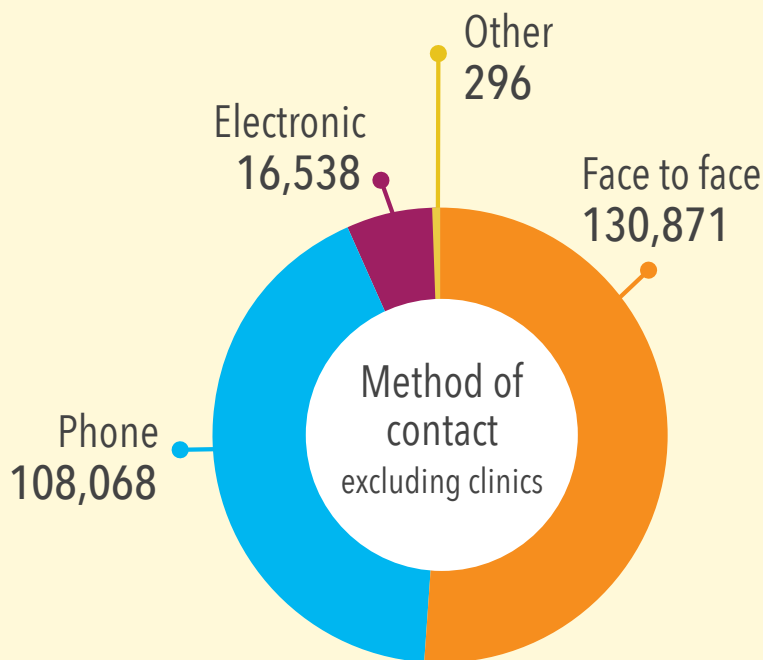
Because we provide a universal service, we learn about the impact on people of policies and services from across all of government. The positive value that government agencies place on the insights and advice we offer is reflected in the number of times we were included in the 'research' phase of government projects (seeking information, experiences and insights from CABs locally and nationally) and the large number of consultations and working groups we were asked to contribute to this year.

Some of the many groups we've contributed to this year include, involvement in the work of the Government Centre for Dispute Resolution, working with the Tenancy Advocacy Network, ongoing participation in the Consumer Market Intel group, including the Commerce Commission, Consumer Protection and Consumer New Zealand, and work around access to justice.

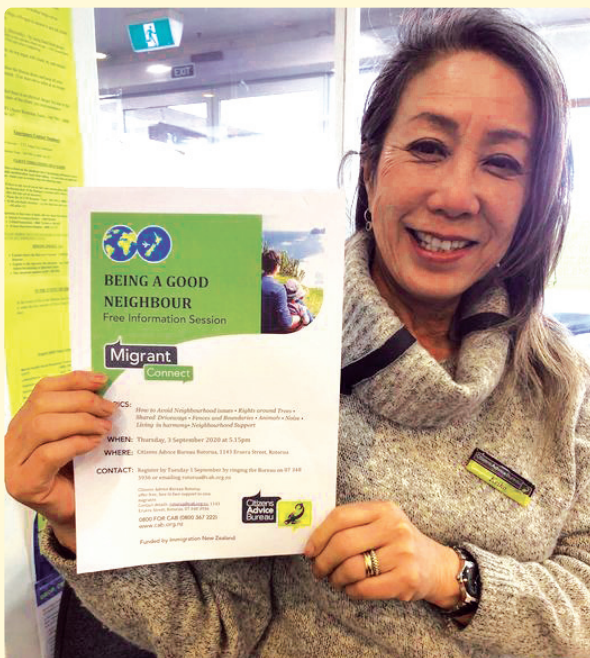
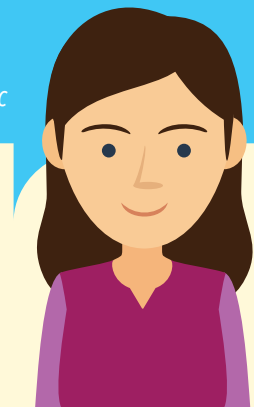


