

**Citizens Advice
Bureau**

**Annual Report
2019-2020**

**citizens
advice
bureau**



Established in Western Australia
1963

Contents

2	Overview
3	Leadership & Funding Partners
4	Branches
6	Board of Management Profiles
9	President's Report
12	CEO's Report
16	Volunteer & Client Services Coordinator's Report
18	Principal Solicitor's Report
21	Mediation Coordinator's Report
24	Schools Conflict Resolution And Mediation (SCRAM)
26	Other services available at CAB
29	Branch Reports
30	Armadale Branch Coordinator's Report
31	Bunbury Branch Coordinator's Report
33	Busselton Branch Coordinator's Report
34	Fremantle Branch Coordinator's Report
35	Joondalup Branch Coordinator's Report
36	Kwinana Branch Coordinator's Report
37	Mandurah Branch Coordinator's Report
38	Midland Branch Coordinator's Report
39	Rockingham Branch Coordinator's Report
41	Statistics
42	Summary
43	Legal Advice
43	Documents Produced
44	Returns
48	Auditor's Report

Overview

Established in Western Australia 1963

Citizens Advice Bureau of WA (Inc.)

MISSION STATEMENT

To connect people with information and services so they can make independent and informed decisions.

VISION

CAB is accessible across all parts of WA, empowering people to make informed decisions.

VALUES

- **Efficiency**
- **Professionalism**
- **Collaboration**

Leadership & Funding Partners

Citizens Advice Bureau of WA (Inc.)

as at 30th June 2020

Patron – The Hon. Len Roberts-Smith RFD QC

Board of Management

President

Barbara Kwiecien

Vice President

Margaret Dixon

Treasurer

Paul Setchell

Chief Executive Officer

Kathryn Lawrence (ex officio)

Members

Noray Jones

Eric Tan

Wendy Stephens

Sue Dixon

Kerrie Schilling

Dr Peter McKerracher

Aziz Yusuf

Life Members

Mrs Beryl Black

Mrs Hazel Butorac OAM JP

Mr Noel Harding

Mrs Diana Terry

Mrs Judith Tuckey

Auditors

Anderson Munro & Wyllie

Funders and supporters of Citizens Advice Bureau of WA



'The Information, Advice and Referral Service is provided by Citizens Advice Bureau and funded by the State Government through the Department of Communities'.



GOVERNMENT OF WESTERN AUSTRALIA

City of Joondalup
City of Subiaco
Town of Cambridge
City of Vincent
Town of Mosman Park

Branches

ARMADALE:

Shop 6, Armadale Central Shopping Centre
10 Orchard Avenue
Armadale WA 6112

Coordinator: Kerrie Schilling
Office Hours: 9.00am - 3.00pm Mon to Fri
Phone: (08) 9497 5311
Fax: (08) 9497 5344
Email: armadale@cabwa.com.au

Legal Service: Thursday by appointment
(fortnightly)

Tax Help: Jul - Oct

WA NILS

Justice of the Peace

Legal Aid

Virtual Office: Monday

BUNBURY:

1 Stirling Street or PO Box 703
Bunbury WA 6230

Coordinator: Greg Blake
Office Hours: 9.00am - 1.00pm
Mon, Wed to Fri
Phone: (08) 9721 6008
Fax: (08) 9721 8008
Email: bunbury@cabwa.com.au

Legal Service: Friday by appointment (monthly)

Tax Help: Jul - Oct

WA NILS

BUSSELTON:

Unit G4, 19 Cammilleri Street or PO Box 313
Busselton WA 6280

Coordinator: Toni Jacobsen
Office Hours: 10.00am - 1.00pm Mon, Wed & Fri
Phone: (08) 9751 1199
Fax: (08) 9752 1764
Email: busselton@cabwa.com.au

Legal Service: Friday by appointment (monthly)

Tax Help: Jul - Oct

WA NILS

FREMANTLE:

Shop 41 Woodsons Arcade
13-15 Cantonment Street
Fremantle WA 6160

Coordinators: Opal Van Niekerk &
Margaret Marrone
Office Hours: 9.30am - 3.00pm Mon to Thu
9.30am - 2.00pm Fri
Phone: (08) 9335 4522
Fax: (08) 9433 6061
Email: fremantle@cabwa.com.au

WA NILS

JOONDALUP:

Lotteries House
Suite 5, 70 Davidson Terrace
Joondalup WA 6027

Coordinator: Diane Cook
Office Hours: 9.00am - 3.00pm Mon to Fri
Phone: (08) 9301 2833
Fax: (09) 9301 1414
Email: joondalup@cabwa.com.au

Legal Service: Wednesday by appointment
(fortnightly)

Tax Help: Jul - Oct

WA NILS

Legal Aid

Virtual Office: Tuesday

KWINANA:

2 Robbos Way or PO Box 516
Kwinana WA 6966

Coordinator: Sandra (Sandy) Stevenson
Office Hours: 10.00am - 3.00pm Tue to Thu
Phone: (08) 9439 1251
Fax: (08) 9439 4499
Email: kwinana@cabwa.com.au

Legal Service: Wednesday by appointment
(monthly)

Tax Help: Jul - Oct

WA NILS

MANDURAH:

Mewburn Centre 11 Sholl Street or PO Box 1326
Mandurah WA 6210

Coordinator: Frances Cain
Office Hours: 9.00am - 2.00pm Mon to Fri
Phone: (08) 9535 3101
Fax: (08) 9584 8988
Email: mandurah@cabwa.com.au

Tax Help: Jul - Oct

WA NILS

Justice of
the Peace: Friday

Legal Aid

Virtual Office: Wednesday

MIDLAND:

Shop 6 Tuckers Arcade,
4 Old Gt Northern Highway
Midland WA 6056

Coordinator: Margaret Dass
Office Hours: 9.00am - 3.00pm Mon to Fri
Phone: (08) 9271 2500
Fax: (08) 9271 1643
Email: midland@cabwa.com.au

Legal Service: Thursday by appointment
(fortnightly)

WA NILS

Legal Aid

Virtual Office: Monday

PERTH:

25 Barrack Street
Perth WA 6000

Office Hours: 9.00am - 4.00pm Mon to Fri
Phone Hours: 9.30am - 4.00pm Mon to Fri
Enquiries: (08) 9221 5711
Admin: (08) 9325 4217
Fax: (08) 9221 5356
Email: cab@cabwa.com.au

Legal Service: By appointment

Tax Help: Jul - Oct

Justice of
the Peace: Mon to Fri

Criminal Injuries

Compensation: Tuesday & Thursday

ROCKINGHAM:

Room 4, 14 Council Avenue
Rockingham WA 6168

Coordinator: Max Stewart
Office Hours: 9.30am - 3.30pm Mon to Thu
Phone: (08) 9527 6671
Fax: (08) 9527 1445
Email: rockingham@cabwa.com.au

Legal Service: Wednesday by appointment
(monthly)

Tax Help: Jul - Oct

WA NILS

Board of Management Profiles



BARBARA KWIECIEN (President)

Member of the Board of Management since October 2012 and filled the role of President since 2014. She has volunteered at CAB as a mediation panel member since 2002, and at times as the acting Mediation Coordinator. Barbara also sits on the mediation sub-committee. Her background is primarily in the private corporate sector where she is a member of other panels and boards, in addition to CAB. Barbara's current work takes her into the regional and remote parts of Western Australia where she publicises CAB services within the communities in these regions. Since 2006, she has lectured at Notre Dame University, Fremantle. She is a member of several national and international

professional bodies, including the Australasian Institute of Mining and Metallurgy, the Geological Society of Australia, and the Resolution Institute. She brings a wealth of skills and experience in governance, management, finance and government liaison to the Board.



MARGARET DIXON (Vice President)

Member of the Board of Management since 2002 filling various roles including Vice President. Margaret has volunteered her services as Mediator/Family Dispute Practitioner since 1997 and in addition to this, she has acted in the roles of Office Manager and Mediation Coordinator.

Margaret represents CAB on a number of committees. She is also actively involved in various organisations and committees including Schools Conflict Resolution and Mediation (SCRAM), a program that teaches young people (year nine and ten) life skills in alternate ways to resolve disputes. Margaret is Convenor of this Committee of which CAB is a valued sponsor. She is also the

Deputy Chair of the Harold Hawthorne Retirement Village. Her experience on CAB and Harold Hawthorne Boards has given her a very good understanding of corporate governance.

Prior to her retirement in 2005, Margaret's career with the Australian Government spanned twenty-seven years, thirteen of which she held a variety of positions at Management and Executive Officer level in the Department of Health and Ageing.

Margaret believes that the skills and attributes that she has acquired during her career in the Australian Government, (leadership, management, financial) and in her volunteering roles since her retirement holds her in good stead to be an active Board member as CAB moves forward to achieve excellence in all areas.



PAUL SETCHELL (Treasurer)

Paul, a retired member of Institute of Chartered Accountants, has many years' experience of financial management both in the commercial organisation and in the not-for-profit sector. His particular interests include the presentation of financial results in a more readable format for fellow Board members and other interested parties.

He joined the Board of Management at CAB in 2017.



KATHRYN LAWRENCE (Secretary)

Chief Executive Officer at CAB and an ex-officio member of the board. She is secretary to the board of management.

Kathryn has been with CAB since early 2013 and came to us with a background of working for Legal Aid WA in their Family Court duty lawyer service and in their client services division.

Prior to this, Kathryn worked with women and children escaping family violence and in child protection.

Kathryn has overseen the implementation of CAB's strategic plan and has worked to strengthen and to maintain relevance and accessibility of CAB's core services to the community.



NORAY JONES (Member)

A CAB volunteer for forty years, Noray is an accredited mediator and Board member. She has a Bachelor of Arts in Social Science and a Postgraduate Diploma in Family Mediation. She serves as a CAB Board member alongside various other committees.

Noray's professional experience includes working for Shell as well as serving as a secretary to a Member of Parliament.



WENDY STEPHENS (Member)

A CAB volunteer for seven years, Wendy fulfils the role of receptionist on Mondays and has been on the Board of Management since 2017. She has a double degree in Media and Journalism and in her professional life worked with the Commonwealth Office of Information in London, as a Public Relations Officer for an International Company in the UK and the Far East and lectured for a number of years in Radio and Television here in Perth. Wendy has a strong sense of community and was an elected Councillor for the Town of Claremont for 8 years, She also enjoys volunteering and was co-ordinator of

The Friends of His Majesty's Theatre and is currently involved with CAB and the Museum of Performing Arts.



ERIC TAN (Member)

A member of the Board since March 2014 after serving previous stints on the Board before 2014, Eric is a legal practitioner with over 20 years experience providing estate planning, estate litigation, estate administration, property and commercial law advice and representation. He also advises community organisations on governance issues and assists with disputes resolution. Eric has been involved with CAB for approximately 15 years as a pro bono lawyer but more recently his various colleagues have taken his place as pro bono lawyers with CAB. He takes a keen interest in the issues affecting our

community and believes in helping build strong communities who assist and care for each other. He believes CAB is a good example of a community organisation where members volunteer their time and skills to help meet the needs of their community and in the process, help build a stronger community. As a member of CAB Board, he will continue to advocate for good governance and for the organisation to continue valuing the contributions of its volunteer members. Eric is honorary legal advisor to a number of community organisations and a former member of the Prisoners Review Board.



SUE DIXON (Member)

Started to volunteer with CAB in 2016, joining the Board later in 2018.

Sue volunteers two days a week at CAB and started on the Infoline and helped people to fill in their Criminal Injury Compensation forms. She currently organises the scanning of legal contact sheets ensuring documents can be accessed by the lawyers and also performs reception duties.

Sue's career has evolved through senior marketing and management roles across a number of different industries, commencing work overseas in an international advertising agency (Ogilvy & Mather) and in Australia in media and publishing (Fairfax and The West Australia), energy organisation (Alinta) and not for profit.

Sue joined United Way as CEO, a not for profit in 2006 to 2016. United Way Australia is proud to be one of nearly 1800 United Ways in 41 countries and territories around the world. Globally, United Way has been improving lives and strengthening communities for more than 125 years.

Board of Management Profiles continued ...

SUE DIXON (Member) continued

From 2006-2009 Sue joined the Board of Leeuwin Ocean Adventures. The Board's priority was to provide governance and youth development programs through life changing experiences.

At the heart of her journey, Sue has a strong connection with community causes, which commenced in particular with JDRF and Diabetes WA, after her young son was diagnosed with type one diabetes at age 7. She subsequently served as Committee Member, Vice President and President of the JDRF Perth Chapter.

She is a past Vice President of the Australian Marketing Institute (WA) and was presented with the Inaugural Presidents Award for her services to the industry.

Sue likes to achieve positive outcomes for people who are facing challenges, either collectively or individually.

Sue resigned from the Board of Management for personal reasons in June 2020.



DR PETER MCKERRACHER (Member)

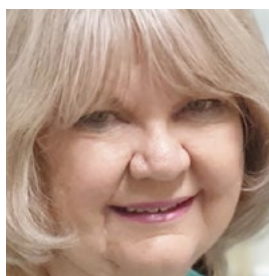
Peter was born and grew up in Perth, attended Perth Modern School and the University of WA where he completed a degree in Dental Science. After 3 years of Government service, mostly in rural and remote areas of WA, he travelled to UK where he studied at the Royal College of Surgeons of England and the University of London. After some 5 years in group practice back in the Perth CBD, he spent a year as a visiting professor at the University of Michigan School of Dentistry in USA.

On return to Perth he established his own practice in West Perth. During the following 25 years he was active in professional organisations and lectured and tutored in the UWA Dental School. In 2000 he left practice and took the position of CEO of the Australian Dental Association (WA Branch) which he held for 6 years. Subsequently, for 10 years, he was a half-time consultant in the same office, mainly involved in dispute resolution and medico-legal matters. In the Queen's Birthday Honours in 2015 he was awarded the Medal of the Order of Australia for services to dentistry, dental organisations and dental education.

Peter completed a mediation training course while in practice and applied many of the principles in his subsequent positions. He was later a non-legal member of the WA Committee of LEADR.

