

**Citizens Advice
Bureau**

**Annual Report
2020-2021**

**citizens
advice
bureau**

The Citizens Advice Bureau of WA acknowledges the traditional custodians of this incredible land on which our offices are located. We pay our respects to elders past, present and emerging, and hope for a future that is kind, fair and has meaningful reconciliation.



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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 2021

<p>Patron The Hon. Len Roberts-Smith RFD QC</p> <p>Board of Management</p> <p>President Wendy Stephens</p> <p>Vice President Dr Peter McKerracher</p> <p>Treasurer Paul Setchell</p>	<p>Chief Executive Officer Kathryn Lawrence (ex officio)</p> <p>Members Barbara Kwiecien Margaret Dixon Paul Kelly Noray Jones Eric Tan Kerrie Schilling Malcolm Sandman</p>
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Life Members
Mrs Beryl Black
Mrs Hazel Butorac OAM JP
Mr Noel Harding
Mrs Diana Terry
Mrs Judith Tuckey
Mrs Noray Jones
Ms Margaret Dixon

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'.



Supported by



City of Joondalup
City of Mandurah
Town of Cambridge
City of Vincent
Town of Mosman Park
City of Melville

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 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

Legal Aid

Virtual Office : Wednesday

FREMANTLE:

Shop 41 Woodsons Arcade
13 Cantonment Street, Fremantle WA 6160

Coordinator: Elena Mauen
Office Hours: 9.30am - 3.00pm Tues & Wed
9.30am - 2.00pm Fri
Phone: (08) 9335 4522
Fax: (08) 9433 6061
Email: fremantle@cabwa.com.au

WA NILS

Legal Aid

Virtual Office : Friday

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

Branches continued ...

KWINANA:

2 Robbos Way or
 PO Box 516, Kwinana WA 6167
 Coordinator: Sandra (Sandy) Stevenson
 Office Hours: 10.00am - 3.00pm Mon to Thu
 Phone: (08) 9439 1251
 Fax: (08) 9439 4499
 Email: kwinana@cabwa.com.au
 Legal Service: Wednesday by appointment
 (fortnightly)
 Tax Help: Jul - Oct
 WA NILS
 Legal Aid
 Virtual Office: Tuesday

MANDURAH:

Mewburn Centre 11 Sholl Street or
 PO Box 1326, Mandurah WA 6210
 Coordinators: Frances Cain &
 Deborah Wade-Marshall
 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: Martha Linke
 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:

Level 1 & 4, 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: Elena Mauén
 Office Hours: 9.30am - 3.30pm Mon to Thu
 9.30am - 12.30pm Fri
 Phone: (08) 9527 6671
 Fax: (08) 9527 1445
 Email: rockingham@cabwa.com.au
 Legal Service: Wednesday by appointment
 (fortnightly)
 Tax Help: Jul - Oct
 WA NILS
 Legal Aid
 Virtual Office: Thursday

Notice to members & funders

Informing Western Australia since 1963



Citizens Advice Bureau
25 Barrack Street
PERTH WA 6000

A notice to all Citizens Advice Bureau members and funders.

Dear members and funders of Citizens Advice Bureau of WA,

In 2016 the Associations Incorporation Act 2015 (WA) was enacted. This Act governs associations like Citizens Advice Bureau of WA Inc. (CAB).

As such CAB's Rules of Association were changed. The CAB membership approved the updated rules and they came into full effect on 26th July 2019.

However, in the Associations Incorporation Act 2015 (WA) members of a Board of Management are prevented from receiving any payments from Association funds unless approved by the members of the Association. The Board recently recognised that some Board members were receiving payments from CAB money. These payments were made to Board of Management members who volunteered for CAB in additional roles, separate from and not for their positions on the Board of Management. Unwittingly, the board members concerned had been receiving the usual payment for their additional volunteer work since the new Act came into effect unaware this was not allowed under the Act.

Immediately, when the Board became aware of this anomaly, these payments were suspended. The Board then sought external legal advice and the advice recommended changing CAB's Rules of Association to allow payments to Board members in these circumstances. A Special General Meeting will be held prior to the Annual General Meeting to allow members to vote on amending CAB's Rules of Association.

A schedule with a list of payments received by individual board members will be available at the Special General Meeting or can be obtained by emailing Kathryn Lawrence ceo@cabwa.com.au.

Any other concerns can be addressed with me personally.

Yours faithfully,

Wendy Stephens

President

Board of Management

Citizens Advice Bureau of WA

Head Office:

Level 1, 25 Barrack Street
Perth WA 6000

Information: 08 9221 5711

Administration: 08 9325 4217

Fax: 08 9221 5356

Email: cab@cabwa.com.au

Website: www.cabwa.com.au

Board of Management Profiles



WENDY STEPHENS (President)

A CAB volunteer for eight years, Wendy fulfils the role of receptionist on Mondays in the Perth Office 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 first with the Commonwealth Office of Information in London, then as a Public Relations Officer for an International company in the UK and the Far East. Back home in Australia, she lectured for a number of years in Radio and Television presentation. Wendy has a strong sense of community and was an elected Councillor for the Town of Claremont for eight years. She has a strong interest in the Arts and was co-ordinator of The Friends

of His Majesty's Theatre for some time.



DR PETER MCKERRACHER (Vice-President)

Dr Peter McKerracher was born in WA, and has a degree in Dentistry as well as being awarded a Fellowship in the Dental Surgery of the Royal College of Surgeons in London. He has been involved in private practice in Perth for 30 years, before taking on the role of CEO of the Australian Dental Association WA for six years, and then a further 10 years as a part-time consultant at the Australian Dental Association WA resolving disputes and clinical incidents. Dr McKerracher was also a councillor and Executive member of the Royal Australasian College of Dental Surgeons for 16 years, and a member and office holder of many dental societies and committees. He was awarded a Medal of

the Order of Australia for his services to dentistry, dental education and dental societies.

Dr McKerracher is currently a volunteer at the Palliative Care Unit, and a member of the Consumer Consultative Committee at Bethesda Hospital. He is now fully retired and enjoys providing service to the community, particularly to those who are less able to help themselves. Dr McKerracher has admired the work of CAB for some years, and has enjoyed being able to assist and support its operation since being appointed to the Board. As a formerly trained mediator and client liaison officer elsewhere, he has a genuine alignment with the work of CAB and looks forward to helping strengthen and extend its services and reach through the community.



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. Some years ago, he was awarded a Medal of the Order of Australia for his services in this area. His particular interests include the presentation of financial results in a more readable format for fellow Board members and other interested parties. Recently, he has been invited to join a committee reviewing the National Accounting Standards for

the Not-for-Profit sector and is cautiously optimistic that formal reporting for this sector may become more informative. 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. Kathryn is secretary to the board of management and returning officer for board elections. Kathryn has been with CAB since early 2013 and came to us with a background of working for Legal Aid WA.