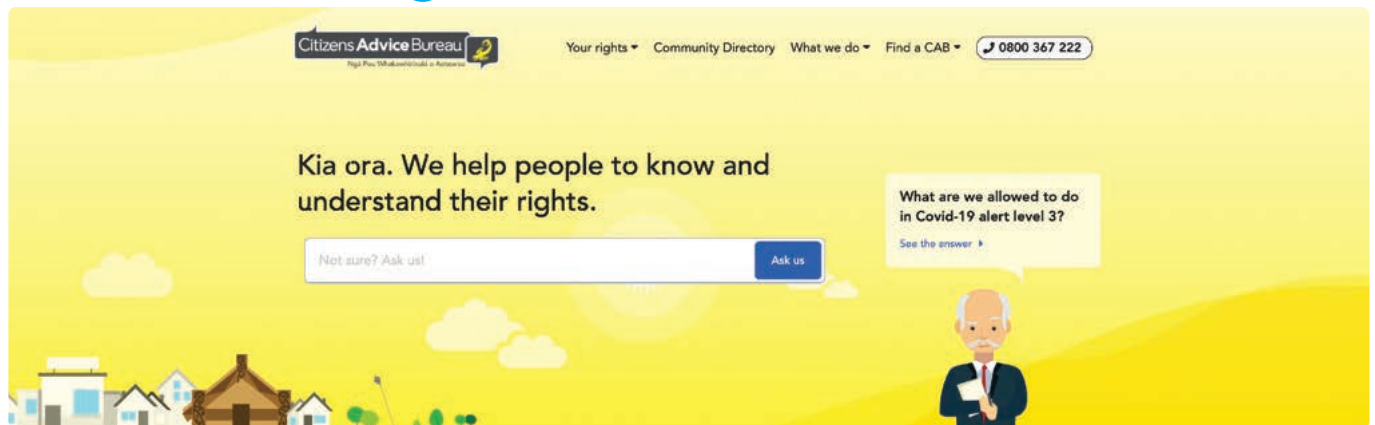
How people got our help

I pēhea te whiwhi āwhina
a ngā tāngataia mātau



I emailed CAB to ask for advice on preparing my CV. Their answer was so useful I visited the CAB office to talk it through in more detail and go through the cover letter. Thank you for your wonderful help and support. –
Member of the public



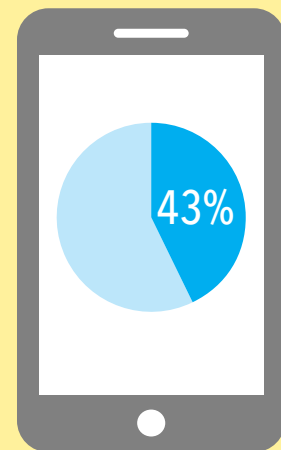


This is the first time I have been able to find an email address for this service provider. As someone who is deaf and unable to use the phone I am so grateful!
– Member of the public



Number of visits to the website (sessions)
1,498,776

Number of page views
8,100,452



Accessed the site from mobile devices (excluding tablets)

Top 10 Your Rights articles viewed on the new website



How do I check my credit record and how much does it cost?



Will the money I inherited affect my benefit?



How can I get my driver licence back after I've been disqualified?



I've lost my job. Do I have to wait before I can get an unemployment benefit?



How do I report a breach of the COVID-19 restrictions for the current alert level?



How do I find a Justice of the Peace?



What's the difference between flatting, boarding and being a tenant?



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



How do I get a copy of my birth certificate?



When can information on a birth certificate be changed?



Supporting people through COVID-19

Te tautoko tāngata i roto i te COVID-19



When people were plunged into the new reality of the COVID-19 pandemic and lockdown, many were desperate to access and understand information about their rights, responsibilities and entitlements and how they applied to their circumstances, and CAB rose to the occasion.

Citizens Advice Bureau staff and volunteers mobilised straight away to adapt our service so we could work remotely and help people even during this difficult time.

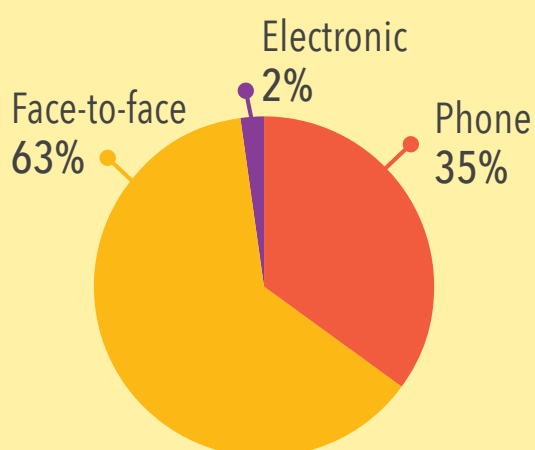
The role of CAB volunteers and staff was vital during this period to helping people navigate information, access services, understand their rights and responsibilities. The CAB was on the frontline of making sure that people were connected and cared about. We're immensely proud of the agility and commitment shown by all our staff and volunteers in order to meet the needs of our communities.