He has held board and council appointments in many professional and community organisations. Active in Rotary, he was elected District Governor and held many district, national and international appointments in that organisation.

He now welcomes the opportunity to further serve the community in another capacity as a CAB Board member.



KERRIE SCHILLING (Member)

A new member to the board in 2019, has been volunteering for CAB since April 2012.

Became coordinator for the Armadale branch in early 2014, has been a Justice of Peace since 2015.

Kerrie's professional experience includes being Office Manager, with special skill in leadership and staff training. Nominated for "Australian Citizen of the Year Award" for her involvement in Youth and Community Groups in the Serpentine Jarrahdale Shire, in 1986.

She has always been very active in local government and the community. Also interested in the issues affecting our society and strongly believes that it is important to contribute to the building of strong communities.

AZIZ YUSUF (Member)

Aziz filled a vacant Board position for a few months on a casual basis.

President's Report

It is with some degree of pride that I present my annual report this year. Our Mission is "to connect people with information and services so they can make independent and informed decisions".

Though this year was impacted by the COVID-19 virus, we have been able to accomplish our mission and much more, despite the challenges. During the COVID-19 shutdown, CAB was able to continue to provide a reduced service to clients. CAB was considered an "essential service" and I thank the staff and volunteers that braved the circumstances to continue to help clients in our community and their need. As a result, CAB was well placed to resume complete services when the restrictions were eased. All our branches are now back in full operation and our mediation and legal departments have resumed full services. A huge thank you to all that have supported and carried CAB through this difficult time.

Though this year has been a difficult one, I am pleased to share that we have managed to end the financial year in profit, after three years of struggling financially. CAB will post a substantial profit, though at time of writing the audit is yet to be completed with final figures yet to be confirmed. Our improved financial position will help address previous losses and keep the Bureau in good standing for the coming year with the proposed services and upgrades that will hopefully be undertaken during the upcoming financial year.

The Board of Management has also been busy. The Board of Management has commissioned an organisation review and a new strategic plan for the next three years. The consultant met with all stakeholders and the final report was recently accepted by the Board with its implementation commencing in this financial year. In addition, the update of the CAB's Policies and Procedures which commenced last year has continued with some of the updated and expanded policies and procedures being adopted by the Board. This is an ongoing project and will continue into the new year. We are also currently in the midst of the consultation process in respect of updating the Branch By-Laws to be compliant with the new Rules of Association and to better reflect what is happening in the Branches.

Operationally, Kathryn and her senior management team have also been busy expanding the services that we provide. CAB and Legal Aid's alliance which provides a "virtual" legal service in four of our Branches has been hugely successful and Legal Aid is now considering expanding this service into some of our other Branches. Legal Aid installs the computers and their clients can meet with a Legal Aid lawyer for legal advice in a comfortable and confidential environment. This programme is expanding the service being provided to people in need and raising CAB's profile in the community.

On behalf of the Board of Management I would like to thank all our Members, dedicated staff and superb volunteers and our supportive funding organisations for your commitment, support and the dedication that you have shown to CAB over this past unusual year. Special mention goes to Kathryn Lawrence, CEO, who has continued to manage CAB with passion and professionalism. Her team of staff members have kept the organisation running smoothly during this unprecedented COVID-19 time, ensuring the safety of our staff, volunteers and clients alike. Though this time has been very challenging and stressful, CAB was able to adapt the way the services are provided and expanding CAB's online presence. In this way we were able to extend and reach new clients that prefer to access our services using online technology. Out of the challenges that COVID-19 brought, CAB staff were able to turn these difficulties into positivity and develop new strategies and service delivery that enabling our services to address the needs of our clients. I am immensely proud of what we have all achieved.

President's Report continued ...

Board of Management

During this difficult year, I would again like to express my appreciation to the current Board of Management members who have given their time so generously, despite their own difficulties and/or personal commitments, meeting when required, allowing for Webex and telephone meetings and working cooperatively putting CAB's best interest at the forefront. I would like to thank Margaret Dixon, Vice President and Volunteer Representative, Paul Setchell, Treasurer, Eric Tan, Noray Jones, Volunteer Representative, Wendy Stephens and Kerrie Schilling for their continued commitment to the Board of Management and to CAB. Special thanks to Sue Dixon for her service until she retired from the Board. I would also like to welcome two co-opted members to the Board, Dr Peter McKerracher and Aziz Yusuf, who agreed to share their skills and knowledge until the next Annual General Meeting. These Board Members have brought diverse skills, expertise and knowledge and willingly gave their time to serve CAB and its members.

Staff

As previously stated, the success of any organisation is mirrored by the strength and loyalty of its staff. This year has showcased our exemplary staff who, despite the COVID-19 lockdown, continued to work from home, attended the office when asked to develop procedures and safety measures so that CAB services could continue. On behalf of the Board of Management, I would like to thank all the staff who have undertaken their duties with professionalism and dedication to CAB. Kathryn Lawrence, our CEO has done an outstanding job in maintaining the balance of safety to our staff and providing services to the community. Thank you, Kathryn for all you have done this year. I know it was challenging at times. Selva Stenross, our Principal Solicitor, who has carriage of the Legal Unit also continued to ensure that the legal service continued during the lock down, developing processes to work from home. Thank you to Donna Quinn, our Mediation Coordinator, who ensured that the mediation unit ran smoothly and was very accepting of the introduction of telephone mediations. Elena Mauen, as Volunteer Coordinator, looked after the needs of the branches as well as Perth Office's Information and Referral service. Thank you for attending to all the online questions that our clients raised during the lockdown. Thank you to, Garry Bleakley, Marilyn Martion, and Judy Fetherston for their dedication and flexibility during this

difficult year. Nothing is ever too difficult for them to undertake. Daniel Pritchard and Stacey Price who have assisted Selva in the legal service, also continued to work from home. Daniel, as well as Selva, continue to visit selected branches as part of CAB's outreach legal programme in addition to their work in the Perth Office. Stacey is working through her RP and is an asset to Selva.

Voluntary staff

Though the branches and Perth Office were closed for some time, I would like to thank the volunteer staff for your ongoing commitment on returning to assist our clients when CAB reopened. On behalf of the Board of Management, thank you for your loyalty and for allowing CAB to be a part of your lives and for your continued commitment to the organisation and our clients, despite the circumstances.

A special thank you to our Pro Bono lawyers and mediators who generously provide their time and professional expertise, so that we can provide legal advice and mediations to clients that would not otherwise have access to justice, empowering them to make their own decisions.

We are fortunate to be able to partner with some other notable agencies such as Legal Aid, the University of Western Australia, Central Technical and Further Education (TAFE), Edith Cowan University and Autism WA where CAB accepts placements of all ages and we are able to provide work experience and life skills to various individuals and students who may not otherwise have had the opportunity.

Branches

Though the branches were closed for an extended period of time, due to COVID-19, thank you for your professionalism and energy in preparing the branches on reopening. I know that the branches provide an integral and direct connection within their communities and that people were very appreciative once the branch offices reopened. In addition, on behalf of Margaret Dixon and myself, thank you to all the Branches that have provided feedback during the By-Law consultation process. We appreciate your time and your comments.

There have been some changes of branch coordinators. Thank you to the continuing Branch Coordinators: Kerrie Schilling from Armadale, Gregory Blake from Bunbury, Toni Jacobsen from Busselton, Opal Van Niekerk and Margaret Marrone who share the role of co-ordinator at Fremantle, Diane Cook from Joondalup, Frances Cain from Mandurah and Max Stewart from Rockingham. Welcome and thank you to the new

Branch Coordinators; Sandra (Sandy) Stevenson from Kwinana, Margaret Dass from Midland. Your contribution to the branches over the past year has been greatly appreciated by the Board of Management. Max from Rockingham has indicated that he is stepping down and another co-ordinator will be appointed shortly. Elena is currently coordinating some of the branches from Perth without co-ordinators, until a Branch Co-ordinator is appointed by the CEO. Thank you, Elena for the additional work that you undertake in this respect.

Looking forward

"Everything will be okay in the end. If it is not okay, it's not the end." (Unknown)

There is uncertainty in the coming year, mainly due to COVID-19. There will be challenges to deal with, but with challenges become new opportunities. We need to recognise these new opportunities and take advantage of them. The coming year is already shaping up as another packed and busy year. The forthcoming year will bring different challenges than in the past and different opportunities and ways to serve our communities. The incoming Board of Management will drive these initiatives and will manage any challenges as they present themselves. I wish them every success and good fortune.

CAB continues to be involved in the Schools Conflict Resolution and Mediation (SCRAM) Programme, which is in its 20th year. SCRAM is an interactive dispute resolution role play competition for Western Australian Years 9 and 10 high school students, where the students mediate simulated disputes that relate to their everyday lives. CAB provides a Teamwork Award. Margaret Dixon does an outstanding job as the current coordinator of the committee that manages the programme. Thank you, Margaret, for raising CAB's profile within a younger community.

The Legal team continues to provide community education by way of presentations and talks on topics such as probate, wills and other legal topics of interest and need within the community.

The Mediation Unit continues to provide community education in conflict and dispute resolution.

On a personal note, it is my intent to stand down as president for the forthcoming year. I have been in the position now for seven years and feel it is time to step down. Personally, I would like to

thank everyone for being so welcoming, for your support, your opinions over the years. During this time, we have worked as a team and able to return CAB to that wonderful organisation it is today. Thank you so very much for the opportunity to lead this organisation.

Conclusion

Finally, on behalf of the Board of Management, I would like to express our gratitude and appreciation to our steadfast funding bodies, both State and Local Governments for their financial support. They have allowed CAB to reach into the communities of Western Australia and enable CAB to provide a high quality and professional service.

I would like to extend CAB's appreciation, to our patron, The Hon Len Robert-Smith RDF QC, for continuing in his role and to thank him personally for his guidance and direction during the year.

Heartfelt thanks to Margaret Dixon, Vice President, for once again providing her support and her duties as Vice President. Her valued advice has assisted me to continue in the role of President.

Finally, to CAB's Members, thank you for your combined support, your loyalty and commitment to the Bureau during this past year. It has been an extremely challenging and unexpectedly difficult year as we navigated the COVID-19 pandemic. My sincere appreciation to all staff and volunteers for their loyalty and commitment.

Barbara Kwiecien
President



Barbara Kwiecien, the President of the Board, and the Wednesday Perth volunteers showing love and solidarity for all states and countries affected by COVID-19.

Chief Executive Officer's Report

2020 has shown us that we can never be fully prepared for what the future holds. That just around the corner there may be challenges that we could never have imagined or be fully prepared for.

In March this year, when word first trickled out about a new strain of the coronavirus they were calling COVID-19, I don't think any of us could have predicted how quickly the world would change. The speed in which change came was astonishing and required decisions to be made on situations that changed, often, within hours.

The impact of the COVID-19 pandemic on businesses, not for profits, the community and on each of us individually, has been well documented. As the head of an organisation like CAB, an organisation that has a complex structure and business model, I needed to draw on all of my own skills and the expertise of those around me to navigate a way forward. Collectively we achieved a good balance of keeping staff, volunteers and the community safe but we still provided a service that was very much needed.

We closed our branches, including Perth, for a number of weeks – just until we could get our heads around what was actually happening. We listened to every Government announcement and read and actioned all notifications from our funders and other likeminded organisations. Within a few days of closing we had worked out what we could and couldn't do. We had a short term plan and a long term plan. Luckily, so far, we haven't needed the long term plan but it's there just in case.

For CAB this difficult time has also created opportunities. We have been thrust well and truly into the Information Age and have developed new innovative service models, in particular a number of web-based services that allow us to assist clients remotely. We are currently working on ensuring our website is more accessible and can be a source of greater information for the community and as a result of this will soon be launching a live-chat function. Also, as part of our information and referral service, and thanks to a generous grant from Lotterywest, we will be upgrading computers and software in all our branches so that if the worst happens and we are locked down we can still provide an exceptional service to the community via web based applications and over the telephone. Currently though all branches are

open and we are back to full capacity with legal and other appointments such as Tax Help, NILS and Criminal Injuries Compensation.

With all that's happened we should be reminded that despite technology making us more connected than ever before, many people are lonely and require caring and supportive 'real person' contact. Even more so when they are separated from their family and friends and when the world has become so confusing and unpredictable. Technology can often make a complex world even more complicated and more difficult to navigate. As an organisation CAB has always understood this. Our business model is developed around the concept that technology will not solve all problems of access to services. In fact, technology can further isolate vulnerable people by reducing their ability to access some services. So although we have upgraded our on-line services it's business as usual for our face-to-face and telephone services. The only difference is that we're all strictly abiding by COVID-19 health and safety guidelines and keeping our fingers crossed that Western Australia continues to remain free of community transmissions.

Although the second half of the financial year was difficult, there were still lots of fabulous things that have happened this year.

Including;

- Since 2012 CAB has been abiding by the Equal Remuneration Order (ERO) and has incrementally increased salaries as required. Unfortunately our funding bodies did not increase funding to reflect this increase. This resulted in CAB making significant financial losses over the past few years. This year the State government announced it would be providing payments for organisations affected by the ERO. These payments have commenced and huge thanks go to WACOSS and Legal Aid WA for their work behind the scenes. These 'top-up' payments have meant CAB is once again in a very secure financial position moving forward.

- Our Midland and Armadale branches moved offices and are now in locations that are much more visible to the community.
- As briefly mentioned earlier, we have been granted funds through the Lotterywest COVID-19 fund and this will enable a complete upgrade to all computer systems in all branches as well as a revamp of our telephone systems.
- We continue to increase our collaboration with other agencies as a way of improving services within communities. A direct result of this is the great success of the Legal Aid Virtual Offices, a collaboration between CAB and Legal Aid WA. Legal Aid WA has approached us to open another four offices and we have happily agreed. These will be located in our Rockingham, Kwinana, Fremantle and Busselton branches by the end of this year.
- We extended our staff legal services to include Kwinana and Rockingham branches.
- We have had good staff stability this year. Ryan left us in December when his contract ended and he now works for another Community Legal Centre (hopefully it's not too hot up there in the Pilbara Ryan!). We are extremely grateful to have Stacey Price join us. Stacey came from Street Law Centre, a community legal centre that assists those who are homeless and those at risk of homelessness in Western Australia.
- In March this year, Natalia Moorin commenced working with us as an Executive Assistant, primarily in charge of health and safety matters and developing our newsletter. I can't describe how fortuitous it was for Natalia to be here when COVID-19 struck as she was able to give recommendations on processes and assist with preparing staff for working from home. Natalia also assisted with implementing the closure and reopening of the branches. I'm not sure how I would have stayed sane without her.