Prior to this, Kathryn worked in child protection and with women and children escaping family violence. Kathryn has overseen the implementation of two strategic plans and works to ensure CAB's services meet community needs. Kathryn provides strong leadership and manages the day to day operations

of the organisation, its people and resources.

Board of Management Profiles continued ...



BARBARA KWIECIEN (Member)

Member of the Board of Management since October 2012 and filled the role of President from 2014 until 2020. 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 (Member)

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.



NORAY JONES (Member)

A CAB volunteer for forty-two 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.

Board of Management Profiles continued ...



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.



PAUL KELLY (Member)

Paul is currently the Executive Director of the Economic Regulation Authority. Prior to this position he had extensive experience in the human services sector as a Director in the Department of Community Development. He was responsible for allocating \$40 million per annum in grants and purchasing services from the Non-Government Sector, as well as being responsible for the management of a number of residential facilities and community-based programs with a staff establishment of 450 FTE.

Paul has the following qualifications – Bachelor of Social Sciences, Masters of Social Sciences (Honours), a Graduate Diploma of Clinical Psychology, a Graduate Diploma of Teaching and is also a Fellow of the Australian Institute of Company Directors. He has considerable experience in Executive Management and community work, being a Local Government Councillor for over 20 years and has extensive experience as a Director on both community-based and commercial Boards.

Paul believes community organisations are fundamental to supporting and maintaining the health of our community. Many individuals and families are in need of support and assistance in dealing with the complexities of life in our contemporary complex world. He has demonstrated a desire to continue and promote the work of not-for-profit organisations in supporting our community, particularly those that are economically or socially/culturally disadvantaged. Paul also believes his broad experience as a Board member and expertise in governance would add to the effectiveness of the Board and in turn the work of Citizens Advice Bureau.

Board of Management Profiles continued ...



KERRIE SCHILLING (Member)

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

She became coordinator for the Armadale branch in early 2014 and 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.



MALCOLM SANDMAN (Member)

Malcolm is married with two adult children and three grandchildren. Although he is now semi-retired, he has worked as a commercial lawyer over the past 30 years, with extensive experience in the resources sector. Malcolm has been running his own legal practice for the last 13 years, and is also an adjunct lecturer at the College of Law in Perth.

Approximately five years ago, Malcolm commenced as a volunteer at the CAB Perth Branch as a way of giving something back to the community. At CAB, he provides advice in relation to various issues including consumer claims, contract disputes, real estate, road traffic claims, dividing fences and neighbour disputes.

Malcolm was also a director of the MS Society of WA for six years and having been a senior executive in a major corporation, he believes that he has the experience to assist in taking the organisation forward whilst ensuring good governance.

Board of Management Members Attendance at Board Meetings

	Board of Management Meetings		Annual General Meetings 2020	
	Eligible to Attend	Attended	Eligible to Attend	Attended
Margaret Dixon	10	10	1	1
Noray Jones	10	9	1	1
Paul Kelly	7	7	N/A	N/A
Barbara Kwiecien	10	10	1	1
Kathryn Lawrence (ex-officio)	10	10	1	1
Peter McKerracher	10	9	1	1
Malcolm Sandman	7	7	N/A	N/A
Kerrie Schilling	10	10	1	1
Paul Setchell	10	10	1	1
Wendy Stephens	10	10	1	1
Eric Tan	10	4	1	1
Aziz Yusuf	3	1	1	0

President's Report

It gives me great pleasure to deliver my first report to you as President. This has been a most interesting twelve months, not least of which was seeing CAB operate so well throughout a year of COVID-19. Our services to the community were only slightly disrupted thanks to the alternative service provision model previously developed by staff. When all branches had to close due to lockdowns, this model was implemented quickly and as such CAB continued to service the needs of our clients. Here in the West we still remain free of the restrictions other States are working with however, it is important that we do not become complacent. I know our CEO, Kathryn Lawrence, and her team are staying alert and ready to deal with whatever contingency arises.

It is with the continued support of the Department of Communities, Legal Aid WA, The Public Purpose Trust and more recently the Department of Justice that allows us to provide such a wonderful service to the community. On behalf of the Board of Management, I voice our appreciation to them. CAB reports a very substantial surplus for the year and has a very strong balance sheet. This year, we also received a grant from Lotterywest to allow an upgrade to our computer and telephone systems in all branches.

Thank you to the current Board of Management members for giving their time in attending meetings either in person, by Webex or by telephone depending on the current state of social distancing. It's been an interesting exercise! I acknowledge and thank Treasurer Paul Setchell and members Margaret Dixon, Noray Jones, Barbara Kwiecien, Kerrie Schilling and Eric Tan, for their continued commitment to the Board of Management. I also acknowledge and thank Dr Peter McKerracher, Malcolm Sandman and Paul Kelly on completing their first year on the Board and for their stimulating interest and work for CAB. Over the year, the Board has signed off on our Branch By-laws, which means we now have an up-to-date document that is clear and workable for all our splendid volunteers who work outside the Perth office. The Board is also continuing to work through the Policy Manual, updating current policies and adding new policies as required.

On behalf of the Board, I wish to thank all the staff who have continued to work tirelessly for CAB. Particular thanks go to our CEO, Kathryn Lawrence, who continues to run an efficient and happy organisation and remains supremely professional and dedicated to the betterment of CAB. Our appreciation to Selva Stenross, Principal Legal Officer and Manager of the Legal Unit. The legal unit has provided increased services throughout the year and the demand for legal appointments continues to increase. Selva, along with Daniel

Pritchard and Stacey Price, see clients with legal appointments in the Perth Office and provide outreach at Branches on various days throughout the month. Selva visits the Armadale, Bunbury, Busselton and Midland Branches, Daniel has appointments in Joondalup and Rockingham and Stacey visits the Kwinana Branch. My thanks to our three wonderful in-house lawyers. It's a pleasure working with you.

Mention must be made of Elena Mauen, Volunteer and Client Services Coordinator, who looks after the branches, the recruitment and training of new volunteers and the provision of the Information and Referral service. How important are our volunteers and how important is your work with them! We appreciate everything you do. Elena will be taking parenting leave in the new year. We wish her all the best and look forward to her return to CAB. To Gary Bleakley, our Accounts and IT Officer, a heartfelt thank you. Nothing is too difficult for you to tackle and this year has required flexibility and patience in both your areas. You managed the computer upgrade wonderfully and continue to be a huge asset to CAB.

During 2020/2021 we welcomed Natalia Moorin and Milo Bronleigh as Executive Assistants. Natalia and Milo will also be assisting to cover Elena's parenting leave so CAB will continue to run smoothly. Anne Davies joined us this year as a part-time Compiling Officer for the legal unit. All three new staff are a great fit for the CAB culture and are contributing hugely in many ways. The Mediation Service was sorry to lose Mediation Coordinator Donna Quinn, who resigned in June. Donna had been studying and left us to pursue alternative passions. CAB's Legal Assistant, Judy Fetherston, retired in September after twelve years with us. A wonderful achievement! We thank both Donna and Judy for their unstinting work as part of the CAB staff and wish them both well for their future endeavours.