The fact that we were able to adapt so quickly and effectively to support people is a tribute to our infrastructure and our people. During lockdown our responsive CAB structure allowed CABs to quickly switch to a service delivered by email, phone and live chat from people's homes. While this meant temporarily losing the value of the face-to-face service, the CAB service continued to be highly accessible through its other channels.

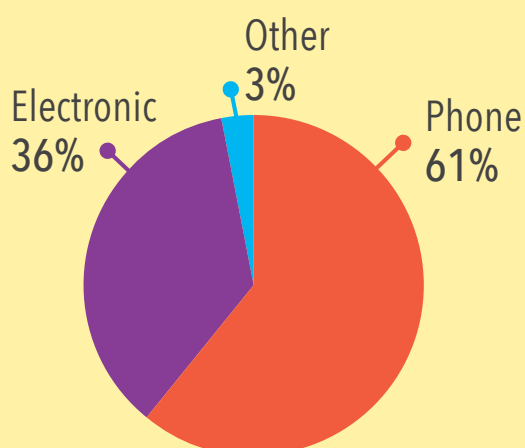
Our infrastructure meant that our volunteers were able to easily access high quality information about people's rights and responsibilities, and record information about the issues that our clients were facing. This enabled us to pass on real time feedback to the Government on problems and gaps that were causing client's harm.

Our volunteers, who were experiencing the challenges of lockdown themselves, showed immense community spirit, empathy and resilience in the way they gave their time and energy to help others during this crisis. Our volunteers' commitment to the CAB and to serving the people of Aotearoa New Zealand is truly extraordinary.

How people contacted us before COVID-19



How people contacted us during lockdown



During lockdown we received:



Nearly 1,000 enquires about food assistance



Mohammed had just been made redundant, due to Covid-19, his wife has a serious illness and can't work. They have two children to look after. Mohammed had never needed government support before and wasn't sure what support he could get while he looked for a new job. We helped him understand what support is available, and how he can access it.



800 questions to do with care of children



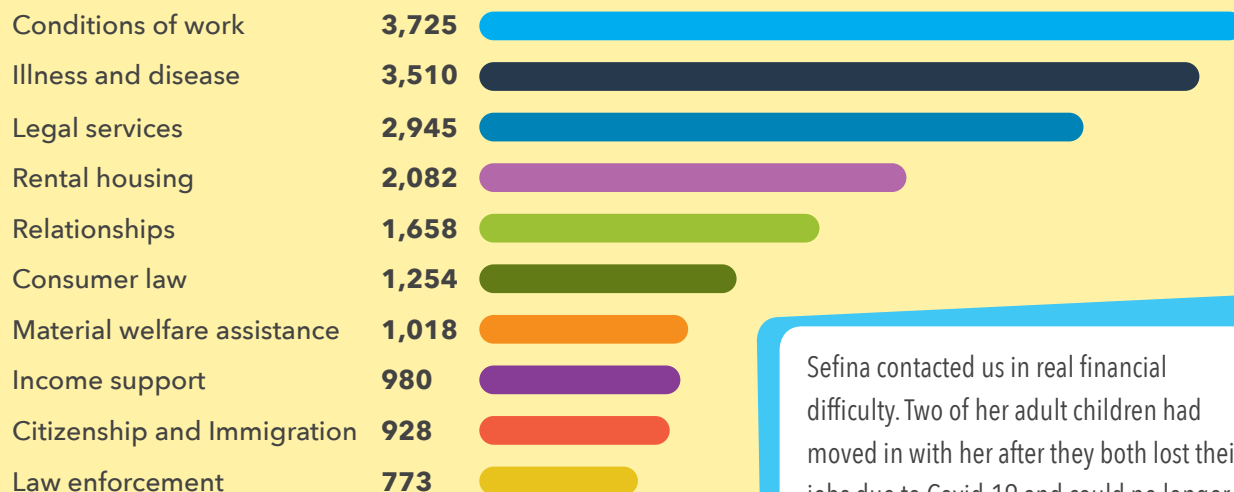
600 calls from prisoners

A snapshot of the support provided by CAB

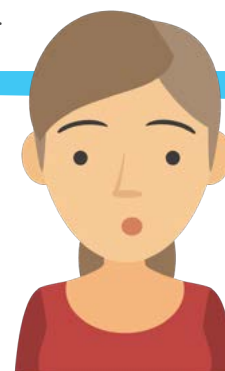
From the week of lockdown through to the shift to Alert level 1 on 9 June 2020, the CAB helped 27,646 people to navigate issues around their rights and responsibilities and to access services. Many of these enquiries involved complex and distressing issues.