I would like to say a huge thank you to the board of management, in particular the executive, Barbara Kwiecien, Margaret Dixon and Paul Setchell. Your support and unwavering belief in my ability to lead CAB during such a difficult time was humbling and I am thankful every day to have your skills to draw on. To Eric Tan, Sue Dixon, Noray Jones, Wendy Stephens, Kerrie Schilling, Aziz Yusuf and Peter McKerracher, to have a cohesive and well-

functioning board of management in such times is a necessity and I am grateful to all of you for this.

To the wonderful CAB staff team – Selva, Elena, Donna, Garry, Daniel, Stacey, Judy, Marilyn and Natalia – you have all shown why CAB is such a great success, thank you for your hard work and excellent company and I promise you'll be able to take holidays soon! A special mention to Marilyn Martion who left CAB this year after 16 years as our administration assistant. We wish you a long and happy retirement filled with lots of grandchildren and sunny, humid Queensland weather. We miss you.

Thank you to the branch coordinators who have all been amazing and have managed change and uncertainty within their branches extremely well. You all do a wonderful job and I think it's a credit to you that we retained almost 100% of all volunteers during this period.

It has been a strangely successful year for CAB, both financially and service wise. Our business model revolves around the use of highly skilled volunteers and it is through their hard work and ability to adapt that has brought about this success. Without them we would not be able to provide the service that we do.

Thank you to each and every volunteer of CAB, we are very grateful that you chose us.

Kathryn Lawrence
Chief Executive Officer



New solicitor, Stacey Price, joined us in February. Stacey is always ready to help people with any legal issues they may have.

Chief Executive Officer's Report continued ...



How we let the community know about changes to CAB services during COVID-19.



Natalia Moorin, CAB's Executive Assistant, visited the Busselton and Bunbury branches with Kathryn and Elena to drop off care packages to volunteers during COVID-19.



Marilyn Martion, our Administrative Assistant, left this year after 16 years with CAB.



Visiting volunteers in our Bunbury and Busselton branches during COVID-19 meant we had to have authorised G2G passes to re-enter the Perth Metropolitan region.



During COVID-19, branch volunteers were still keeping in touch. Our Busselton Branch volunteers met to celebrate National Volunteer Week as well as check in on each other while CAB was closed.

Volunteer & Client Services Coordinator's Report

CAB has proven once again that with our wonderful team of volunteers, experienced Board of Management and dedicated staff, we are resilient and can rise through challenges and adapt to unforeseen circumstances.

Our formula is simple. We engage with stakeholders to build strong and meaningful relationships, we deliver inclusive and in-demand client services and we attract an extremely diverse volunteer base.

Working with volunteers to assist the community is a humbling and rewarding experience. I am grateful for the volunteers who so generously give their time to CAB, despite other commitments and leading busy lives.

"The strength of the team is each individual member. The strength of each member is the team."

Client services

The combined experience our volunteers have gained at CAB is 1,145.5 years. And this is what sets us apart.

As our volunteers provide direct services to clients and are usually the first point of contact, it comes as no surprise that our customer satisfaction survey is so high. It is currently running steadily at a net promoter score of 92% which means that 94% of all 'users' are extremely satisfied with the service they received from CAB. 94% of all responders have given CAB a 100% rating.

Our Google rating is currently at 4.2 out of 5 stars, which showcases the high standard of customer service received. It is unusual to receive such a positive response from clients, as usually online reviews tend to be negative.

Volunteers

In a survey done by Volunteering WA, it was found that if Volunteering was treated as a sector in its own right, it would be the largest industry by employment in WA. Since the opening of CAB in 1963, our volunteers have been placed at the core of the organisation and form a unique resource that CAB can benefit from. We are extremely lucky to have a high level of volunteer retention, with some exceptional volunteers getting close to 40 years of loyal services at CAB.

Volunteer organisations have experienced great difficulty to recruit and retain volunteers after the COVID-19 lockdown. However, we continue to receive expressions of interest on an ongoing basis and have approximately 200 volunteers servicing 10 offices.

Our volunteers come from diverse backgrounds and age groups, each offering their unique experience and set of skills. Currently, 10% of our volunteers can speak another language other than English fluently. This supports CAB's mission to be accessible and inclusive.

CAB also hosts work experience students aged 16-17 years old throughout the year, TAFE placements and offers practical experience to young law students.

Training

CAB continues to deliver induction, mentoring and training sessions to volunteers. Some of the training sessions are mandatory, such as the New Volunteer Training and refresher workshop, while others are provided as opportunity for personal and professional development.

The need for specific training is identified and targeted workshops are offered throughout the year to ensure the volunteers are equipped to deliver client services and feel comfortable in their role.

In the last financial year we organised a de-escalation course, health & safety training, information & referral scenario based workshop and a workshop on how to deal with clients who experience multiple issues while keeping strong boundaries in place and supporting volunteer wellbeing.

Conclusion

CAB is proud to be recognised as a leading volunteer organisation in WA and I would like to thank our wonderful volunteers their amazing adaptability skills, compassionate nature and selfless dedication. CAB volunteers are certainly up to tackle challenges and there is nothing too difficult for them when it comes to finding options to help people in need. Our volunteer base is what makes us unique and allows CAB to continue to be relevant, flexible and accessible.

I invite you to browse the past editions of our newsletter to meet some of our volunteers and read their inspirational stories.

Elena Mauen

Volunteer & Client Services Coordinator



Tara and Matthew are two of our superstar volunteers!

Tara is a whiz at photocopying, packaging and anything administration related while Matthew is one of our most talented client whisperers, incredible at keeping calm and collected to assist clients experiencing difficult matters.



June is an excellent mentor and is showing one of our new volunteers, Vikki, how to use our systems and provide excellent information and referral.



Meet our excellent Friday volunteers and staff at Perth!



Our lovely volunteers celebrating International Volunteer Day 2019 at Volunteering WA Garden Party hosted in the beautiful lower gardens of Government House.



Principal Solicitor's Report

In July 2019 we had three staff lawyers- the Principal Solicitor Selva Stenross, one unrestricted practitioner, Ryan Same and one restricted practitioner, Daniel Pritchard. Ryan Same left CAB on 31 December 2019 and we welcomed Stacey Price in February 2020 as a restricted practitioner. Daniel Pritchard had his restriction removed in April 2020 and he is currently an unrestricted practitioner. The Legal Unit is assisted by two experienced legal administrative assistants, Marilyn Martion and Judy Fetherston.

Introduction

The COVID-19 pandemic resulted in the three CAB lawyers working from home for seven weeks. During this period there were daily communications and supervision of the two restricted practitioners by email exchanges, telephone communication and webex meetings. The amount of work carried out during this period is demonstrated by the number of files closed during this period – 238 files. Thanks is due to Judy Fetherston, Janet Harding and Garry Bleakley who liaised with me by email and telephone to finalise Wills, Enduring Powers of Attorney and Enduring Powers of Guardianship files. This figure of 238 files closed does not include the Probate, Letters of Administration and Family Law files that were also closed during the period of working from home.

The figures below show the amount of work carried out by the Legal Unit:

Legal appointment in 2019-2020 financial year	
Areas of law	Number of appointments
Wills/EPA/EPG	965
Family Law	1,320
Probate	287
LOA	211
Civil	1
Estate	132
Restraining Order	38
Traffic	14
Criminal	26

Document production in 2019-2020 financial year

Areas of law	Number of document production
Wills	741
Enduring Power of Guardianship	426
Enduring Power of Attorney	460
LOA	111
Probate	71
Family Law	10

I take this opportunity to thank all the people who worked hard and assisted the Legal Unit – staff lawyers, visiting lawyers, support staff and volunteers – to ensure that it continued to function efficiently producing high quality work.

Legal Services in CAB branches

The demand for legal advice and assistance in outreach branches continues to grow. CAB lawyers provide outreach service in Armadale, Bunbury, Busselton, Joondalup, Kwinana, Midland and Rockingham. Although the legal services in Joondalup, Rockingham and Kwinana were temporarily suspended at the end of December 2019, we recommenced the service in these branches in July 2020.

There is a huge demand for legal appointments and the appointments are filled once they become available. The delivery of an efficient legal service in the branches is possible due to the close collaborative work between the Perth office, the branch coordinators and the branch volunteers. I take this opportunity to thank all the volunteers and branch coordinators for their valuable support, cooperation and hard work.

I also take this opportunity to thank Legal Aid Western Australia which distribute the Criminal Property Confiscation funding which partly funds our outreach service.

Visiting Lawyer Service

There are a number of visiting lawyers who over the past few years have been giving their valuable time and expertise by providing legal advice at CAB. Furthermore we continue to receive expressions of interest from other private lawyers who want to provide a visiting lawyer service not only in the Perth office but also in the branches. The visiting lawyers provide legal advice on a range of areas of law not dealt with by CAB lawyers.

Community Legal Education

CAB has always advocated that it is important to empower people with knowledge so that they can make responsible decisions based on sound legal principles. In order to empower the public, CAB solicitors delivered community legal education seminars to various community groups. The topics ranged from Wills, Enduring Powers of Attorney, Enduring Powers of Guardianship, challenging Wills, and applying of Probate and Letters of Administration. These seminars have been well attended and the feedback has been positive.

We work in partnership with Curtin University Radio and appear once a month on air to answer legal queries from members of the public on a wide range of topics.

Paralegal Law Students

CAB is fortunate to have a team of dedicated law students volunteering their time. These dedicated volunteers not only make legal appointments, but also provide information and referrals to clients who telephone our office or attend CAB in person.

CAB believes that it is important to provide law students the opportunity to acquire legal skills while they are still studying. So, in addition to the above service that the law students provide, we have a number of law students who do limited paralegal work after they have received training. By undertaking such work at CAB these volunteers gain direct legal experience. Under the supervision of our experienced staff solicitors the paralegals prepare Wills, Enduring Powers of Attorney, Enduring Powers of Guardianship, Probate and Letters of Administration applications and some simple Family Court documents.

Cross Checks

To be covered by the insurer underwritten by the National Association of Community Legal Centres (NACLC), all CAB legal and mediation files are randomly checked once per year by another CLC. The cross-checkers have been impressed by not only the volume of work undertaken at CAB but also the areas of law for which legal advice is available.

Accreditation

CAB continues to be an accredited Community Legal Centre and this year has successfully completed a re-accreditation process.

Acknowledgement

CAB's Legal Unit takes this opportunity to thank the following: The Public Purposes Trust which is administered by the Law Society of Western Australia and the Criminal Property Confiscation Fund provided by Legal Aid Western Australia. We thank the Association of Community Legal Centres of Western Australia for its continued support and assistance.

We acknowledge the help provided by all volunteers without whose assistance we would not be able to service the many clients who call or attend CAB. We also thank the many visiting lawyers who give their time to CAB. Thanks are also due to the Board of Management and our CEO, Kathryn Lawrence for their continued guidance and support.

Selva Stenross

Principal Legal Officer

Principal Solicitor's Report continued ...

CASE STUDIES

1. A client who had separated, but was still living under the same roof with her husband and children attended CAB wanting Family Law advice. She brought her children with her for the appointment as she was afraid of leaving them with her husband who had a violent temper and was capable of becoming violent if the children were noisy around him. She was very emotional and after talking to her it was obvious that she was a victim of family violence and that she was terrified of living in the same house as her husband.

She did not know that she could apply for a family violence restraining order which could protect not only her but also the children. There was a Family Violence Unit in the local Magistrates Court who could assist her to complete the necessary form and a duty lawyer to represent her in Court. Liaising with these services the client was able to obtain a Family Violence Restraining Order covering not only herself but also her two children. She did not want to return to the rental property. After liaising with the Domestic Violence Advocacy Service we were able to obtain a place in a local women's refuge for herself and her two children.

The client then returned to CAB for further advice for children's matters. After advising her, we liaised with Legal Aid Western Australia and she obtained a grant for a lawyer to assist her in this matter.

2. A client's mother divorced her husband but they reconciled and lived together in a de facto relationship for 40 years before her partner passed away without leaving a Will. In the death certificate the client's mother was listed as the wife of the deceased. The client, who was also the daughter of the deceased, wanted to apply for letters of administration to administer her father's estate.

After receiving legal advice the client realised the importance of amending the death certificate. The mother had to be registered in the death certificate as the de facto partner of the deceased. The client was advised to get statutory declarations from family members and friends to the effect that the deceased and the client's mother were in a de facto relationship. The client was provided the relevant statutory criteria to determine if one was in a de facto relationship and advised of the relevant information she needed to gather to be incorporated into statutory declarations. The prepared statutory declarations were presented to the Registrar of Births, Deaths and Marriages.

The death certificate was duly amended and CAB then assisted the client to prepare documents to be filed so that the client could obtain a grant of Letters of Administration to administer the estate of her father.



Anne, one of our Admin volunteers helps out immensely by assisting with the compiling of our legal documents!



Principal Solicitor Selva Stenross visited the Bunbury branch earlier this year to provide training on the legal unit at CAB.



Hard-working volunteer paralegal Zahrah goes through her day's work with our Principal Solicitor Selva.



The Magnificent 6 COVID Team who closed 238 files during lockdown!

Mediation Coordinator's Report

Citizens Advice Bureau's (CAB's) Mediation Service offers a mediation service that caters to three main areas – Family, Community, and Commercial.

Family

- ✓ Children's matters
- ✓ Property and financial matters
- ✓ Children's and property matters combined

Community

- ✓ Dividing Fences
- ✓ Retaining walls
- ✓ Tree roots and branches
- ✓ Variations made to a property that is having an impact on another property
- ✓ Associations or community groups

Commercial

- ✓ Workplace disputes
- ✓ Small business disputes

The Mediation Service has one staff member, the Mediation Coordinator, who coordinates the service for CAB, assisted by a team of mediation administration volunteers.