Operationally, the "virtual" legal service, provided by CAB in collaboration with Legal Aid, has now

President's Report continued ...

expanded to eight branches. It continues to be a most sought-after service for people needing legal advice through Legal Aid, with the added advantage of not having to travel outside of their local community. The extensive technology upgrade, which was made possible by a generous grant from Lotterywest, is now complete. It has become increasingly apparent that this upgrade has improved our ability to help our clients with online questions and with accessibility to our online fact sheets and online shop. Public awareness of CAB is increasing online and we have recently made our website even more accessible to a larger proportion of the community. We have added a number of excellent accessibility features that provide a reading service and a font changing capacity to the website. We also continue to be extremely active on social media and are working on using social media platforms more extensively with podcasts and other information formats being developed. The regular Curtin Radio 100.1 FM segment which has callers speaking to our CEO and to the Principal Legal Officer, always stirs interest in CAB. It is a great disseminator of information and I hear it is a lot of fun. Thank you to Kathryn and Selva for developing the program of topics throughout the year.

It is with regret we farewell Noray Jones from the Board of Management. Noray has notched up a total of fifteen years as a Board Member and forty-two years as a volunteer for CAB. I think her retirement is well deserved! Noray was one of six CAB volunteers who were recently awarded WA Volunteer Service Awards from the Department of Communities. These are presented to volunteers who have achieved over 25 years of volunteering with one agency, which is truly magnificent. I dare say we have a lot of volunteers who were not even born when these six people commenced with CAB. When you add all the time these volunteers have been volunteering with CAB it comes to more than 220 years! How quickly the valuable time you give to CAB adds up. Congratulations once again to Judith Tuckey, Reverend Kendrick Duffy, Heather Skinner, Robin Richardson, Jim Williams and Noray Jones and thank you for your service to the community. We were very lucky that our Patron, The Honourable Len Roberts-Smith, was able to join us to celebrate National Volunteer Week this year. His Honour toured the museum with us and presented the awards to these volunteers. It is always a pleasure when we see him (and his lovely wife Sue) and great thanks go to him for his continued interest and involvement in CAB.

In closing, CAB is operating incredibly well and is in a strong, robust position both financially and in the provision of services. This sets us up favourably for the new financial year and beyond.

In the coming year the Board will work with operational staff to explore new areas of need in the community and to ensure CAB's relevance in its current service models. It will be a challenging and intriguing year ahead. In this regard, I must thank Dr Peter McKerracher, the Vice-President, who has been of considerable help to me over my first year as President and I am grateful for his support. Finally, I thank all CAB's volunteers. The lawyers, mediators, paralegals, telephone and reception volunteers, administrative volunteers, branch volunteers, Board members and branch committee members. Without you, CAB would not be here. In your hands, you hold the gift of time – one of the most precious commodities in the known universe. We cannot give it back for it is lost forever. The giving of your time is simply and utterly magnificent.

Wendy Stephens
President



The Honourable Len Roberts-Smith attended the CAB Volunteer Week celebrations with his wife Sue.



President of CAB's Board of Management, Wendy Stephens, with fellow board member Eric Tan and Mandurah volunteer Mary.

Chief Executive Officer's Report

A good leader should effectively prepare their staff and their organisation for change. And COVID-19 has brought about a lot of change! But how do you prepare for the unknown? At best it's a guessing game and at worst it's a constant source of low-grade anxiety where you just keep your fingers crossed that you'll have everything covered. For us here at CAB, it's been a bit of both. We've been proactively adapting to a constantly changing environment whilst also keeping vigilant. We're well aware that WA is only one positive case of COVID-19 away from a lockdown, a term that has become commonplace in our vocabulary since March 2020.

When the news came last year that WA was going into its first lockdown, I realised how under prepared I was. The news came through on Social Media on a Sunday afternoon. I realised I didn't even have private contact details for all relevant staff in my phone! So I did what everyone does these days and I used every method available to track them down. We soon established a staff WhatsApp group and we were on our way.

There were a number of priorities that needed to be addressed when we determined how to manage a lockdown at CAB. The number one priority was safety of staff (including volunteers) and safety of the community in general. We then looked at how we could still provide a safe service to the community because the reality was they'd probably need us more than ever. Then finally, we looked at how to fulfil our contractual obligations to funders. To continue to receive Government money there are expectations and requirements on CAB that must be met. They are to provide the service you say you are going to provide and provide it in a framework of responsible governance.

With the assistance of my very clever team, and with those factors in mind, we developed strategies for ensuring everyone in the community was aware of how to contact us. We used Google (we love Google!) to research programs for computers that would send text messages en masse. Garry and Elena spent the day tracking down client details and developing spreadsheets compatible with one of these programs. We were then able to text clients about their appointments and with information on how to contact us. We also put messages on all the branch phones and made announcements on social media and our website. We contacted

every agency that refers to CAB and let them know how to get in contact with us and how their clients could access us. Plus, we let our funders know we were still operating. Within a few days we'd developed ideas around service provision and a few days after that we commenced providing services on line and over the telephone. It was pretty amazing. Since then, I'm proud to say that we have excelled in every aspect of service provision and accountability. And our statistics reflect this.

In the 2020/2021 financial year we provided an extraordinary amount of services to the community. This has also confirmed to me that on-line services will never fully replace face to face and telephone service provision. The number of clients we assisted in person (including by telephone) increased during the past year yet we provided more assistance on-line than ever before. Now that people can access our services in a multitude of different ways we have found a whole new group of people using CAB's services. Our new email enquiry program and on-line shop have proven very successful and our website use has increased significantly. So much so that we spent time updating our fact sheets and the website accessibility. It's been a real team effort but is paying off – especially as I was able to report on this to our funders. Not only are we meeting funded requirements, we are exceeding them. It's a great feeling and I feel proud whenever I report on or speak about CAB's services.

I can't leave the topic of COVID-19 without acknowledging an amazing group of people – CAB volunteers. When we re-opened after the initial lockdown, we returned to a full complement of volunteers. As Elena speaks about in her

Chief Executive Officer's Report continued ...

report, this is a huge anomaly. According to Volunteering WA, many services have closed in the last 12 months due to a lack of volunteers. Yet, not only did these incredible people return to us, but after the additional lockdown periods this year, when masks were mandatory in the workplace, we were able to open all our branches and work at full capacity because our volunteers happily wore masks into CAB. Taking phone calls is not easy in a mask. Nor is speaking to people on front counter or in a WA NILS or Criminal Injuries appointment. Or mediating. Or giving legal advice. Even though they could have easily stayed home, CAB volunteers chose to ignore their own comfort and to come in and help the community instead. My deepest thanks to you all.