A further 14,000 people were called as part of the NEMA (National Emergency Management Agency) and MSD (Ministry of Social Development) programme of checking in on people aged over 70.

This is over 40,000 people assisted by the CAB service through the challenges of Covid-19, and the work continues...



Sefina contacted us in real financial difficulty. Two of her adult children had moved in with her after they both lost their jobs due to Covid-19 and could no longer afford their accommodation. We helped Sefina understand what government help was available to her, and organised a food parcel to tide her over until she was able to access that support.



Joan was unilaterally made redundant by her employer, without any process around the redundancy at all. She was then offered a new job by her employer with significantly worse conditions. She wanted help to understand whether what had happened was legal, and what she could do about it.

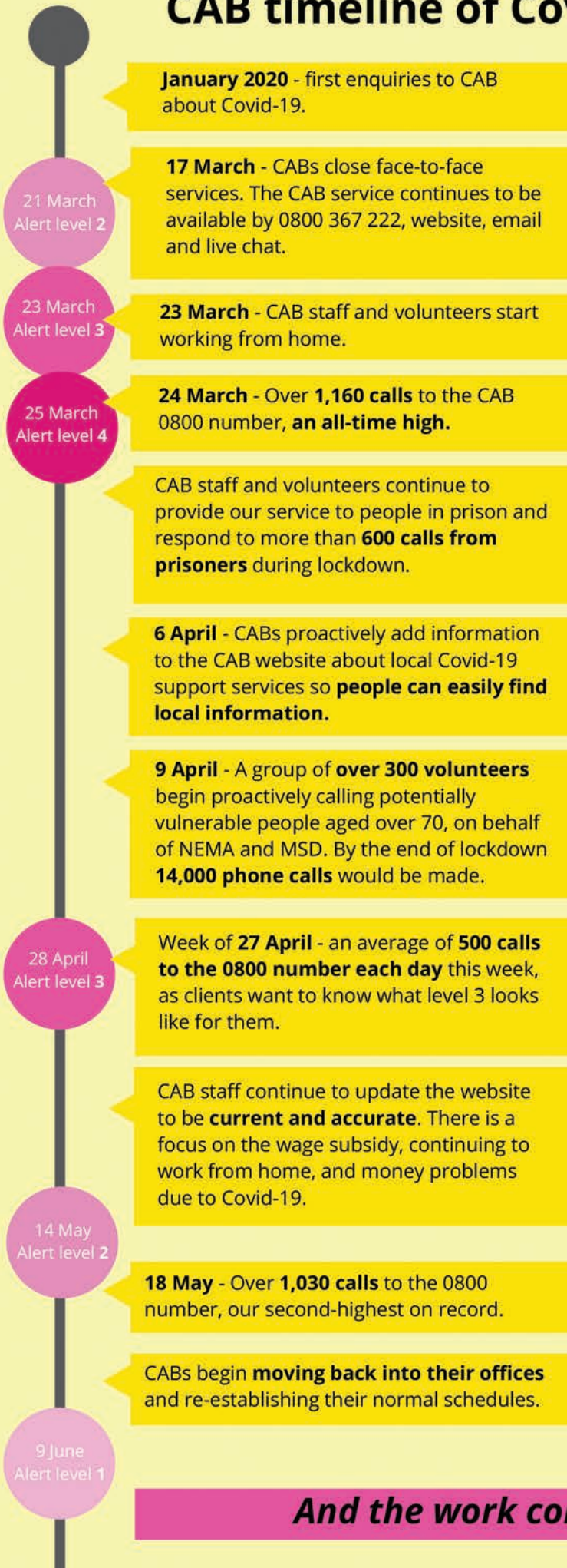


Over 4,000 employment enquiries



Over 2,000 tenancy enquiries

CAB timeline of Covid-19 events



An insight into enquiries from clients...