The Mediation Service has a team of fifteen accredited volunteer mediators, nine of whom are registered Family Dispute Resolution Practitioners (FDRP).

Mediator Panel

Ann Beale
 Shannon Hayes (FDRP)
 Margaret Mendelawitz (FDRP)
 Mark Blundell
 Noray Jones (FDRP)
 Hilda O'Callaghan (FDRP)
 Margaret Dixon (FDRP)
 Barbara Kwiecien (FDRP)
 Christine Pittman (FDRP)
 Gillian Eatell (FDRP)
 Rob Lilley
 Peter Stoyles
 John Fisher
 Barry Mendelawitz
 David Ward (FDRP)

CAB is a Recognised Mediation Accreditation Body (RMAB), and so can accredit mediators who have fulfilled necessary requirements under the National Mediator Accreditation Standards, which includes maintaining training levels and hours of mediation.

As an RMAB, CAB offers ongoing reaccreditation for mediators. CAB is able to provide monitoring and recording of our members' service delivery and their continued professional development in accordance with accreditation requirements.

All mediators must complete a minimum of 25 hours in conducting mediations and 25 hours of Continuing Professional Development every two years to be re-accredited. CAB provides in-house training for mediators once a month on areas that are relevant to their work as mediators, including extensive debriefing sessions, and guest speakers working with family services and family law. All mediators are also advised of and encouraged to attend training opportunities external to CAB.

Mediation Services Statistics for Financial Year 2019-2020

Pre-mediations

In 2019-2020, 186 pre-mediations were held. Each party attending mediation is required to attend a pre-mediation assessment appointment with a mediator. All necessary paperwork must be received and checked prior to any communication commencing. CAB strictly adheres to Family Violence Restraining Orders, Violence Restraining Orders, and other court orders that are in place. Pre-mediation appointments can take approximately one-two hours. As part of this appointment, risk factors (for clients, their families, mediators, and CAB) and the client's capacity to mediate are all assessed. This is to ensure the suitability of the matter for mediation and that the parties are able to mediate their issues within a safe environment. For family matters, this assessment is made by a qualified FDRP.

Mediations

In 2019-2020, 138 mediation sessions were held. Family mediation sessions run for an average of three hours, and community mediations run for an average of two hours (longer if there are multiple parties involved). CAB uses a co-facilitation model, with two mediators co-mediating each mediation session.

Mediation Coordinator's Report continued ...

Family Dispute Resolution: Case Study

The Mediation Service was contacted by a mother who wanted to develop a new parenting plan with her ex-partner. The mother advised that her ex-partner had moved interstate after their separation. They had developed a parenting plan that involved her ex-partner visiting their children regularly and spending time with their children at their paternal grandparents' home.

This arrangement had broken down at the onset of the COVID-19 pandemic, as the children's father was unable to travel to WA to spend time with their children. The children's father had also lost his job and was unable to continue paying the parenting expenses that the parties had previously agreed. This was causing conflict between the parties, which was also impacting on the father's relationship with his children.

An initial letter was sent to the other party (the children's father) inviting him to participate in mediation. The other party responded and advised that he was willing to engage in mediation. Initial pre-mediation sessions were then arranged for each party. As the children's father was living interstate, his pre-mediation appointment was arranged to be via telephone.

In a pre-mediation session, the mediator explains how the mediation process works, as well as outlining any preparation that is required for mediation. The mediators also assess whether both parties are willing and able to fully participate in mediation. To inform this assessment, the mediators ask each party a comprehensive series of questions to assess the capacity of each party, as well as the suitability of the matter for mediation.

During her pre-mediation appointment, the children's mother expressed frustration about her ex-partner not maintaining his financial responsibilities and advised that this had been an issue since their separation. She also advised that there had previously been family and domestic violence in their relationship. In his appointment, the children's father advised that his ex-partner had prevented him from having any contact with his children, including online and phone contact. He also stated that the children's mother was making decisions about the children's education and healthcare without including him in these decisions.

After both pre-mediation appointments were completed, the mediators met with each other and with the Mediation Coordinator to discuss their assessments and to complete a risk assessment. The assessment made was that it was suitable to conduct mediation, particularly as the mediation appointment would be via telephone and the

parties would therefore not be seeing each other during the appointment.

As part of the first mediation session, the parents agreed to discuss how and when they would each spend time and have contact with their children, how they would communicate with each other in relation to their children, and how they would share decision-making about the children.

During mediation, the mediators place a lot of emphasis on helping parents to reach an agreement that is in the best interests of their children. They also explain "equal shared parental responsibility", which means that both parents have an equal role in making decisions about the important issues that affect their child. This includes decisions about the child's education, healthcare, and emotional wellbeing.

At the end of the first mediation session, the parties had negotiated a draft parenting plan which outlined how the children's mother would support the children to have contact with their father. The parenting plan also outlined how they would communicate with each other in relation to their children, and how they would share decision-making about the children.

The parties also raised child support issues and discussed how they would share financial responsibilities relating to their children. The mediators explained to both parties that they could discuss child support matters during mediation, but if a parenting plan was to be lodged at the Family Court of WA the financial support matters could not be included, as the Family Court of WA does not have jurisdiction over child support matters (for children under 18).

The parties agreed to trial the draft parenting plan for two months and to then return for a second mediation session to review this plan. The parties had also negotiated a parenting expenses agreement, which outlined how they would share financial responsibilities relating to their children.

The parents returned for a second mediation session and agreed that the draft parenting plan had largely worked. With the support of the mediators, the parties were able to negotiate a final written agreement which included a detailed parenting plan. The parents both took an active role in developing their plans and were in agreement about all of the actions outlined in their final plans.

Community Mediation: Case Study

Citizens Advice Bureau's Mediation Service was contacted by a community member who wanted to resolve an issue involving a tree on a neighbouring property. This tree had caused damage to the dividing fence between the properties, as well as

damage to paving from the tree roots. The person initiating the mediation (Party A) also had concerns that the tree could be potentially dangerous, as it occasionally dropped very large and heavy branches.

Party A stated that the dispute was focused on who would pay for repair of the fence and damage to the paving, as well as how to prune and maintain the tree on an ongoing basis. While Party A had previously paid for the tree to be cut back on a number of occasions, they advised that they were unable to continue to sustain this cost.

Party A advised that this dispute had been ongoing for over a year and that their attempts to address the issues with the neighbouring property owner had not been successful. This had included writing a letter to their neighbour that outlined the specific damage the tree's branches and roots had caused to their property, as well as quotes for the cost of repairing the damage. To date, their neighbour had not responded to this letter.

The Mediation Service wrote to the other party, to explain the mediation process and to invite them to attend mediation. The other party (Party B) subsequently accepted the invitation to mediate.

Pre-mediation assessments were completed with both parties, to explain the mediation process and to assess the suitability of the matter for mediation. The matter was assessed by the mediators as being suitable to proceed to mediation and so both parties were invited to attend a mediation appointment together, to work through the issues in dispute. At the mediation session, the mediators guided the discussion and allowed both parties to give their point of view without interruption. The mediators also assisted by defining specific issues that were in dispute and that were raised by each party.

A number of possible options for resolution were suggested by each party and discussed in further detail. Both parties were able to consider these options and make necessary compromises. The parties also discussed what would happen if any further issues arose in the future and how they would resolve any potential future issues. A written agreement was formulated from the discussion and the parties were happy that a solution was achieved that was agreeable to both parties.

Conclusion

We have a purpose built space for mediation services and it enhances CAB's high standards of service delivery to the community.

Continued and grateful thanks to the mediators, all of whom generously give their time and expertise.

We also acknowledge the hard work of all the mediation administration volunteers who provide support and assistance to the service.

Grateful thanks to Legal Aid WA, City of Joondalup, City of Vincent, Town of Cambridge, City of Subiaco, and Town of Mosman Park for their generous funding of the service.

Donna Quinn
Mediation Coordinator



Barbara Kwiecien and Margaret Dixon are not only President and Vice-President of the board respectively, but are also experienced Mediators combining 38 years of experience alone!



Mediation Coordinator Donna Quinn and Solicitor Daniel Pritchard attending the UWA Volunteer Fair to promote CAB to law students and other prospective volunteers.



Heather and Anis are two of our Mediation Admin volunteers that help out Donna with mediation queries, client correspondence and organisation of files.

Schools Conflict Resolution And Mediation (SCRAM)

The Western Australian Dispute Resolution Association (WADRA) and the SCRAM Committee are very appreciative of CAB's ongoing support of this worthwhile program.

I believe that everyone will agree that 2020 has been a challenging year for all. It has been no less challenging for the SCRAM Program this year with school lockdowns and strict visiting requirements. However the Committee agreed to offer a Modified Program to those schools and students who wished to participate.

SCRAM is a Schools Curriculum and Standards Authority (SCSA) endorsed program and all Year 10 students who participate receive a Certificate for their Western Australian Certificate of Education (WACE) portfolio.

The Committee was keen to offer the Modified Program so that Year 10 students could claim accreditation for their WACE.

The SCRAM program enables young people to develop collaborative conflict resolution skills. The students learn mediation skills and life skills in a fun and dynamic way. They learn to listen to others' points of view, have respectful conversations and take responsibility for their own actions. These skills flow through to their everyday life impacting on the community as a whole.

The SCRAM Modified Program commenced in July 2020 through to September 2020. Although a high number of schools initially expressed an interest in participating in the program, due to visiting restrictions, the cancelling of extra curricular activities and other commitments following the lockdown a number of these schools were unfortunately unable to engage in the program this year.

Margaret River SHS, Perth College and Perth Modern School a total of 30 plus students completed the Modified Program. To fit SCRAM into their already busy schedules the majority of the students were meeting before or after schools hours. The dedication and commitment of these young students and their teachers is commended.

Unfortunately this year due to social distancing we will not be holding a SCRAM Grand Final, however all participating students will receive a Certificate to acknowledge their time, learning experience and commitment to the Program.

A special thanks to Professor Jill Howieson who hosted the 2019 SCRAM Grand Final at the University of Western Australia in their Moot Court and a very successful student focused night it was with more than 45 students attending. Teachers, parents and friends also attend to support the competing schools.

Margaret River Senior High School was announced the winner and St Mary's Anglican Girls' School a very worthy runner up. My sincere thanks to both Patrick Marzohl, teacher/coach, Margaret River Senior High School and Chris Lilleyman, teacher/coach, St Mary's Anglican Girls' School. Their dedication and commitment to SCRAM over many years has been outstanding.

To the panel of adjudicators and coaches who generously give their time throughout the year sharing their knowledge with these young students, thank you!

A very special thank you to the 2019 Grand Final Adjudicators, Judge Michael Gething, District Court of Western Australia, National Judicial Registrar Matthew Benter, Federal Court of Australia, District Registrar Russell Trott, Federal Court of Australia, Nicoletta Ciffolilli, Solutions for Conflict, Barbara Kwiecien, Mediation Professionals and Mandy Drommer, Relationships Australia Western Australia.

Finally thank you to Gillian Eattell (Committee member and coach), John Fisher, Noray Jones and Barbara Kwiecien (Adjudicators) who are volunteer mediators at CAB and also generously give their time to support this fantastic program.

Margaret Dixon
Convenor
WADRA-SCRAM



Margaret River Senior High School students accepting the perpetual trophy after winning the SCRAM Grand Final 2019.



St Mary's Anglican Girl's School students accepting the second place medals and speaking on their experiences at the Grand Final.



Other services available at CAB

Legal Aid Virtual Office Update

Mary Cameron

Coordinator Virtual Offices Project

Legal Aid WA has been providing a virtual office service to people living in some of Perth's outer metropolitan and regional locations since May 2019. We partnered with Citizens Advice Bureau to deliver legal services to people in the Armadale, Joondalup, Mandurah and Midland areas and, to date, have provided over 880 services through these Citizens Advice Bureau branches. The virtual office provides a medium for clients to speak confidentially with a lawyer in the Legal Aid WA Perth office via a screen located in a Citizens Advice Bureau branch. We have had very positive feedback from clients, expressing thanks for the referral to the virtual office, and to the many lawyers who have provided "virtual" advice to the people close to their homes.

We are very grateful for this partnership and appreciate the collaboration with the volunteers, management and staff at the Citizens Advice Bureau, Western Australia.



Chris from the Joondalup office answering the Legal Aid Virtual Office call and setting up the room before ushering the client in.

Criminal Injuries Compensation

CAB continues its partnership with the Criminal Injuries Compensation Office and assisted 34 clients in the last financial year.

Our trained volunteers have been assisting victims of crime with simple and complex claims, offering administrative support with Freedom Of Information requests, organisation of documents and completion of the form.

These include applications for interim payment, applications for victims of family and domestic violence, applications for victims of historical abuse and applications for family members of victims of homicide.

We continue to receive direct referrals from Victim Support Services, WA Police, private law firms and community legal centres who are unable to assist.



Jennie is our newest Criminal Injury Compensation volunteer. She has been volunteering at CAB for a couple of years and applies her experience and skills to assist victims of crime with their application.

Tax Help**Jack Colbert**

Tax Help volunteer

CAB Busselton

"I absolutely love providing Tax Help at CAB Busselton. The centre is so incredibly supportive and friendly and being able to help people with tax problems is amazing. It's crazy the complicated circumstances people are in! I'm glad that the service exists not only to assist with people's tax returns but more generally to answer questions and help people with something that most people find overwhelming."



Jack Colbert, Business Law & Accounting Student at UWA.

WA NILS

In the last financial year, WA NILS provided no interest and no fee loans to over one thousand West Australians. Approximately \$1,218,000 in safe affordable loans was issued to clients to purchase items/services that support their needs. This made a huge difference to their living standards and conditions of wellbeing. By assisting clients with WA NILS applications, CAB volunteers ensure that people who would otherwise not be able to make an application have the opportunity to do so.



Fremantle Branch Coordinators Margaret Marrone and Opal van Niekerk wear many hats, including assisting clients with WA No Interest Loan Scheme (NILS) applications.