Although the negative impact of COVID-19 hasn't bypassed any of us, and I don't want to negate that in any way, COVID-19 has also brought with it a few positive changes that I hope stay. One of them, is we seem to have all identified the importance of supporting each other and working together for community benefit. For me, personally, it has increased my sense of gratitude and gratefulness for what is good in my life. And they are many. Including my work. In the last few months, I have attended two funeral services. One was for my lovely brother in law Steve, who passed away unexpectedly and way too early. The other was for Selva's mum. Selva is CAB's Principal Legal Officer and her beautiful mum lived a long and happy life surrounded by love. (Although no doubt she would have spent a lot of her life telling Selva to use her quiet, indoor voice!) At both services, people spoke openly about the difference these two incredible people had made to their lives. They spoke of the love and care they gave to others and the support they provided when needed. Although sad, both services were a celebration of lives well lived and a showcase of how one person can make a big impact and a huge difference to others.

The difference we can make is something we should never lose sight of. At CAB, we have the amazing opportunity to help others every day. Often, we have clients who are at the lowest point in their lives. They've lost the love of their life or a parent or are facing homelessness or a financial crisis. Often, they have no idea what

to do and where to go and that can be a pretty scary and isolating situation. Yet at CAB, we can help. This is the aspect of my work I love the most. Every single one of the statistics in this year's annual report is a person. It's someone who we have assisted and someone whose lives we have made an impact on. This is the reason we do what we do and why we come into the office every day. I am grateful to be a part of such an incredible organisation and grateful that I get to spend my days with such exceptional people like the staff and volunteers of CAB.

So, a huge thank you! Thank you to Selva who works so incredibly hard and travels a million miles every day to be with us. Who shares her knowledge willingly and always goes that extra bit further to ensure our clients are happy. To Daniel and Stacey, who make up the rest of the legal team and who are incredibly talented young lawyers and awesome humans in general. To Elena, who is currently growing a 'CAB baby'. Even though there are ten branches you bring us together and always with a smile and a kind word. The diversity of our volunteers and our very high volunteer retention rate is a testament to you. To Garry, who has managed a difficult year, and all the problems we bring to him, brilliantly. Yet he still found time to install new phones and computer systems in all our branches. If you could now just get rid of the mess I'd say something else nice about you! To the absolutely amazing Natalia. Everyone who ever comes into contact with you is astounded by your abilities. You have brought so much to us all and I'll say it again "what did we ever do without you?" To our two newest members of staff, Anne and Milo. Anne you are hilarious and although we sometimes forget you're out the back hidden away, we are so happy you came to work at CAB. And Milo, it's like you were born to be one of us. I'm still trying to figure out if that's a compliment or not but we love you. What you've done for the website and your skill in all things artistic have made a huge difference to CAB. Thank you!! During the year we lost three long term members of staff. Marilyn in 2020 and Donna and Judy in 2021. All for different reasons but their contribution to CAB has been greatly appreciated by us all. They are missed.

Chief Executive Officer's Report continued ...

I would also like to say a huge thank you to Wendy Stephens. Wendy is the new president of CAB's Board of Management and has been of great support to me, she's always available for a chat and to offer guidance. I know that sometimes you wanted to run away but I'm really glad you haven't, and I thank you for that especially. Also, my thanks to the other members of the Executive, Peter and Paul. It's been a challenging year but I'm grateful for your guidance and unwavering support. You are both very valued. To the Board of Management, who have come to meetings in person, via WebEx, or by telephone and are just generally very flexible and giving of their time. Thank you, hopefully the next 12 months is a breeze compared to the last.

And finally, once again to all of CAB's incredibly talented and generous volunteers. We are honoured you chose CAB. The success of 2020/2021 is down to your hard work and commitment to CAB and to others. Thank you.

Kathryn Lawrence
Chief Executive Officer



During National Volunteer Week, we celebrated some of our longest serving volunteers at the Boola Bardip Museum. Here is Jim Williams from Fremantle (30 years).



Natalia Moorin, CAB's Executive Assistant, with two Perth volunteers Miz and Bhavna.



Judy Fetherston, our Administrative Assistant, retired this year after 12 years with CAB.



Meet our newest staff member and Executive Assistant, Milo.

Volunteer & Client Services Coordinator's Report

2020-21 was another challenging year yet another fulfilling one for CAB, filled with opportunities and growth.

According to the Department of Communities, "Approximately 80 per cent of Western Australians donate their time and effort to volunteer work." With such a high demand for volunteering and so many organisations to choose from, how does CAB remain relevant, attractive and sustainable, particularly during a global pandemic that affects volunteer numbers?

New Volunteering Australia data shows that volunteering is not 'snapping back,' even as COVID-19 restrictions lift. 72% of survey respondents said their volunteer programs were not fully operational. During the height of the pandemic, in 2020, two out of three volunteers stopped volunteering, equating to an estimated loss of 12.2 million hours per week.

In addition to this, Volunteering Australia's 'Re-engaging Volunteers and COVID-19' survey received nearly 600 responses over December 2020 and January 2021, highlighting some worrying statistics. Although the restrictions have eased considerably across Australia, over half of the 600 respondents surveyed said their organisations needed more volunteers. 41% of respondents were finding it difficult to re-engage or recruit volunteers. A similar number of respondents have seen an increase in demand for the services their organisations offer. Overall, 42% of respondents are not confident that they will achieve pre-COVID levels of volunteering activity in the next six months.

While these figures are worrying and raise many questions about the future of volunteering and the sustainability of volunteer organisations, CAB was able to adapt and continued to provide services to clients with minimal impact on operating hours. All branches re-opened after the short lockdowns experienced through the financial year 2020-2021.

While CAB lost a few volunteers, mostly due to job prospects, we continued to receive an average of eight expressions of interest each month and sadly, were not able to place all candidates due to capacity. Most of these are resulting from word of mouth from current or past CAB volunteers which

is a result of our volunteer culture, flexibility and inclusiveness.

Although many volunteer organisations and not-for-profits have struggled to keep and attract volunteers, our recruitment and retention rate have remained high.

We are very grateful to our volunteers for their continuous support and commitment. Thanks to them, we didn't have to rethink our volunteer program and recruitment strategy, and were able to provide services to clients and meet the increase in demand for these services.

Client services

As mentioned above, COVID-19 brought many challenges and opportunities. CAB expanded its client services and fostered stronger relationships with partner agencies such as Anglicare (WA NILS), Legal Aid WA (Virtual Office) and the Department of Justice (Criminal Injuries Compensation).

CAB received an increase in demand for assistance with Criminal Injuries Compensation (CIC), including more complex matters and support with e-lodgement of claims. Our partnership with Legal Aid WA resulted in new Legal Aid Virtual Office services being made available in CAB Fremantle, Kwinana, Rockingham and Busselton to meet the high demand for appointments.