17 March - Increase in enquiries about **self-isolation**, physical distancing and what that means for workplaces.

23 March - The start of a flood of enquiries (more than 2800) about how the **wage subsidy** should work.

24 March - A peak in clients wanting help to understand what the **restrictions of Level 4** will mean.

We start getting enquiries from parents wanting help understanding what Level 4 means for **shared care situations and access to their children**, we help with around 800 enquiries.

Late March - As people start losing income, we start getting a steady flow of people needing help with accessing food. We help **many people to access emergency food assistance**.

Enquiries come in from essential workers, concerned about their **working conditions**.

Early April - We start to see more **tenancy issues**, such as people stuck between two tenancies having to pay rent in more than one place, people **struggling with rent payments** on reduced income or because some flatmates have moved out.

Clients turn to us in **frustration at not being able to access support from Work and Income**, simply because they are unable to get in contact with them.

Early-mid April - We see clients who aren't able to access information or services, because of **digital exclusion**.

We start getting **more and more enquiries from migrant workers who have lost their jobs**. These clients don't have access to any welfare support and are **struggling with the basic costs of rent and food**. We do our best to support them.

Late April/May - As we enter Level 3 we start being contacted by those who have had their **wages or conditions unilaterally changed** (we assist with 4,000 employment enquiries). We also help clients who:

- are really struggling financially and want our help **withdrawing money from their KiwiSaver**.
- are facing **redundancy** without any real process.
- were required to **use annual leave during lockdown** and wonder if this was legal or not.
- are **flatmates or private boarders and have been asked to leave their accommodation**, and aren't covered by the legal protections introduced to keep people housed during this time.

And the work continues...



Citizens Advice Bureau



Helping migrants

Te āwhina i ngā kaiheke

Top categories of enquiry of Migrant Connect clients

- General immigration queries
- Residency
- Employment contracts and conditions
- Visitor legal requirements
- Residential tenancy including disputes
- Passports
- Interpreters and translating
- Separation and dissolution
- Citizenship
- Employment disputes

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 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 to helping with the wide range of issues new migrants have to navigate as they settle into life in New Zealand.

This infrastructure was particularly useful during the Covid-19 lockdown, as CAB volunteers were able to access key information while providing the CAB service by phone or email, when working from home.

Martin is on a working holiday visa that was extended until September due to Covid-19. Can he now work for another 4 months? Or does it only mean he's allowed to stay in the country for those 4 months, but can't work?



Mila has separated from her husband, who has residency (not permanent). They are not yet divorced, and Mila wants to know if an official divorce will affect his residency.



The questions migrants asked during lockdown were focused on their precarious immigration status when work dried up, employers not following fair processes, and consequential issues such as paying for rent/food, and accessing income support.

As part of the Migrant Connect service, CABs organise community education sessions for new migrants.



Our People

Tō tātau tāngata

Our people throughout New Zealand

Volunteers are the lifeblood of the CAB. Our 2,500 volunteers are the embodiment of civic engagement, providing both 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. This can be helping 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 the bureau - for example in publicity, training, social media or governance.

The paid managers and coordinators of local CABs support their volunteers and organise them into teams for providing the service to clients. They model dedication and commitment to ensuring the CAB service is available to those who need help.

Our volunteers are supported by paid staff who go the extra mile and show dedication and commitment to their communities, ensuring the CAB service is available to those who need help.

Citizens Advice Bureau New Zealand

Ngā Pou Whakawhirinaki o Aotearoa

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 provide strategic direction and visit for the CAB in Aotearoa New Zealand. There are 4 face-to-face Board meetings each year, plus phone meetings where 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, Heather Thomas (until 15 October 2019),
Patricia Pera (from 15 October 2019).

<p>Board members: Anne McCracken Don Cowie Glenda Berriman Jenny Monks Maz Mckevitt Mike Regan (resigned 15 October 2019)</p>	<p>Neil Lancaster (appointed 15 October 2019) Raewyn Polglase (appointed 15 October 2019)</p>
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National Office

Te Tari ā-Motu

The services offered by CABs across the country are supported by the 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:

- An integrated IT system supporting each client interaction (we call this system cabnet). cabnet consists of:
 - o an extensive knowledgebase that provides up-to-date information about rights and obligations in more than 300 subject areas and a directory of around 35,000 local service providers that is available directly to clients on our public website
 - o 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
 - o a client enquiry 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 the creation and maintenance of resources. From time to time we also provide workshops directly to volunteers on specific topics. These workshops may be provided face-to-face, via webinar or Zoom.
- Helpdesk support for the IT system, governance and operational advice, and reporting on client data.
- Provision of the 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 Facebook 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.