Branch Reports



Armadale Branch Coordinator's Report

Branch established in 2004

Statistics

Telephone: 1,866
 In Person: 1,270
 Total: 3,136

General

The Armadale office opened in February 2004. Situated on the corner of Hobbs, Church and Commerce Avenue and is part of the Dale Cottages Retirement Village buildings. After 16 years of being in this office location, we have been advised that our lease will not be renewed. We will be moving in the new financial year.

The City of Armadale is located in Perth's south-east suburbs, about 28 kilometres from the Perth CBD and localities. The city covers an area of 560 square kilometres, and consists of 19 suburbs. It is a designated Strategic Metropolitan Activity Centre and is linked via the metropolitan rail and road network. There are various cultures and a mix of residential housing and larger property holders. It is the fourth fastest growing local government in WA and the fifteenth in Australia. The population is approximately 91,000.

CAB Armadale continues to provide additional services to the community; volunteers Julie, Carol and Laurel have assisted 106 clients with WA NILS's (No Interest Loan Scheme) appointments. Maria and Julie provided Tax Help to 49 clients.

Kerrie, also a Justice of the Peace, assisted 239 clients; the numbers are down from last year mainly because of COVID-19.

Statistics

The figures for the 12 months are much lower than the previous year. The Branch was closed from March to June due to COVID-19.

Since re-opening, the clients' needs have become more varied and with COVID-19, this has resulted in more complex problems that need to be dealt with.

Volunteers

Armadale has eight wonderful volunteers working either one or two days per week. All Volunteers have designated duties, which keep them busy and interested in their roles. I am always available on the phone every day to speak with and assist the volunteers.

Meetings

Staff meetings are held every six weeks and Committee meetings every three months. The volunteers always come to the informative meetings, which are always very productive. Thanks to our very supportive chairperson Dr Tony Buti MLA for your assistance again this year.

Community participation

Due to COVID-19 any Community and Networking participation has been limited.

I attended the City of Armadale Networking Group; this group is for any volunteer group in the Armadale area. Meetings are usually held once a quarter and are very informative, with guest speakers and networking after.

Selva held very informative talks on Family Law, Wills, Enduring Powers of Attorney and Enduring Powers of Guardianship at the City of Armadale offices. These talks have resulted in an increased demand for lawyer appointments.

Training

Volunteers attended training sessions as required in Perth Office. All training has been invaluable to all of the volunteers.

Conclusion

2019-2020 was expected to be another busy year. Unfortunately with the closing of the office through COVID-19 we will not really know. With the reopening of the office it has been business as usual. Legal Aid with the Virtual Office, Nils, Tax Help, Justice of Peace has all been busy.

Armadale CAB has a great team of volunteers who are very dedicated and supportive. Thank you to you all for your always continued support and loyalty.

We are fortunate enough to have the Principal Lawyer Selva attending the office every two weeks. Visiting lawyer Keith Sorensen, who has supported and given his time freely since the opening of the branch, and attends the office once per month.

Thanks goes to Kathryn, Elena, Garry, Marilyn and the other volunteers in the Perth office who assist us in our day to day running of the office. The dedication and support from the volunteers in Armadale makes for a great working environment. Information and referral assistance given by the volunteers is always appreciated and gratefully received by the clients.

Kerrie Schilling

Armadale Branch Coordinator



Julie from CAB Armadale holding a stall advertising our services to people attending the Jarrahdale Senior's expo.

Bunbury Branch Coordinator's Report

Branch established in 1974

Statistics

Telephone: 503
In Person: 259
Total: 762

General

Bunbury Branch is situated in the same Stirling Street complex as the Senior Citizens Centre in Bunbury and is open Monday to Friday from 9am to 1pm with extra time to 4pm on lawyers' day, dependant on the number of appointments we have.

In addition to these services, as authorised agents our Branch offered Tax Help to walk-in clients from mid-July to October and provided assistance with WA NILS (No Interest Loan Scheme) applications.

For those that are not aware, Ingrid Franklin stepped down in the shared role of joint (Bunbury) Branch Coordinator and did not return in 2020 as a member of our volunteer staff; from December 20th Greg Blake continues in his role but as the sole Branch Coordinator. Once again, we all would like to extend our warmest appreciation for the commitment and support Ingrid provided in maintaining the Bureau during her tenure.

Statistics

Our clientele is primarily the elderly and people from a cross section of the community with queries related to Wills, Enduring Powers of Attorney, Enduring Powers of Guardianship, family law, estate and tenancy concerns. Purchase of the Probate, Enduring Powers of Attorney or Enduring Powers of Guardianship kits are also in great demand.

We assisted 24 clients with the Tax Help service and completed 20 WA NILS applications.

Volunteers

We currently have 12 active volunteers, the majority have been at the Citizens Advice Bureau for more than a year. Regrettably, CAB Bunbury has lost several volunteers, including recent departures – Megan Koti, Kerry Frontino, Natalie Berndt, Rachel Petrie, Nick Harrison and Glenys Grigg.

To address our fall in numbers we have advertised our recruitment needs locally through Volunteer - South West Inc., with some success.

Thank you very much Kathryn, Elena and Natalia for taking the time to come and see us at Bunbury. The individual mettle gift boxes for our members in celebration of volunteer week were a fantastic gesture that we all appreciated. Positive feedback has been received along with the comments that as a group, we need to get together more often.

Meetings

As a continuation, when required, informal staff meetings are arranged to discuss any matters raised in communications from Perth Office and by local staff. We also continue to enjoy telephone and face to face access with the volunteer manager (Elena) when seeking guidance in relation to training and procedural processes. An example of our success was our local meet-n-greet for old and new volunteers to get acquainted for the first time, involving morning tea, cake and perhaps scones at our Branch in Stirling Street on February 1st between 10am to 11.30am.

Community participation

We continue to publicise our information, referral and legal service in local newspapers and on the community radio. Volunteers provide flyers and posters with detailed information promoting the services offered at the Branch.

Selva Stenross talks on the Bunbury Community Radio - 103.7 FM morning show with local presenter Jeff Macnish.

Greg Blake also volunteers at Food Bank WA, (Clifford Street, Davenport) providing general promotion of CAB services, information has been well received resulting in very successful, positive outcomes.

Training

Volunteers from the Bunbury office have attended and completed training and are up to date with information on the following:

- ATO's Tax Help
- WA NILS
- New volunteer training and refresher workshop, including legal appointments and information and referral.

All the above tuition was conducted in and included volunteers from the Busselton Branch. Participant feedback from all training provided indicated that the sessions were beneficial and appropriated by both new and existing volunteers.

Conclusion

Thank you to all our staff, members, and volunteers. COVID-19 is affecting each of us in many ways, each day new challenges pop up. It has not only interrupted our personal lives, and impacted our loved ones, it has also affected the routines of our workday. On behalf of the Bunbury Branch, I would like to thank and extend my gratitude to our dedicated team of volunteers. We would not be able to assist the community as we do without their support and compassion. I am continually impressed with how well the members work together and are willing to do that bit extra, again I thank all volunteers for their contribution.

Bunbury Branch Coordinator's Report continued ...

I'd also like to extend my appreciation to Kathryn, Elena, Marilyn and Garry for their ongoing support and invaluable help. Also thanks to Selva, the Principal Solicitor, for the expertise given to all our clients. The Lawyers' service is extremely valuable to the local community.

From time to time, due to personal health and other commitments some volunteers have difficulty or are unable to fill the roster to open the branch for business. My thanks to staff that have provided back up assistance when required.

Gregory Blake
Bunbury Branch Coordinator



Our excellent Bunbury volunteers attending a training session earlier this year to refresh their skills after the Christmas break.

Busselton Branch Coordinator's Report

Branch established in 1975

Statistics

Telephone: 333
In Person: 278
Total: 611

General

Our branch is adjacent to Busselton Library and usually open Monday to Friday from 10am to 1pm. The branch is generally busy with most lawyer days fully booked and general walk in enquiries and phone calls keeping us all busy.

Due to COVID-19, we had to cancel our lawyer visit for February and the office was closed for a few months. We re-opened at the end of May, on Monday, Wednesday and Friday with very few walk-ins or enquiries.

An advertisement was placed in the local paper to announce the lawyer visit and services available at CAB. This significantly increased community awareness and resulted in more client queries and appointments.

We have a Tax Help volunteer in our office once a week to assist low-income earners with completing their tax returns.

Statistics

We have many more enquiries for family appointments than we are able to accommodate and often need to refer them to other agencies or private lawyers. Wills, Enduring Powers of Guardianship and Enduring Powers of Attorney are still a strong focus and some doctors are recommending families have these in place in case of failing cognitive abilities. People also enquire for housing options due to the increase in homelessness.

Volunteers

They are the core and essential crux of providing service to the community. Busselton Branch has two volunteers who have been volunteers for four and five years, keeping the branch open when we were extremely short staffed. They are an incredible source of knowledge and great assets to the Busselton Branch. It is a mighty task to feel competent to assist the many and varied questions we receive from clients.

We have had the usual comings and goings of some excellent volunteers who have moved on to other places or other jobs, thus we are training up new people to fill the gaps.

Meetings

A team meeting is usually arranged once every six weeks or more often if needed. It's usually 9am to 10am and held in the office, with minutes taken then forwarded to Perth office.

Our branch tries to have regular get together events to keep the good spirits alive and everyone informed and community minded. We celebrated Christmas together on 16th December at a local restaurant and CAB Christmas gift was given out and warmly received.

In February we had a special coffee morning together to celebrate Jenny Baker receiving her five year badge of honour as part of National Volunteer Week.

Community participation

As the Branch Coordinator I attend several meetings held by community groups, these include the South West volunteers, The Vasse Health Allied support group where approximately 20 others from the community meet. This is a great resource to find out about what's happening in and around Busselton. I also attended the Tenant meeting of the Resource Centre, a Senior Citizens computer group and the Self-funded retirees group. Due to COVID-19 there haven't been as many requests for talks at community groups but I am hoping this will pick up again soon.

Training

Our volunteers have attended training sessions held in either Bunbury or Busselton. Refresher courses are required each year to keep everyone up to date and new volunteers are required to attend formal training upon joining.

I have also attended a suicide prevention workshop, dementia support, communication workshop and several workshops with Palliative care and Advanced Care Plans.

Several of our staff attended the visit to Busselton by Public Trustee organisation which was well attended by the community and very informative.

Conclusion

I think COVID-19 will throw up some new challenges as we go forward we are yet to see the full effect of job losses and businesses closing due to the JobSeeker and JobKeeper payments for support. As these payments are reduced there is an expectation in the community there will be many more requests for advice and where to receive assistance etc.

I will finish by acknowledging the huge commitment the volunteers give to CAB and the local community. I recognise their time, patience and attention to the CAB ethos, they are very much appreciated and thanked by clients for their effort.

During COVID-19 the Perth office delivered a small gift to every volunteer as a gesture of appreciation to them during the lock down. Thank you to the Perth office and Selva for your support and encouragement.

Toni Jacobsen

Busselton Branch Coordinator



Jenny has been volunteering at CAB for 5 years, providing excellent support to the Busselton branch, fantastic client services and great mentorship to new volunteers.

Fremantle Branch Coordinator's Report

Branch established 1966

Statistics

Telephone: 1,043
In person: 578
Total: 1,621

General

We are situated in Woodsons Arcade in Fremantle which has limited passing trade. Our normal working hours are 9.30am to 3pm Monday to Thursday and 9.30am to 2pm on a Friday. Up to the time that we closed because of COVID-19, we had a visiting lawyer every two weeks on a Friday who dealt with Family Law.

We closed due to COVID-19 on 16 March 2020 and re-opened on Monday 8 June. Strict hygiene protocols were put in place such as hand sanitising, daily deep cleaning, social distancing etc. Things have gradually picked up since 8 June after we placed a re-opening advert in the local paper. Clients were very pleased to have us back on board.

Statistics

We continue to have requests for new and updated Wills, LOAs and Family Law which we have had to refer to Perth or other branches. This is problematic as many of our clients are elderly or have mobility issues. The second most requested service is for Family Law.

Volunteers

We have eleven volunteers at present and it allows us to be open five days a week. Several volunteers have specific responsibilities such as Secretary, purchase of supplies, travel allowance, etc.

Meetings

We had monthly Branch meetings until COVID-19 and since then we have dropped to every six weeks. Our AGM was held on Monday 9 September 2019 which was attended by Barbara and Elena.

Community participation

No Community participation due mainly to COVID-19.

Training

New volunteers attended training in the Perth office as required and Margaret and Opal attended OH&S workshop with Natalia.

Lina is in the process of becoming a JP and we are hoping this service can be offered in the office when training has been completed.

Conclusion

After a frustrating year due to COVID-19, we are hoping that next year will be much better with the opportunity to promote CAB in the community. Thanks to all the volunteers for their contributions to the running of the Fremantle Branch, in particular to Kaye for her excellent work as Treasurer and to Kate and Chrissie for their work as Secretary.

Margaret Marrone & Opal van Niekerk
Fremantle Branch Coordinators



Kate and Opal attending the annual CAB Christmas lunch, celebrating an excellent year and rewarding volunteers for their hard work and dedication.

Joondalup Branch Coordinator's Report

Branch Established 1999

Statistics

Telephone: 1,781
In person: 492
Total: 2,273

General

We are located in Lotteries House Joondalup in the Central Business District which is close to the Joondalup Lakeside Shopping Centre. This is useful when clients are coming in to see a lawyer where they can park their vehicles and walk to the Branch. We are open 9am to 3pm each day of the week, and so far have not had to cancel a day, apart from COVID-19.

We are advertised in the Little Aussie Directory with a phone number and have had clients from this advertisement. The northern corridor has opened up with more homes and people wanting to use our services. We had a Justice of the Peace service which has now been discontinued due to the volunteer resigning. Tax Help is from August to October 2020. WA NILS (No Interest Loan Scheme) is provided twice a month.

Statistics

Prior to COVID-19 we did get a lot of clients coming in for the Probate Kits, Enduring Powers of Attorney, and Enduring Powers of Guardianship forms. Clients ringing in for legal appointments often require Family Law advice, fortunately we have a Pro Bono Lawyer who takes these appointments on a once a month basis.