We embraced online technology and tools to meet the needs of clients, and as a result, received an increase in email queries and orders from our online shop. We developed accessibility features on our website to cater for diverse clients, published new fact sheets to simplify difficult topics and created engaging content on our Social Media platforms to inform the community and connect with stakeholders.

Our Information and Referral service continues to assist clients with a wide range of matters, with the possibility to offer phone and interpreter appointments. However, our services can still be accessed in person or over the phone, with the occasional letter received by post!

Volunteer & Client Services Coordinator's Report continued ...

CAB not only showed resilience in this difficult time, but also showed that by providing relevant and inclusive services, our customer satisfaction survey and Google reviews continue to increase.

Volunteers

The success of CAB depends greatly on our volunteers. We are extremely thankful to have such a diverse range of volunteers with invaluable skills and expertise, who so willingly give their time to help people in need. The organisation benefits from many long-serving volunteers who are dedicated and provide ongoing support, sometimes for 15 years or more.

I would like to acknowledge them for their significant contribution. Pat Baxter (Fremantle, 15 years), Trish Nelhams (Joondalup, 15 years), Matthew Bassett-Scarfe (Mandurah, 15 years), Eric Tan (Board member, 15 years), Lyn Scott (Rockingham, 15 years), Gordon Crane (Rockingham, 20 years), Janet Harding (Perth & Midland, 20 years), Joan Fulford (Rockingham, 25 years) and Jim Williams (Fremantle, 30 years).

While volunteering at CAB is an immensely rewarding experience, it's not an easy job! Our volunteers fill a challenging and demanding role that requires very specific skills, high emotional intelligence and regular training. Thank you all for keeping up with the constant changes and requirements.

CAB attracts many law students who are looking for relevant professional experience. Currently, a quarter of our volunteers are in the age bracket "18-34". Whether they are working on the Infoline, front counter, mediation department or as paralegal volunteers, they gain valuable experience providing them with a stepping stone which often results in paid employment within the legal sector. When students stop volunteering at CAB to pursue paid opportunities, they often refer their friends to CAB which minimises the need to advertise positions and ensures sustainability.

It is surprising to see that according to the ABS Household Impacts of COVID-19 surveys, youth volunteering has yet to show signs of recovery. According to the surveys, young people (18-34 years) are the only age group in which volunteering rates continued to decrease month-on-month during the first half of 2021. For this period of time, CAB has seen an increase in expressions of interest from this age group.

To all our wonderful volunteers, thank you for bringing your uniqueness, generosity and positive energy to work. We truly have the best volunteers!

Training

We continue to upskill our volunteers to meet demand from clients and provide new services. We also identify training gaps and opportunities to provide support and space for professional and personal development.

Our in-house training for new volunteers is updated regularly to stay current and is held every two months in Perth. We provide refresher workshops once a year which consists of scenarios with real and relatable examples and can also deliver tailored training to address specific needs such as computer workshops in branches.

CAB regularly engages the services of Evolve Events to provide specific training such as "Professional Boundaries", "Inclusive Workplaces" and "Managing Challenging Personalities" to equip our volunteers with the tools to provide excellent customer services and feel confident in their role.

Our thanks to Samantha Hayes at Anglicare who always finds time in her busy schedule to train our volunteers to assist clients with WA Nils applications.

Conclusion

I am extremely proud to be part of CAB and am delighted to report that despite the challenging times, we have been able to strive and grow our services while maintaining a high level of volunteer retention.

CAB's reputation is a result of rigorous planning and hard work by our dedicated volunteers, Board members and staff.

It shows the importance of having a sustainable volunteer program in place and enduring relationships with like-minded organisations. CAB prides itself in:

- Offering attractive volunteer opportunities;
- Having a robust recruitment system;
- The diversity of our volunteer base;
- Building meaningful relationships with stakeholders;
- Being flexible and adaptable; and
- Providing a rewarding and positive volunteer experience.

Many thanks to the volunteers, Branch Coordinators, Board members, staff and partner agencies for their ongoing support.

Elena Mauen

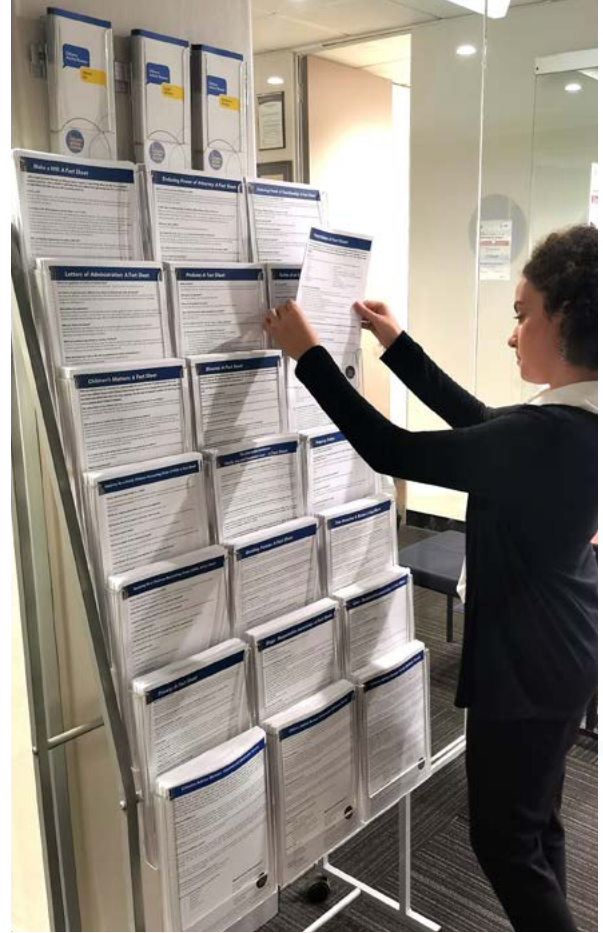
Volunteer & Client Services Coordinator



Perth staff and volunteers celebrating Harmony Day.



Branch coordinators have quarterly meetings in Perth to discuss branch operations, exchange ideas and receive support and training. From left to right: Deborah Wade-Marshall (Mandurah), Martha Linke (Midland), Opal Van Niekerk (Fremantle), Margaret Marrone (Fremantle) and Diane Cook (Joondalup).



Tara is a volunteer who helps with administrative tasks. She is a whiz at helping us out with fact sheets and brochure printing!



Ted, Dixie and Carole are our Monday volunteers. They are wonderful on the phones and provide great support to other volunteers.



Principal Solicitor's Report

In July 2020, the Legal Unit had three staff lawyers. Stacey Price who joined us as a restricted practitioner, had her restriction removed in April 2021. The other two unrestricted practitioners are Selva Stenross, Principal Legal Officer, and solicitor Daniel Pritchard. The Legal Unit is assisted by an experienced legal administrative assistant, Judy Fetherston, and a compiling officer, Anne Davies.