National Office Personnel

Chief Executive	Kerry Dalton
Deputy Chief Executive	Andrew Hubbard
Finance Manager/Board Secretary	Sandra Francis
National Advisor Legal and Strategic	Sacha Green
National Development Advisor	Mike Curry
National Information Coordinator	Violet Chong
National Learning and Development Facilitator	Sandra Jones
Manager Migrant Connect Service	Teresa Marinovich (until March 2020)
Brand Support & Graphic Designer	Kirsty Miller
Help Desk/Systems Administrator	Andrew Parr
Membership Co-ordinator	Carol Andrews
Enquiry Analyst	Christine Coshan
Administration Coordinator	Lexi Taylor (started December 2019)
National Advisor Policy and Operations	Jayne McKendry (until October 2019)

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



Funding

Te pūtea



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

We are finding it an increasing challenge to access the necessary funding to sustain our organisation. Lack of long-term sustainable funding is a considerable handbrake on our ability to grow and develop our services to meet the changing needs of our community. Every year we have to find around \$350,000 in new money to maintain the level of support we provide to CABs and the public.

Our organisation represents a very effective partnership between an independent civil society organisation, central government, and local government. The national infrastructure ensures efficiency, effectiveness and economies of scale. However, the lack of commitment from central government agencies to provide sustainable funding for the CAB service means that we don't have the certainty of funding to support our volunteers in the work that they do to help people understand and act on their rights and responsibilities.

This lack of sustainable funding is despite compelling evidence that funding to the CAB creates exponential value to wellbeing in communities because of the value of the CAB service and the value of volunteerism. 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, and in the process preventing greater vulnerability, growing community and gathering data.

That report points to the benefits of the CAB being supported by an increased contribution from central government to support the role that CABNZ - the national body - has in service innovation, particularly in relation to reaching vulnerable people that government finds it hard to serve. It is frustrating to see this potential not being realised, because of insufficient core funding of CABNZ.

During this year we put considerable effort into trying to increase core long term funding, with some small successes. Our financial position this year ended up being better than forecast primarily due to a significant reduction in costs associated with reducing staff costs and postponing spending (due to Covid-19). However, this is a one off situation and our lack of core funding remains a significant problem.

Citizens Advice Bureaux New Zealand Incorporated

Summary Financial Statements

Pūrongo Poto mō te Pūtea

Statement of comprehensive revenue and expense for the year ended 30 June 2020

	2020	2019
	\$	\$
Revenue from non-exchange transactions		
Operating grants revenue	1,420,656	1,393,272
Specified grants revenue	745,000	1,113,444
Donations	5,756	32,268
	2,171,412	2,538,984
Revenue from exchange transactions		
Contract revenue	-	4,500
Sale of publicity material	9,083	6,967
Interest revenue	26,490	29,229
Membership subscriptions	23,100	23,100
Other operating revenue	805	720
	59,478	64,516
Total revenue	2,230,890	2,603,500
Expenses		
Amortisation	28,950	9,650
Depreciation and impairment	9,470	9,888
Salaries and other employee costs	1,090,177	1,058,029
Office administrative expenses	112,995	121,370
Learning and development	6,145	3,072
Membership support	20,147	20,954
Cabinet / National Office IT	52,936	186,831
National Board	14,800	17,530
National meetings	5,055	7,727
Publicity and communication	51,548	43,311
Purchase of publicity material	8,872	5,738
Specified grants - salaries and other employee costs	-	248,822
Specified grants - other costs	745,000	864,622
Language Connect	-	34,673
Total expenses	2,146,095	2,632,217

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

Citizens Advice Bureaux New Zealand Incorporated

Summary Financial Statements

Statement of comprehensive revenue and expense for the year ended 30 June 2020

Continued

	2020	2019
	\$	\$
Surplus (deficit) for the year	84,795	(28,717)
Other comprehensive revenue and expense	-	-
Total comprehensive revenue and expense for the year	84,795	(28,717)