Volunteers

We have 18 volunteers including myself, most doing 3 hour shifts and a couple doing double shifts. Volunteers have other commitments on other days, some work at schools, some at hospitals and even one who is involved in a dancing group. Most of us are also involved in clubs that fundraise within the community so we are all very busy volunteers but still prepared to work for CAB for three hours a week. All the volunteers add value to the branch.

Meetings

We usually have volunteers meetings three times a year either with a guest speaker or someone from the Perth office doing refresher courses. Guest speakers are usually from another organisation that we can benefit from. We have had two this year, one in February and another one delivered by Selva and Garry on the 30 June 2020. Committee meetings are usually three times a year.

Community participation

I am on the Board of Lotteries House and attend meetings regularly. We advertise CAB in whatever way we can, City of Joondalup are very helpful in this way. I have also been asked to speak at a Rotary meeting and a Retirement Village. Apart from that, with COVID-19 nothing else has come up.

Training

This year we have had four volunteers participating in the new volunteer training in Perth.

Conclusion

Joondalup Branch would not be working at all if it wasn't for our dedicated volunteers who are always on hand and for those who we can call upon to do an extra shift when someone has fallen ill and cannot do their shift. Joondalup Branch has a wonderful array of volunteers who I am proud to work with as they are hopefully with me as their Coordinator.

Sincere thanks to Garry Bleakley who is always on hand to help out with our computer problems and for the help he has given new Treasurer Liz McKinnell. Thanks also to Elena Mauen who is always willing to assist with all our queries and Selva Stenross who helps with our legal queries.

Diane Cook

Joondalup Branch Coordinator



The Joondalup volunteers bonding over coffee and catching up with each other outside of CAB operating hours, building friendship and strong team spirit!

Kwinana Branch Coordinator's Report

Branch established in 1994

Statistics

Telephone: 313
In Person: 251
Total: 564

General

The Kwinana Citizen Advice Bureau office is located in the Darius Wells Library and Resource Centre. We are open Tuesday, Wednesday and Thursday from 10am to 3pm. The office has an open plan general area with two small offices set up for Tax Help and Lawyer appointments. We also help people with WA NILS (No Interest Loan Scheme) applications.

Statistics

Our Phone and walk-in enquires are mainly focused on Wills, Enduring Powers of Attorney and Guardianship, Probate Advice and Letters of Administration, with a few people having general enquires with which relevant information is provided.

Volunteers

We currently have an average of seven volunteers with each person working at least one day per week and filling in for each other if needed. With COVID-19 restrictions eased we have started meeting every two months for lunch to try and stay connected as a team. This year Kwinana has lost one long standing volunteer in Ann Stubbs and we have two new ladies started with us Rosemary Ledder and Tarf Horpopera.

Meetings

At the end of 2019 the committee voted to meet every two months chaired by Carol Adams with Secretary Bob Thompson, Treasurer Tanya Samuel and attended by Branch Volunteer members. A staff meeting attended by all volunteers in June voted to brighten up the office with flowers and posters and arrange coffee making facilities for the office.

Community participation

The Frank Konecny Centre invited us to have an information stall at the Kwinana Kids Christmas Party held on the 14th of December 2019. It was agreed that we would share a marquee and table space with Bendigo Bank to enable us to hand out material giving up to date information on the CAB Kwinana. This was attended by Bob Thompson and Sandra (Sandy) Stevenson and was found to very a very successful day.

Training

Our new volunteers have taken part in the training held at the Perth office and all volunteers were

taken through a refresher course by Selva and Garry post COVID-19.

Conclusion

2019-2020 has been a very different year with the Branch closing due to COVID-19. Everyone has had to rethink the processes in how we do things. The world is a very different place to live in now, and we see many hardships, a variety of enquiries, and local problems coming through our office.

I'd like to express many thanks to the volunteers at Kwinana for supporting the branch and me in the role of branch coordinator. I would also like to thank Kathryn, Elena, Garry, Marilyn and Selva who are always only an email away. Your support and help are very much appreciated.

Sandra (Sandy) Stevenson
Kwinana Branch Coordinator



Sandy Stevenson, Kwinana Branch Coordinator running a stall in the Kwinana Marketplace to promote CAB services to the local community.

Mandurah Branch Coordinator's Report

Branch established in 1977

Statistics

Telephone: 969
In Person: 3,490
Total: 4,459

General

We are located in our own building situated at Sholl Street, Mandurah and our opening hours are Monday to Friday 9am to 2pm. The office was closed for a few months due to COVID-19 and the operating hours changed temporarily when we re-opened due to a shortage of volunteers.

We continue to offer assistance with WA NILS (No Interest Loan Scheme), Tax Help and the Legal Aid Virtual Office.

Statistics

We have a variety of clients with problems ranging from fencing disputes though to queries about Wills.

Volunteers

We have lost a couple of volunteers recently, mainly due to age and finding full-time employment. We wish them well.

Our volunteers are extremely valuable and bring a diverse set of skills and experience to CAB.

Meetings

We have our quarterly meetings where all are welcome and in between we try to have an afternoon tea so we can all get together to discuss any issues that have arisen.

Community participation

I attend the Peel Volunteer Resource Centre's Managers meeting where all volunteer Managers get together on a monthly basis.

Training

Elena provided refresher workshop using scenarios to highlight the different ways to find information and referral.

Conclusion

It has been a difficult year with COVID-19 as we were forced to cut our hours down to three days per week, and unfortunately in July we were reduced to two days per week due to the lack of volunteers prepared to attend the office. I am pleased to say, we are now back to normal with our opening hours back to five days per week and we also provide volunteers two days per week at the Magistrates Court. We also provide a volunteer once a month to attend the Children's Court.

Frances Cain

Mandurah Branch Coordinator



Ernie from CAB Mandurah looking for information to assist a client with their query.

Midland Branch Coordinator's Report

Established in 1993

Statistics

Telephone: 1,724
In Person: 1,082
Total: 2,806

General

The Midland office is located at 23 Old Great Northern Highway but as our lease is expiring at the end of June, we will be relocating in early July to Tuckers Arcade, Shop 6, 4 Old Great Northern Highway. It is open Monday to Friday from 9am until 3pm.

We have a lawyer who comes into the branch on a fortnightly basis to provide legal advice and document preparation on Family Law, Wills, Enduring Powers of Attorney and Enduring Powers of Guardianship, Letters of Administration, Probate and Estate matters.

Clients can purchase Probate, Enduring Powers of Attorney and Enduring Powers of Guardianship kits for a small fee. They can also help themselves to brochures and fact sheets on a broad range of matters.

The Midland branch is also facilitating Legal Aid Virtual office appointments. These are usually held weekly, on Monday.

Trained volunteers can also offer support with WA NILS (No Interest Loan Scheme) applications.

Statistics

We mostly receive queries in relation to deceased estate, Wills, Enduring Powers of Attorney, and Family Law matters. When the JP service was available, this was in high demand too.

Approximately 64% of our clients identify as female, and over 3/4 of our client base are over 40 years of age (60+ being the main age group). The majority of our clients are native English speakers.

Volunteers

The Midland office is composed of a team of 12 dedicated volunteers who provide services to the community. A treasurer and chairperson complete the team, performing other duties.

Margaret Dass, an active Midland volunteer, has been appointed branch coordinator and is being assisted by Elena, the Volunteer Coordinator based in Perth.

Meetings

Staff meetings are held throughout the year to ensure smooth communication, and keep volunteers up to date with changes and information. Committee meetings are chaired by Ken Duffy. Ken joined CAB 37 years ago, and we are extremely grateful and humbled by his loyal and dedicated services to the branch and organisation.

Community participation

The branch has fostered a strong relationship with the Swan Volunteer Resource Centre and maintains regular contact.

Flyers promoting the branch services were distributed in the local library and other relevant community places and advertising in the local paper is organised sporadically throughout the year.

Training

New volunteers received an induction at the branch and attended formal training in Perth.

All volunteers are invited to training and workshops taking place in Perth.

Conclusion

The main challenge this year has been to protect and support the volunteers throughout the pandemic and office closure. During this period, the branch coordinator continued to communicate with and update volunteers. The service provision was also affected from March to June but has resumed and remains in high demand by the local community.

Volunteers have shown a high level of resilience during this difficult time and their dedication and loyalty to CAB is greatly appreciated.

We are in negotiation with the JP association to provide a room to deliver JP services in lieu of the local court.

As the acting branch coordinator, I would like to thank the volunteers for their assistance, collaborative work and excellent service delivered to the community. There is no challenge they cannot face and they welcome changes with an open mind.

Elena Mauen

Midland Acting Branch Coordinator



Volunteers receiving training from Mary, Coordinator Virtual Offices Project Legal Aid WA, to assist clients accessing their legal appointments.

Rockingham Branch Coordinator's Report

Branch established 1979

Statistics

Telephone: 930
In Person: 1,063
Total: 1,993

General

The branch is located across the road from the busy Rockingham Shopping Centre, in the St Nicholas Church administration building with other services as Anglicare and SCALES (Southern Community Advocacy Legal Education Service). We are fortunate to have a reasonable traffic flow due to these services housed in the same building as CAB.

Our office is open from Monday through to Thursday from 9.30am to 3.30pm. We were open until recently on Friday mornings, however due to volunteer shortage this day had to be closed down. We do propose to reopen Friday mornings when feasible.

Statistics

Due to COVID-19, the numbers fell by nearly 80%, as our office was closed for several weeks.

Volunteers

We are fortunate to have a good cohesive group of volunteers spread across a range of ages. The important aim is to function with a friendly and knowledgeable group who are willing to help the public with their enquiries.

We have approximately 19 volunteers, some active and some temporarily unavailable.

We have welcomed three new members who have completed the formal training in Perth.

Nine of our volunteers have been trained to do assist with WA NILS (No Interest Loan Scheme) applications.

I have discussed with Sandy, the Branch Coordinator at Kwinana, for volunteers working at each office to temporarily swap branches for the experience in working in another office.

Meetings

Due to COVID-19 we have not had any formal meetings, however I plan to make up for this in the coming months. During the office closure I did maintain contact with the volunteers through email and phone to ensure they were kept in the loop.

With regard to committee meetings, we have not been very active in this area, and due to seven volunteers either leaving or on extended holiday. A new committee has been established and will meet in October.

Community participation

Every year in October we attend the Seniors Expo which is organised by the City of Rockingham. We have frequent contact with SCALES & Anglicare, who direct enquires to us, which is appreciated and is reciprocated.

Training

Volunteers attended refresher training and new volunteer training as required.

Conclusion

We have recently experienced a loss of four volunteers retiring, however three new people have started and have shown keenness to being involved with CAB services.

It has been a different year coping with COVID-19, and we are working closely to the Safety Plan to ensure everyone remains safe. There is a lot more that can be done, for example, regarding community involvement.

I wish to acknowledge the assistance received from the Perth office which is much appreciated.

Max Stewart

Rockingham Branch Coordinator



Meet our gorgeous Rockingham volunteers who gathered to celebrate Joan's 25th anniversary at CAB. Congratulations Joan, we are extremely humbled by your expertise and generosity.

Statistics



Summary

Perth Office	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
General	200	15,030	15,230	17,990
Legal	3,210		3,210	4,623
Tax Help	4		4	19
Justice of the Peace	7,100		7,100	8,969
Sub Total	10,514	15,030	25,544	31,601

Branches	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
Armadale	1,270	1,866	3,136	3,874
Bunbury	259	503	762	1,114
Busselton	278	333	611	879
Fremantle	578	1,043	1,621	2,214
Joondalup	492	1,781	2,273	2,898
Kwinana	251	313	564	851
Mandurah	3,490	969	4,459	5,924
Midland	1,082	1,724	2,806	3,736
Rockingham	1,063	930	1,993	2,811
SUB TOTAL	8,763	9,462	18,225	24,301
TOTAL	19,277	24,492	43,769	

WA No Interest Loans	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
Perth	19			14
Armadale	17			22
Bunbury	1			5
Busselton	1			1
Fremantle	29			34
Joondalup	7			0
Kwinana	1			5
Mandurah	4			20
Midland	2			0
Rockingham	9			0
TOTAL	90			101

GRAND TOTAL			43,870	56,003
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Legal Advice

Perth and Branches		Last Year
Business	0	3
Civil	1	0
Consumer	6	12
Contracts	53	65
Criminal	26	14
Criminal Injuries Compensation	6	0
Debt	11	14
Dividing Fences	26	38
Domestic Violence	1	0
Employment	0	0
Estate Matters	132	184
Family Law	1,320	1,895
Financial	3	3
Housing/Tenancy	7	8
Insurance	11	13
Letters Of Administration	211	295
Neighbour Disputes	19	11
Personal Injury	11	16
Probate	287	466
Professional Negligence	5	2
Property	24	62
Restraining Orders	38	7
State Administrative Tribunal	0	2
Traffic	14	23
Vehicle Accident	8	0
WILLS POA EPG	965	1,454
Workers Compensation	1	0
Other	24	36
TOTAL	3,210	4,623

Documents Produced

Perth and Branches		Last Year
Family Court Documents	10	34
Enduring Power of Guardianship	426	638
Letters of Administration	111	119
Enduring Powers of Attorney	460	704
Probate Affidavits and Other	71	84
Wills	741	1,029

Returns

Summary Perth Office

Category Headings	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
1. Family and Personal	85	7,081	7,166	8,921
2. Money Matters	14	373	387	467
3. Housing, Land, Accommodation	23	1,933	1,956	2,231
4. Consumer, Trade, Business	8	1,233	1,241	1,403
5. Law	42	1,669	1,711	1,666
6. Social Security Benefits, Veterans Affairs, Other Benefits	2	29	31	39
7. Insurance	1	97	98	115
8. Local, State, Federal Government and Statutory Bodies	5	846	851	985
9. Medical	3	49	52	43
10. Employment	5	118	123	168
11. Education, Training, Bursaries	1	5	6	12
12. Specific Migrant Requests	4	43	47	93
13. Travel	1	15	16	18
14. Requests for CAB Services	4	1,500	1,504	1,696
15. Clubs/Organisations and Associations	0	2	2	5
16. Local and General Information	2	37	39	128
TOTAL	200	15,030	15,230	17,990
Males	120	6,004	6,124	7,185
Females	80	9,026	9,106	10,805