They have both worked tirelessly for the Legal Unit. Throughout the year, the Legal Unit also benefited from the assistance of Janet Harding who opened files and undertook other administrative work, visiting lawyers, support staff and volunteers who contributed to the efficient functioning of the Legal Unit.

Document production in the Legal Unit	
Documents	Number of documents produced
Wills	868
Enduring Power of Attorneys	589
Enduring Power of Guardianship	529
Letters of Administration	118
Probate	64
Family Court documents	14
Total	2,182

Appointments conducted at the Legal Unit	
Areas of law	Number of appointments
Family	1,482
Wills, Enduring Power of attorneys and guardianships	1,103
Probate	278
Letters of Administration	248
Estate	164
Neighbourhood disputes	68
Contract	56
Restraining order matters	50
Criminal	43
Consumer matter	29
Finance	11
Negligence	9
State Administrative Tribunal matter	1
Other	15
Total	3,557

Legal Services in CAB Branches

There is a strong demand for a legal advice service in the branches. CAB lawyers continued to provide outreach legal service in Armadale, Bunbury, Busselton, Joondalup and Midland. The legal service outreach was also extended to Kwinana and Rockingham.

Appointments in the branches are filled almost immediately after they become available. CAB lawyers who visit these branches for legal advice sessions are able to provide an efficient service through liaison between the Perth office, the Branch Coordinators and the branch volunteers. Appreciation is due to all the volunteers and Branch Coordinators for their valuable support and hard work.

Thanks are also due to Legal Aid of Western Australia which partly funds our outreach service.

Visiting Lawyer Service

CAB continues to attract expressions of interest from private lawyers who want to provide a visiting lawyer service from our Perth office. The number of visiting lawyers attending CAB has increased over the past year. Visiting lawyers also provide legal advice in the Armadale and Joondalup branches and the visiting lawyer service was extended to the Midland branch this year.

Community Legal Education

CAB endeavours to empower members of the public to acquire an understanding of legal principles so as to make sound decisions. In order to achieve this objective, CAB solicitors deliver community legal education seminars to community groups throughout the year. The topics covered include Wills, Enduring Powers of Attorney, Enduring Powers of Guardianship and estate matters, such as applying for Probate and Letters of Administration. These seminars are typically well attended and the feedback has been very positive.

Principal Solicitor's Report continued ...

Paralegal Law Students

We have a team of dedicated law students who volunteer their time at CAB. These dedicated volunteers make legal appointments and provide information and referrals to clients who contact us by telephone or attend CAB in person.

The Legal Unit is fortunate to have law students who are also able to undertake limited paralegal work after they have received appropriate training. By undertaking such work at CAB, these volunteers gain direct legal experience. Our experienced staff solicitors provide guidance and supervision to this selected group of paralegals to prepare Wills, Enduring Powers of Attorney, Enduring Powers of Guardianship, Probate and Letters of Administration applications and some straightforward Family Court documents.

Acknowledgements

CAB's Legal Unit would like to thank Legal Aid Western Australia and the Association of Community Legal Centres of Western Australia for their continued support and assistance.

We acknowledge the help provided by all volunteers without whose assistance we would not be able to provide services to clients who call or attend CAB. We also thank the many visiting lawyers who have given their time to CAB.

Thanks are also due to the Board of Management and all other staff at CAB for their continued guidance and support.

Selva Stenross

Principal Legal Officer

CASE STUDIES

1. A first nation client attended CAB for legal assistance. Her mother had passed away some years ago without a Will. There was a rural property that had to be sold and without a grant, that property could not be dealt with. We made a special concession and assisted the client to apply for a grant of letters of administration. The client had much difficulty coming up with the filing fee, having to borrow funds from her siblings.

After the client had filed the application in the Supreme Court, the Court informed her that her mother had in fact left a Will and that the executor, who was a friend of her mother, had obtained a grant of probate.

The client's siblings, who had pooled their money to pay for the filing fee, wanted the money they had paid returned. The client could not afford to repay her siblings and asked if CAB could assist her to write to the Supreme Court applying for a refund of the filing fee.

CAB assisted the client with this submission and she was very appreciative of CAB's assistance when in due course she received the refund applied for.

2. A client who had separated from her husband, but was still living under the same roof with him, attended CAB for Family Law advice. She had a nine years old daughter with her husband and wanted advice in relation to her child living with one parent and spending time with the other parent.

The client was on a visa sponsored by her husband. She and the child were still under a provisional visa and were waiting for their permanent residency application to be processed in another two years. She was concerned not only about the impact the marital separation would have on their child but was also terrified that she would be forced to return to the Philippines if her husband were to withdraw his sponsorship of her since their marriage had broken down.

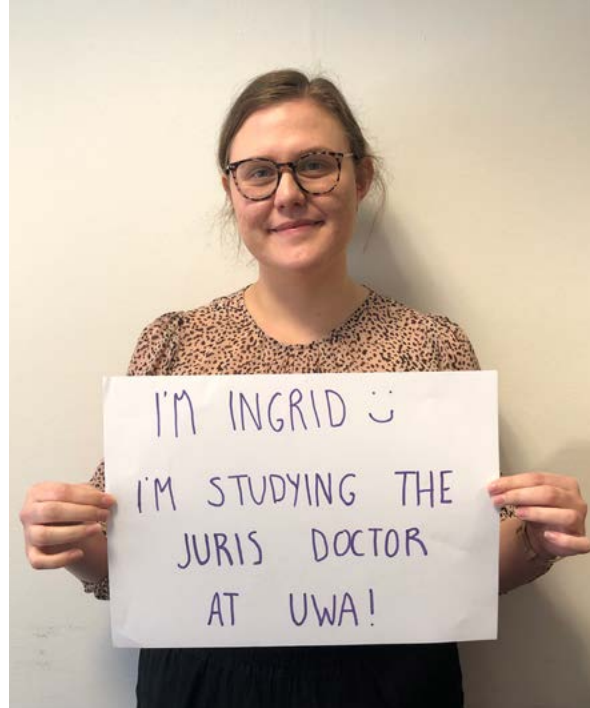
As there is a child of the marriage, the client was advised of provisions in the Family Law Act that would facilitate her remaining in Australia even if her husband were to withdraw his sponsorship of her stay in Australia.

The client was also provided warm referrals to a number of not-for-profit agencies which could assist her to obtain clarification about her visa status and possibly help her to obtain permanent residency without relying on her husband's sponsorship.

Principal Solicitor's Report continued ...



Anne assists the lawyers with compiling legal documents.



Ingrid is in her final year at UWA and assists Selva with paralegal work.



Principal Solicitor Selva Stenross conducted Community Legal Education in Kalamunda earlier this year.



Selva conducting legal training to Bunbury volunteers. Selva provides legal refresher training to all CAB volunteers on an annual basis.