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

Citizens Advice Bureaux New Zealand Incorporated

Summary Financial Statements

Statement of changes in net assets for the year ended 30 June 2020

	Cabnet fund reserve	Retained surplus	Total equity
	\$	\$	\$
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)	-
Balance 30 June 2020	111,877	866,531	978,408
Balance 1 July 2018	288,713	633,617	922,330
(Deficit) for the year	-	(28,717)	(28,717)
Other comprehensive revenue and expense	-	-	-
Transfer to (from) equity reserves in the year	(189,273)	189,273	-
Balance 30 June 2019	99,440	794,173	893,613

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

Citizens Advice Bureaux New Zealand Incorporated

Summary Financial Statements

Statement of financial position as at 30 June 2020

	2020	2019
	\$	\$
Assets		
Current assets		
Cash and cash equivalents	442,198	83,411
Short term investments	800,000	980,000
Receivables from exchange transactions	5,900	16,725
Receivables from non-exchange transactions	141,553	138,000
Prepayments	26,205	25,259
Inventories	1,436	4,343
	1,417,292	1,247,738
Non-current assets		
Plant and equipment	16,135	23,331
Intangible asset	250,900	279,850
	267,035	303,181
Total assets	1,684,327	1,550,919
Liabilities		
Current liabilities		
Trade and other creditors	77,183	57,035
Deferred revenue	513,750	500,000
Employee entitlements	114,986	100,271
Total liabilities	705,919	657,306
Total net assets	978,408	893,613
Net assets		
Accumulated funds	866,531	794,173
Cabinet fund reserve	111,877	99,440
Total net assets	978,408	893,613

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

Citizens Advice Bureaux New Zealand Incorporated

Summary Financial Statements

Statement of cash flows for the year ended 30 June 2020

	2020	2019
	\$	\$
Cash flow from operating activities		
<i>Cash was provided from/(applied to):</i>		
Operating grants	1,435,853	1,278,272
Specified grants	740,000	1,089,125
Membership subscriptions	23,100	23,100
Donations	5,756	32,268
Receipts from contract income	-	4,500
Receipts from goods & services provided, exchange transactions	9,172	7,582
Payments to suppliers	(241,529)	(420,089)
Payments to employees	(1,075,462)	(1,067,930)
Specified grants - payments to employees	-	(248,822)
Specified grants - payments to suppliers	(745,000)	(858,526)
Net cash from (used in) operating activities	151,890	(160,520)
Cash flow from investing activities		
<i>Cash was provided from (applied to):</i>		
Purchase of short term deposits	-	-
Sale of short term deposits	180,000	230,000
Purchase of plant and equipment	(2,274)	(298,043)
Interest received	29,171	34,128
Net cash from (used in) investing activities	206,897	(33,915)
Net increase/(decrease) in cash and cash equivalents	358,787	(194,435)
Cash and cash equivalents beginning of the year	83,411	277,846
Cash and cash equivalents at end of year	442,198	83,411

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

Citizens Advice Bureaux New Zealand Incorporated

Summary Financial Statements

Notes to the summary financial statements for the year ended 30 June 2020

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 2020.

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 2020 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 2019 comparatives include funding received for the provision of the CAB Language Connect service up until 30 September 2018.

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.

Citizens Advice Bureau New Zealand Incorporated

Summary Financial Statements

Notes to the summary financial statements for the year ended 30 June 2020

4.6 Debtors and other receivables

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

4.7 Inventories

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

4.8 Creditors and other payables

Trade creditors and other payables are stated at cost.

4.9 Employee entitlements

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

4.10 Deferred revenue

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

4.11 Special Purpose Reserve (cabnet fund reserve)

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

4.12 Plant and equipment

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

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

- Computer equipment 25% - 30%
- Furniture and office equipment 15% - 20%

4.13 Intangible asset

The carrying value of an intangible asset with a finite life is amortised on a straight-line basis over its useful life.

Amortisation begins when the asset is available for use and ceases at the date the asset is derecognised. The amortisation charge for each year is recognised in the surplus or deficit. The following amortisation rates have been used:

- Cabnet software 10%

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 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 2020, 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 2020.

We expressed an unqualified audit opinion on the financial statements in our audit report dated 31 August 2020.

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
31 August 2020

Thank you

Ngā mihi nui ki a koutou

Thank you to all those who have supported the work of Citizens Advice Bureau New Zealand
Ngā Pou Whakawhirinaki o Aotearoa



MinterEllisonRuddWatts





Citizens **Advice** Bureau

Ngā Pou Whakawhirinaki o Aotearoa

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