Summary Branches

Category Headings	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
1. Family and Personal	2,621	5,091	7,712	10,412
2. Money Matters	571	749	1,320	1,867
3. Housing, Land, Accommodation	200	483	683	803
4. Consumer, Trade, Business	100	255	355	397
5. Law	1,546	731	2,277	2,754
6. Social Security Benefits, Veterans Affairs, Other Benefits	73	52	125	135
7. Insurance	23	45	68	71
8. Local, State, Federal Government and Statutory Bodies	1,976	864	2,840	3,536
9. Medical	44	55	99	134
10. Employment	37	70	107	155
11. Education, Training, Bursaries	5	3	8	10
12. Specific Migrant Requests	29	29	58	90
13. Travel	16	16	32	57
14. Requests for CAB Services	662	652	1,314	1,951
15. Clubs/Organisations and Associations	2	11	13	27
16. Local and General Information	858	356	1,214	1,902
TOTAL	8,763	9,462	18,225	24,574
Males	4,111	3,217	7,328	9,684
Females	4,652	6,245	10,897	14,890

Perth and Branches combined – Explanatory detail

Category Headings	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
1. Family and Personal				
(a) Marital: Separation, Divorce, Custody	594	6,129	6,723	8,181
(b) Regulations: Family, Name Change	12	29	41	75
(c) Miscellaneous Problems: Young People	15	44	59	87
(d) Miscellaneous Problems: Adult Persons	85	165	250	387
(e) Food and Material Needs	37	12	49	112
(f) Deaths, Funerals, Wills, Probate, etc.	1,277	5,145	6,422	8,916
(g) Power of Attorney	686	648	1,334	1,575
TOTAL	2,706	12,172	14,878	19,333
2. Money Matters				
(a) Mortgages /Loans	22	164	186	222
(b) Debts /Hire Purchase /Credit Accounts	38	230	268	323
(c) Financial Counselling	50	129	179	282
(d) Investment /Superannuation	28	65	93	101
(e) Taxation (Personal, Land, Stamp Duty)	270	268	538	757
(f) Banking Complaints	0	4	4	14
(g) NILS	177	262	439	635
TOTAL	585	1,122	1,707	2,334
3. Housing and Land				
(a) Home or Land Purchase or Sale	84	938	1,022	1,101
(b) Home Building Advice /Disputes	24	188	212	233
(c) Landlord /Tenant	80	1,149	1,229	1,442
(d) Accommodation	19	29	48	77
(e) Strata Titles, Corporate Bodies	16	112	128	181
TOTAL	223	2,416	2,639	3,034
4. Consumer, Trade, Business				
(a) Unsatisfactory Goods & Services	63	1,281	1,344	1,503
(b) Small Business Information	6	44	50	77
(c) Professional Fees, & Complaints	6	36	42	33
(d) Consumer Information	33	127	160	187
TOTAL	108	1,488	1,596	1,800
5. Law				
(a) Enquiries (e.g. Summons, Referrals)	1,464	1,755	3,219	3,635
(b) Motor Vehicle Accidents	13	74	87	113
(c) Traffic Offences	41	304	345	347
(d) Restraining Orders	35	149	184	157
(e) Legislation (What the Law says)	12	77	89	99
(f) Complaints (e.g. Fees, Lawyers)	23	41	64	69
TOTAL	1,588	2,400	3,988	4,420

Returns continued ...

Perth and Branches combined – Explanatory detail *continued ...*

Category Headings	Client Enquiries			Last Year Total
	Interviews	Telephone	Total	
6. Social Security Benefits				
(a) Social Security Benefits	46	69	115	121
(b) Veterans' Affairs Benefits	3	0	3	3
(c) Overseas Pensions	3	4	7	13
(d) Seniors Cards	23	8	31	37
TOTAL	75	81	156	174
7. Insurance				Total
(a) Property	6	68	74	88
(b) Personal Insurances	8	47	55	67
(c) Public Risk	2	6	8	11
(d) Workers Compensation	8	21	29	20
TOTAL	24	142	166	186
8. Government				Total
(a) By-Laws: Fencing, Dogs, Trees, Noise	58	516	574	708
(b) Members of Parliament	4	3	7	10
(c) Local Government Information	14	40	54	73
(d) Justice of Peace	1,900	1,143	3,043	3,700
(e) Electoral Matters	4	1	5	26
(f) Copyright and Patents	1	7	8	4
TOTAL	1,981	1,710	3,691	4,521
9. Medical				Total
(a) Health: Mental and Physical	19	33	52	49
(b) Information and Support Groups	17	35	52	48
(c) Alcohol and Drugs	2	5	7	7
(d) Hospital and Medical Benefits	2	2	4	10
(e) Hospital and Nursing Homes	3	3	6	28
(f) Medical Complaints	4	26	30	35
TOTAL	47	104	151	177
10. Employment				Total
(a) Employment /Unemployment	15	68	83	129
(b) Self-Employment	2	8	10	14
(c) Employer-Employee Disputes	16	83	99	114
(d) Union Matters	1	1	2	2
(e) Wages and Awards	4	14	18	36
(f) Discrimination, Harassment	2	11	13	17
(g) Occupational Health & Safety	2	3	5	11
TOTAL	42	188	230	323
11. Education & Training				Total
(a) Financial Assistance	2	2	4	13
(b) Pre-School, Primary, Second, Tertiary	3	6	9	7
(c) HECS (Higher Educ Cont Scheme)	1	0	1	2
TOTAL	6	8	14	22

Perth and Branches combined – Explanatory detail *continued ...*

Category Headings	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
12. Migrants				
(a) Specific Problems	14	48	62	111
(b) General Queries (e.g. Citizenship)	19	24	43	72
TOTAL	33	72	105	183
13. Travel				
(a) Passports, Visas, Consulates	9	19	28	55
(b) Travel Agencies	2	4	6	10
(c) Accommodation	0	4	4	3
(d) Tourism	6	4	10	7
TOTAL	17	31	48	75
14. CAB – Requests to CAB				
(a) Public Relations	219	780	999	1,427
(b) Pamphlets, Information about Bureau	89	45	134	210
(c) CAB Legal appointments made	306	705	1,011	1,136
(d) CAB Legal appointments cancelled	6	117	123	154
(e) Query on status of documents	31	63	94	121
(f) Criminal Injuries compensation	5	35	40	24
(g) Mediation: The Process	7	123	130	157
(h) Mediation: Relationships: Matrimonial	3	234	237	274
(i) Mediation: Intra Family	0	29	29	106
(j) Mediation: Community	0	14	14	33
(k) Mediation: Commercial	0	7	7	5
TOTAL	666	2,152	2,818	3,647
15. Clubs & Organisations				
TOTAL	2	13	15	32
16. Local & General Info				
TOTAL	860	393	1,253	2,030
GRAND TOTAL	8,963	24,492	33,455	42,291

Auditor's Report

Contents

Treasurer's and Auditor's Reports

Statement by the Board of Management

Independent Auditor's Independence Declaration

Consolidated Statement of Financial Performance

Consolidated Statement of Financial Position

Consolidated Statement of Changes in Equity

Statement of Cash Flows

Notes to the Financial Statements



Treasurer's and Auditor's Reports

(For simplicity of presentation, the figures in this summary have been rounded to the nearest thousand)

The Audited Financial Statements

It is my responsibility as Treasurer to present to the members of CAB the Audited Financial Report for the year ended 30 June 2020.

The audited Financial Statements comply with the relevant Australian Accounting Standards and form part of the Annual Report which will be available on the CAB's website. The adoption of new Accounting Standards effective from 1st July 2019 have had a noticeable impact on these Statements. Substantial Covid grants from the Government have also had an impact, and enabled a Surplus to be achieved for the year.

Independent Auditor's Report

I would like to thank the Auditors for their technical assistance in navigating the complexities of the new accounting policies reflected in Note 1 Summary of Significant Accounting Policies.

Please see their report for their confirmation of our Financial Statements for the year.

Statement of Financial Performance

This Statement has two sets of numbers, one for Perth and the other Consolidated (the sum of Perth and Branches). Each has comparative figures for the previous year. Most of the income and expenses are reflected in the "Perth" columns.

Statement of Financial Performance - Consolidated

The consolidated figures show a surplus of \$203,000, a considerable turnaround from last year's \$90,000 deficit.

Over all the Branches, which performed close to budget for the year, incurred in total a deficit of around \$4,000 (last year \$5,500 surplus) as reflected in the consolidated result.

Statement of Financial Performance - Perth

The adoption of the new Accounting Standards has had a material impact on the manner in which Rental, now referred to as Right-of-Use ("ROU") is reflected in the Statement. The Rental and Services charge \$134,000 (\$311,000 last year) is now for services only, and new charges appear for Amortisation \$137,000 (\$0 last year) and Interest Expense \$39,400 (\$0 last year) with only a marginal impact on the Surplus. The Interest charge, generated as part of the ROU calculations, may seem a little odd to some readers as the CAB has no borrowings.

In summary, the Perth results show total income of \$1,665,000 (\$1,388,000 last year), and expenses of \$1,462,000 (\$1,478,000 last year) showing a surplus of \$203,000 (deficit of \$90,000 last year).

The pre-COVID first six months of the year showed a modest surplus, indicating that the CAB had reversed the deficit trend of the past two years. However, the impact of COVID-19 in the second half reduced the fee income from Legal and Mediation services substantially and tested the whole organisation.

I congratulate the staff and volunteers on maintaining our essential services, often remotely, during this trying period. It is largely due to the efforts of the senior executives that by actively controlling costs and pursuing COVID-19 funding amounting to \$172,000 (\$0 last year) that the second half of the year also showed a surplus.

Consolidated Statement of Financial Position

Due to the adoption of the new Accounting Standards, the Statement of Financial Position as at 30 June is substantially different to the comparative figures for 2019. By far the largest changes relate to accounting treatment of Leases, of which there are many.

Thus there are no comparative figures for Lease liabilities of \$1,091,000 (\$930,000+\$161,000) have been established with a correspondent amortising ROU \$1,072,000 (\$1,209,000-\$137,000).

A more modest change is the set-up of an Asset replacement reserve of \$50,000 (last year \$0) with respect to anticipate future IT capital costs.

As a result of these changes Retained Earnings rose from \$195,000 to \$344,000 reflecting the strong financial standing of the CAB at year-end.

The Future

Uncertainty under Covid has made Budgeting for the 2020-2021 year more challenging than usual, but it is encouraging to report that the first two months of the new financial year show a profit.

It is important to note that the Accounting changes mentioned above in no way diminish the fact that CAB remains solvent and financially strong.

Paul Setchell

Honorary Treasurer
September 2020

CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC)
ABN 60 748 943 170

STATEMENT BY THE BOARD OF MANAGEMENT

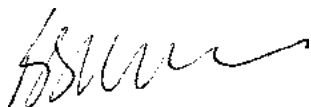
In the opinion of the Board of Management of the Citizens Advice Bureau of Western Australia (Inc):

- (i) The Bureau is not a reporting entity and therefore there is no requirement to apply Accounting Standards and other mandatory professional reporting requirements in the preparation of this financial report.

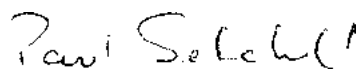
The Board of Management has determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1;

- (ii) The accompanying financial report presents fairly the financial position of the Bureau as at 30 June 2020 and the results of its operations and cash flows for the year then ended satisfy the requirements of the *Australian Charities and Not-for-profits Commission Act 2012*;
- (iii) The operations of the Bureau have been carried out in accordance with its Constitution; and
- (iv) At the date of this statement, there are reasonable grounds to believe that the Bureau will be able to pay its debts as and when they fall due.

Signed in accordance with subsection 60/15(2) of the *Australian Charities and Not-for-profits Commission Regulation 2013*.



Barbara Kwiecien
Chairperson



Paul Setchell
Treasurer

Dated this 29th day of September 2020



AUDITOR'S INDEPENDENCE DECLARATION

To: the members of Citizens Advice Bureau of Western Australia Inc.

In accordance with Subdivision 60-C of the *Australian Charities and Not-for-profits Commission Act 2012*, I am pleased to provide the following declaration of independence to the Board of Management of Citizens Advice Bureau of Western Australia Inc. As the lead audit principal for the audit of the consolidated financial report of Citizens Advice Bureau of Western Australia Inc. for the year ended 30 June 2020, I declare that, to the best of my knowledge and belief, during the year ended 30 June 2020 there have been no contraventions of:

- the auditor independence requirements as set out in the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- any applicable code of professional conduct in relation to the audit.