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

Commercial

- ✓ Workplace disputes
- ✓ Small business disputes
- ✓ Associations or community groups

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 thirteen accredited volunteer mediators, nine of whom are registered Family Dispute Resolution Practitioners (FDRPs).

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 levels of training and hours of mediation practice.

CAB provides in-house training for mediators on a monthly basis on areas that are relevant to their work as mediators. All mediators are also advised of and encouraged to attend training opportunities external to CAB.

Mediation Services Statistics for Financial Year 2020-2021

Pre-mediations

In 2020-2021, 137 pre-mediation appointments 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 to 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 2020-2021, 112 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).

Mediation Coordinator's Report continued ...

Family Dispute Resolution: Case Study

The Mediation Service was contacted by a mother to find out more about how the mediation process works. The mother advised that she had been married for 15 years and has three children with her ex-husband. The couple had been separated for one year, but they had not been able to agree on a parenting plan or how they would divide their property and other assets.

The mother mentioned that she currently had no communication with her ex-husband because there was a Family Violence Restraining Order (FVRO) in place. A copy of this FVRO was sent to the Mediation Service prior to any contact being made with the other party. The FVRO listed the children as protected and the Mediation Service advised that they were therefore unable to mediate about the children. The mother agreed that she would get legal advice about how to proceed with parenting matters, but that she would still like to initiate mediation for property and financial matters.

An initial letter was sent to the other party (the children's father) inviting him to attend an initial pre-mediation appointment. The other party responded and advised that he was willing to engage in mediation, so initial pre-mediation sessions were then arranged for each party.

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 suitability of the matter for mediation.

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, but that a number of measures would be put in place to manage any potential risks.

A first session of mediation was booked and both parties advised that they would get independent legal advice before this appointment. This legal advice would mean that both parties would be able to negotiate with a better understanding of what

the law would consider to be fair and reasonable in relation to their specific circumstances.

As part of their first mediation session, the parties agreed to make full disclosure of all assets and liabilities when discussing their property settlement. The parties then discussed their property in more detail and started to negotiate how they wanted their assets to be split. At the end of the first mediation session, the parties had negotiated a draft agreement for the settlement of their property and finances. Both parties agreed to get further legal advice about this draft agreement, before returning for a further appointment.

The parties returned for a second mediation session and agreed that they were both largely satisfied with the draft property agreement that they had developed during their previous mediation appointment. With the support of the mediators, the parties were able to negotiate some amendments to their draft agreement and develop a final written agreement. The parties agreed to use this agreement as a basis for their applications to the Family Court of WA for Consent Orders.

Community Mediation: Case Study

CAB's Mediation Service received a referral for a community mediation matter from a local government association. A resident of that local government area had approached the council for support in resolving a dispute with their neighbour about a dividing fence and retaining wall.

The issue in dispute was that the owner of the other property had built an extension at the side of their house. In the course of building this extension, some of the panels of the dividing fence were broken, leaving sections where there was no fence in place. In addition, the extension to the neighbouring property had resulted in a change in ground levels, and a retaining wall would now need to be constructed to provide extra support to the dividing fence. The dispute was focused on who would pay for the repair of the fence and for the construction of the retaining wall.

The council had permission from both parties to provide their details to CAB for mediation purposes and both parties were contacted to be invited to participate in mediation. The parties were advised that due to their local government being part of CAB's Mediation Service referral scheme, the fees for their mediation appointments would be covered by their local government. Both parties accepted the invitation to mediate.

Mediation Coordinator's Report continued ...

Pre-mediation assessments were completed with both parties, to assess the suitability of the matter for mediation. It was noted during these pre-mediation appointments that both parties were very keen to come to a resolution, as the dispute had been ongoing for almost two years. The matter was assessed by mediators as being suitable to proceed to mediation.

At the initial mediation session, the mediators guided the discussion to allow both parties to give their point of view without interruption. The mediators also assisted by helping to define specific issues that were raised by each party and by ensuring that parties remained as solution-focused as possible.

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. A written agreement was formulated from the discussion and the parties were happy that a

solution was achieved that was agreeable to both parties.

At the end of the session, the parties also discussed what would happen if any further issues arose in the future and how they would resolve these potential issues.

Conclusion

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 Melville, and Town of Mosman Park for their generous funding of the service.

Donna Quinn

Mediation Coordinator



Barbara Kwiecien and Margaret Dixon who are current CAB board members and also volunteer as mediators.

Schools Conflict Resolution And Mediation (SCRAM)

SCRAM is a subcommittee of the Western Australian Dispute Resolution Association (WADRA) of which the Citizens Advice Bureau of Western Australia Inc. ("CAB") is an inaugural member.

The SCRAM program is in its 20th year, a pilot program was proudly sponsored by Murdoch University, Western Australia, School of Law in 2001 with seven participating schools. The pilot being a success, WADRA has continued to promote SCRAM through a subcommittee.

The SCRAM subcommittee is managed by a volunteer group of accredited mediators and relies heavily on the support of sponsors. CAB has been a valued sponsor of this worthwhile program for many years, and their sponsorship has been very much appreciated.

SCRAM aims to empower young people to manage conflict in a respectful manner by conceptualising conflict as difference and teaching respect for others and preventing violence through capacity building. The target group is year 9 and year 10 students.

By participating in SCRAM, young people develop life skills in dealing with conflict in a fun and enjoyable way.

Unfortunately, last year due to COVID-19 and social distancing, no Grand Final was held. However, for the SCRAM 2021 year, the SCRAM committee decided it was important to hold a Grand Final, albeit a scaled-down event with only the two top scoring schools attending.

The Grand Final was held at the District Court of Western Australia on the 15th of September 2021. A special thank you to His Honour Judge Michael Gething for hosting the event, and to His Honour Judge Chris Stevenson for arranging for the Grand Final to be held at the District Court of Western Australia.

On the Grand Final night, the 2021 two top scoring teams Rossmoyne Senior High School and St Mary's Anglican Girls' School competed against each other in a role play. There were four adjudicators (His Honour Judge Michael Gething, District Court of Western Australia, Magistrate Colin Kaeser, Family Court of Western Australia, Mr Scott Ellis, Barrister, Barrister Francis Burt Chambers and Ms Barbara Kwiecien, Mediation Professional) who had the difficult task of determining the outcome.

Congratulations to the winning school, St Mary's Anglican Girls' School and to the Runner Up school Rossmoyne Senior High School.

The evening was very student-focussed and I was very pleased to welcome the number of student's parents, teachers, and mediation professionals who attended the event.

A special thank you to the Grand Final Adjudicators and to the panel of SCRAM Adjudicators and coaches who generously give their time and share their expertise with these young people.

To the SCRAM Committee members – thank you!

Finally, SCRAM relies heavily on the support of our valued sponsors, and I take this opportunity to thank the Citizens Advice Bureau for their ongoing contribution to this worthwhile program.