Dated this 30th day of September 2020

AMW (AUDIT) PTY LTD

Anderson Munro + Wyllie

ANDERSON MUNRO & WYLLIE
 Chartered Accountants

Martin Shone

MARTIN SHONE
 Principal & Registered Company Auditor

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

CONSOLIDATED STATEMENT OF FINANCIAL PERFORMANCE
For the year ended 30 June 2020

		Consolidated		Perth	
	Note	2020	2019	2020	2019
		\$	\$	\$	\$
REVENUE					
COVID Stimulus		172,000	-	172,000	-
Donations		5,206	6,799	2,884	3,730
Grants	3	855,362	735,529	851,362	731,279
Interest received		2,571	3,656	2,541	3,622
Legal fees	4	573,328	588,446	568,432	581,712
Membership fees		1,048	1,450	580	980
Mediation revenue		63,441	58,670	63,441	58,670
Other income		1,641	1,937	505	1,621
Paid Parental Leave		-	3,572	-	3,572
Profit/Loss on disposal of assets		(86)	(86)	(86)	(86)
Sale of resource material		9,262	11,640	3,391	3,245
TOTAL REVENUE		1,683,773	1,411,613	1,665,050	1,388,345
EXPENSES					
Advertising and publicity		4,165	3,353	2,920	591
Amortisation		137,481	-	81,233	-
Annual General Meeting		2,538	2,584	2,538	2,584
Audit and accountancy fees		6,000	6,000	6,000	6,000
Bank charges		6,239	6,107	1,897	2,079
Depreciation		17,879	22,386	15,172	20,469
File fees expense		25,875	23,875	25,875	23,875
Fringe Benefits Tax		2,809	2,449	2,809	2,449
Grants to branches		-	-	145,982	151,587
Honorariums		11,092	7,280	-	-
Insurance		17,434	37,258	17,434	37,258
Interest expense		39,431	-	28,321	-
Repairs and maintenance		9,466	8,997	7,227	6,576
Motor vehicle expenses		7,313	9,639	7,313	9,639
Organisation review		26,977	-	26,977	-
Paid Parental Leave		-	3,572	-	3,572
Postage		12,087	11,919	10,561	9,808
Printing and stationery		38,493	54,695	31,885	48,592
Reference and resource		531	645	531	645
Rent electricity and services		134,204	311,139	95,662	215,812
Salaries and wages		789,231	773,727	789,230	773,727
Seminar expenses		3,787	5,333	2,767	3,886
Staff amenities		7,541	5,548	1,944	2,474
Staff recruitment		443	-	443	-
Subscriptions		16,012	38,059	15,902	37,894
Sundry expenses		9,058	3,975	6,098	856
Superannuation		76,410	79,604	76,410	79,604
Telephone		37,225	20,414	33,735	9,727
Travelling expenses		1,122	5,849	1,071	984
Volunteers' expenses		43,879	51,361	23,754	27,349
TOTAL EXPENSES		1,484,722	1,495,768	1,461,691	1,478,037
SURPLUS/(DEFICIT)		199,051	(84,155)	203,359	(89,692)

The accompanying notes form part of these financial statements

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2020

	Consolidated		Perth	
	2020	2019	2020	2019
	\$	\$	\$	\$
ACCUMULATED FUNDS				
Retained earnings	344,035	194,984	318,207	164,848
Asset replacement reserve	50,000	-	50,000	-
	<u>394,035</u>	<u>194,984</u>	<u>368,207</u>	<u>164,848</u>
Represented by:				
CURRENT ASSETS				
Cash and cash equivalents	570,721	358,068	544,095	335,485
Trade and other receivables	24,103	1,223	24,103	1,222
Prepayments	12,047	34,740	12,047	34,740
	<u>606,871</u>	<u>394,031</u>	<u>580,245</u>	<u>371,447</u>
NON CURRENT ASSETS				
Plant and equipment				
Cost	485,591	495,396	453,179	453,562
Accumulated depreciation	(429,030)	(422,282)	(402,600)	(388,000)
Right-of-use				
Cost	1,209,259	-	860,245	-
Accumulated amortisation	(137,482)	-	(81,233)	-
Bond for branches	8,396	3,733	8,396	3,733
	<u>1,136,734</u>	<u>76,847</u>	<u>837,987</u>	<u>69,295</u>
TOTAL ASSETS	<u>1,743,605</u>	<u>470,878</u>	<u>1,418,232</u>	<u>440,742</u>
CURRENT LIABILITIES				
Trade and other payables	19,842	84,139	19,842	84,139
Provision for employee entitlements	97,187	67,549	97,187	67,549
Lease liability	160,832	-	99,552	-
Income received in advance	25,400	38,595	25,400	38,595
	<u>303,261</u>	<u>190,283</u>	<u>241,981</u>	<u>190,283</u>
NON CURRENT LIABILITIES				
Lease liability	930,478	-	692,213	-
Provision for employee entitlements	115,831	85,611	115,831	85,611
	<u>1,046,309</u>	<u>85,611</u>	<u>808,044</u>	<u>85,611</u>
TOTAL LIABILITIES	<u>1,349,570</u>	<u>275,894</u>	<u>1,050,025</u>	<u>275,894</u>
NET ASSETS	<u>394,035</u>	<u>194,984</u>	<u>368,207</u>	<u>164,848</u>

The accompanying notes form part of these financial statements

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
For the year ended 30 June 2020

Consolidated	Accumulated Funds \$	Asset Replacement Reserve \$	TOTAL \$
Balance at 30 June 2018	279,139	-	279,139
Loss for the year	<u>(84,155)</u>	<u>-</u>	<u>(84,155)</u>
Balance at 30 June 2019	194,984	-	194,984
Surplus for the year	199,051	-	199,051
Transfers to/(from) reserves	<u>(50,000)</u>	<u>50,000</u>	<u>-</u>
Balance at 30 June 2020	<u>344,035</u>	<u>50,000</u>	<u>394,035</u>

Perth	Accumulated Funds \$	Asset Replacement Reserve \$	TOTAL \$
Balance at 30 June 2018	254,540	-	254,540
Loss for the year	<u>(89,692)</u>	<u>-</u>	<u>(89,692)</u>
Balance at 30 June 2019	164,848	-	164,848
Surplus for the year	203,359	-	203,359
Transfers to/(from) reserves	<u>(50,000)</u>	<u>50,000</u>	<u>-</u>
Balance at 30 June 2020	<u>318,207</u>	<u>50,000</u>	<u>368,207</u>

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

STATEMENT OF CASH FLOWS
For the year ended 30 June 2020

	Note	Consolidated		Perth	
		2020 \$	2019 \$	2020 \$	2019 \$
Cash flows from operating activities					
<i>Payments</i>					
Wages and salaries		(741,143)	(766,196)	(734,526)	(761,674)
Suppliers		(535,196)	(660,381)	(611,541)	(625,698)
<i>Receipts</i>					
User charges		624,197	659,214	645,342	630,330
Interest received		2,571	3,656	2,541	3,622
Other		6,846	8,737	(19,492)	4,361
<i>Cash flows from government</i>					
Receipts from appropriations/ grants		<u>1,014,169</u>	<u>748,216</u>	<u>1,023,362</u>	<u>734,851</u>
Net cash provided by/ (used in) operating activities	5(b)	<u>371,444</u>	<u>(6,754)</u>	<u>305,686</u>	<u>(14,208)</u>
Cash flows from investing activities					
Payments for purchase of plant and equipment		<u>(1,411)</u>	<u>(3,458)</u>	<u>(275)</u>	<u>(919)</u>
Net cash used in investing activities		<u>(1,411)</u>	<u>(3,458)</u>	<u>(275)</u>	<u>(919)</u>
Cash flows from financing activities					
Lease payments		<u>(157,380)</u>	<u>-</u>	<u>(96,801)</u>	<u>-</u>
Net cash used in financing activities		<u>(157,380)</u>	<u>-</u>	<u>(96,801)</u>	<u>-</u>
Net increase/(decrease) in cash held		212,653	(10,212)	208,610	(15,127)
Cash at the beginning of the financial year		<u>358,068</u>	<u>368,280</u>	<u>335,485</u>	<u>350,612</u>
Cash at the end of the financial year	5(a)	<u>570,721</u>	<u>358,068</u>	<u>544,095</u>	<u>335,485</u>

The accompanying notes form part of these financial statements

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30 June 2020

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following material accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of these financial statements:

(a) These consolidated special purpose financial statements have been prepared in accordance with the requirements of Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* and the *Associations Incorporation Act 2015 (WA)*, and the following Australian Accounting Standards:

AASB 101	Presentation of Financial Statements
AASB 107	Statement of Cash Flows
AASB 108	Accounting Policies, Changes in Accounting Estimates and Errors
AASB 1048	Interpretation of Standards
AASB 1054	Australian Additional Disclosures

No other applicable Accounting Standards, Australian Accounting Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial report has been prepared on an accrual basis and is based on historical costs. It does not take into account changing money values, or except where stated, current valuations of non-current assets. Cost is based on the fair values of the consideration given in exchange for assets.

(b) Cash and cash equivalents

Cash and cash equivalents includes cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

(c) Trade and other receivables

Receivables are recognised at amortised cost, less any provision for impairment.

(d) Property, Plant and Equipment

Each class of property, plant and equipment is carried at cost less accumulated depreciation and impairment losses. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Depreciation

Plant and equipment is depreciated on a diminishing value basis over the expected useful life of the asset commencing from the time asset is held ready for use. The depreciation rates used for plant and equipment is 11.25% to 40%.

The residual values, useful lives and depreciation methods are reviewed, and adjusted if appropriate, at each reporting date.

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30 June 2020

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

(e) Trade and other payables

These amounts represent liabilities for goods and services provided to the Bureau prior to the end of the financial year and which are unpaid. Due to their short-term nature they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

(f) Revenue

Revenue is recognised when it is probable that the economic benefit will flow to the Bureau and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable.

Grants

Grants are recognised at their fair value where there is a reasonable assurance that the grant will be received, and all attached conditions will be complied with.

(g) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the assets or as part of an item of the expense. Receivables and payables in the balance sheet are shown inclusive of GST.

(h) Leases

The Bureau has elected to apply the new Australian Accounting Standard AASB 16 Leases with its initial date of application on 1 July 2019. AASB 16 introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with a term of more than 12 months, unless the underlying asset is of low value. A lessee is required to recognise a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligations to make lease payments.

At the commencement of the lease the right-of-use assets are measured at cost. This cost consists of the amount of the initial measurement of the lease liability, any lease payments made at or before the commencement date, less any lease incentives received, and any initial direct costs incurred. At the commencement date, the lease liability is measured at the present value of the lease payments that are not paid at that date. The total lease payments are discounted using the interest rate implicit in the lease, and where that rate cannot be readily determined, the weighted average incremental borrowing rate of Bureau is used.

Right-of-use assets are depreciated on a straight-line basis over the shorter of their estimated useful lives or the lease term. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for the period.

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30 June 2020

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

(i) Employee Benefits

Short-term employee benefits

Liabilities for wages and salaries, including non-monetary benefits, annual leave and long service leave expected to be settled within 12 months of the reporting date are recognised in current liabilities in respect of employees' services up to the reporting date and are measured at the amounts expected to be paid when the liabilities are settled.

Long-term employee benefits

The liability for long service leave not expected to be settled within 12 months of the reporting date are recognised in non-current liabilities, provided there is an unconditional right to defer settlement of the liability.

(j) Principles of Consolidation

The consolidated financial statements incorporate the assets and liabilities of both the Perth Office and its branches as at 30 June 2020 and the results of these entities for the year then ended. All interbranch balances and transactions and unrealised profits arising within the consolidated entity are eliminated in full.

Consistent accounting policies are employed in the preparation and presentation of the consolidated financial statements.

(k) Comparative Figures

When required by Accounting Standards, comparative figures have been adjusted to conform to changes in presentation for the current financial year.

When the Bureau retrospectively applies an accounting policy, makes a retrospective restatement of items in the financial statements or reclassified items in the financial statements, a third statement of financial position as at the beginning of the preceding period in addition to the minimum comparatives financial statements is presented.

2 INCOME TAX

The Bureau is exempt from income tax in accordance with the provisions of Section 50-5 of the Income Tax Assessment Act 1997.

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30 June 2020

	Consolidated		Perth	
	2020	2019	2020	2019
	\$	\$	\$	\$
3 GRANTS				
Department of Local Government and Communities	542,224	488,991	542,224	488,991
The Law Society of Western Australia	110,000	91,440	110,000	91,440
Local Government grants	9,500	9,500	5,500	5,500
Lotterywest	30,800	-	30,800	-
Legal Aid (LCT)	94,750	81,400	94,750	81,400
Legal Aid (Mediation)	68,088	62,948	68,088	62,948
Other	-	1,250	-	1,000
	<u>855,362</u>	<u>735,529</u>	<u>851,362</u>	<u>731,279</u>

In addition to the cash grants received from Local Government sources, the Bureau also receives considerable tangible support from Councils of a non-cash nature including the use of rent-free premises for some branches.

4 LEGAL SERVICES

Booking fees received representing a nominal fee charged to persons attending the Bureau to receive legal advice	135,199	153,835	130,303	147,101
Income received from the preparation of simple legal documents	<u>438,129</u>	<u>434,611</u>	<u>438,129</u>	<u>434,611</u>
	<u>573,328</u>	<u>588,446</u>	<u>568,432</u>	<u>581,712</u>

In a number of cases clients are provided the services for no fee or a reduced fee.

THE CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA (INC.)
ABN 60 748 943 170

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 30 June 2020

	Consolidated		Perth	
	2020	2019	2020	2019
	\$	\$	\$	\$
5 NOTES TO THE STATEMENT OF CASHFLOWS				
(a) Reconciliation of cash				
For the purposes of the statement of cash flows, cash includes cash on hand and in banks and investments in money market investments, net of outstanding bank overdraft. Cash at the end of the financial year as shown in the statement of cash flows is reconciled to the related items in the statement of financial position as follows:				
Cash at bank and on hand	570,721	358,068	544,095	335,485
(b) Reconciliation of net cash provided by operating activities to net surplus/(deficit) for the year:				
Net surplus/(deficit) for the year	199,051	(84,155)	203,359	(89,692)
Loss on sale of asset	86	86	86	86
Depreciation and amortisation	155,361	22,386	96,405	20,469
Interest on lease liability	39,431	-	28,321	-
Movements in assets and liabilities				
Debtors	(27,544)	(992)	(27,544)	(992)
Prepayments	22,693	(23,392)	22,693	(23,392)
Income in advance	(13,195)	9,115	(13,195)	9,115
Provision for employee entitlements	59,858	18,412	59,858	18,412
Creditors and accruals	(64,297)	51,785	(64,297)	51,785
Net cash provided by/ (used in) operating activities	<u>371,444</u>	<u>(6,754)</u>	<u>305,686</u>	<u>(14,208)</u>

6 EVENTS AFTER REPORTING PERIOD

COVID-19 was declared a Pandemic by the World Health Organisation on 11 March 2020. The situation has been and continues to evolve very quickly. Significant economic damage has been seen globally and locally in Australia and Western Australia. The final financial impact of this Pandemic is unknown but may be significant to the operations of the Bureau.



Level 1, 25 Barrack Street, Perth WA 6000

ABN: 60748943170

Enquiries: (08) 9221 5711

Administration: (08) 9325 4217

Email: cab@cabwa.com.au

Website: www.cabwa.com.au

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