Margaret Dixon
Convenor
WADRA-SCRAM



SCRAM adjudicators, Magistrate Colin Kaeser, Family Court of Western Australia, Ms. Barbara Kwiecien, Acting Convenor, WADRA, His Honour Judge Michael Gething, District Court of Western Australia and Mr. Scott Ellis, Barrister, Francis Burt Chambers.



Huge congratulations to St Mary's Anglican Girls' School for winning the SCRAM grand Final.



Rossmoyne Senior High School were runner up at this year's Grand Final. Congratulations to all involved!



Other services available at CAB

Legal Aid Virtual Office Update

Legal Aid WA (LAWA) has been working with the Citizens Advice Bureau of WA (CABWA) since May 2019 to provide virtual appointments to people living in outer suburban areas of Perth and regional Western Australia. We use state of the art visual and audio technology installed at both the CABWA branch offices and the LAWA Perth office to provide appointments, reducing the need for people to travel outside their community to receive face to face legal help.

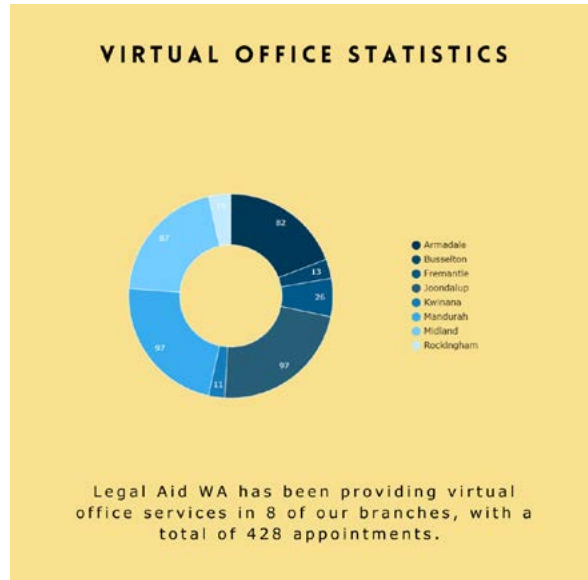
Our pilot service began in May 2019 from the Mandurah branch. Following the success of this service over the following six months, we commenced Virtual Office services at the Armadale, Joondalup and Midland CABWA branches. From May 2019 to the end of the 2019/2020 financial year LAWA provided more than 650 legal services to clients living close to the Armadale, Joondalup, Mandurah and Midland branches without the clients having to leave their communities. We attribute the success of the Virtual Office service to the staff and volunteers working at the CABWA branches who assist the clients on the day and provide on the ground support for clients who are often facing very stressful legal and personal challenges.

Even in the COVID-19 landscape, our Virtual Office services continued to grow. LAWA opened a further six services in 2021, four of these with CABWA at Busselton, Fremantle, Kwinana and Rockingham. These services were able to be adaptable during periods of lockdown, offering telephone appointments and returning seamlessly to the face to face virtual appointments as the restrictions eased. The capacity for LAWA to quickly transition from a face to face virtual service to a telephone service can again be attributed to the CABWA local connections raising community awareness of the services through their communications with clients and the LAWA Virtual Office team, and to the resilience and adaptability of the clients.

Feedback from clients and lawyers clearly identifies the benefits of conducting appointments locally.

"I like the fact that vulnerable clients such as the elderly don't have to travel into the city in these COVID times which they sometimes won't do."

The Citizens Advice Bureau of WA/Legal Aid WA partnership continues to play a pivotal role in connecting disadvantaged and vulnerable clients to critical legal assistance services.



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.

"My name is Joshua Salkilld-Campbell and I have recently been given the privilege of taking the Criminal Injuries Compensation appointments in the Perth office. I have really enjoyed handling this new responsibility and for me, it has been an outstanding character-building opportunity.

My overall experience with the service has been very positive. The thing I enjoy the most is the clients that we see at the Perth office as they come from varied and diverse backgrounds with a broad scope of criminal circumstances that challenge me to think critically about each unique appointment that I handle.

Other services available at CAB continued ...

The CIC can certainly be very difficult when presented with clients who have confronting and often upsetting circumstances. However, it is precisely these experiences that have taught me how to develop and maintain a professional demeanour whilst also being receptive to a client's needs by treating them with genuine care and empathy.

My experiences have taught me how important the CIC process is for victims of crime to help them reconcile with past events and enable them to access the financial assistance they often require for medical bills and other expenses that arise from their distress.

I have had the opportunity to speak with many clients that have stated how beneficial the CIC awards are to assist them, and all our clients are always very thankful for the CIC service we offer that helps to simplify the process so that they can understand all the requirements they face to make a claim.

The knowledge that I am providing a service that is having the very real result of assisting victims of crime with the reconciliation and healing process brings me a lot of gratification. I am proud of the fact that I am applying my skills and knowledge in a manner that is serving our community and I am very thankful to CAB for the opportunity to do so."

"My name is Maxwell Hinch and I have been trained to and been taking Criminal Injuries Compensation appointments for about six months. This opportunity has given me an incredible experience where I was able to help vulnerable clients in a professional manner. To an extent, that was not particularly possible in the roles I had taken on previously at CAB.

The experience has been unlike any other in which I have participated, and I feel that I have thrived in this emotionally difficult, yet incredibly enriching experience. The most enjoyable aspect of this position has been the positive and lasting impact that I was able to provide to clients through assisting them with this difficult process.

These appointments can be complex and present challenging emotional experiences, particularly when speaking with clients who have gone through situations that I could never even imagine. However, I believe that this has built my emotional resilience and allowed me to empathise with

people on a level that was not possible previously.

I have learnt a great deal about the CIC process and the human experience. In particular, the importance of trauma and the diverse yet incredible impact this has on people's lives.

I believe that this service is amazing and should continue to the greatest possible degree. Furthermore, I feel privileged and fortunate for being able to deliver this service to our clients."

Tax Help

Liz McKinnell

Tax Help volunteer

CAB Joondalup

"I have been doing Tax Help for 6 years. I offered to do this because I have a background of previously working in the tax office. In addition, I could see the need for assistance for people who are not computer literate or do not have computer access.

Tax returns are completed through MyGov. Most of the information, such as Centrelink or employment information and interest is automatically available. Therefore, the returns are relatively straightforward unless the customer has other income or expenses.

If I have a customer who appears to have computer experience, I encourage them to complete their own return so they can do this in the future.

As I have been doing Tax Help for a number of years, I have lots of repeat customers some greet me like an old friend.

I really enjoy helping with this service because I feel I am using my skills to help more vulnerable customers with something they find stressful."

WA NILS

Fremantle Citizens Advice Bureau

Opal and Margaret have been providing assistance with WA NILS applications at CAB Fremantle for a few years. "We love offering the WA NILS service. It is very satisfying helping a single mother get a fridge and washing machine for her household, or helping with car repairs so she can get her children to school".

They have recently retired and Helen and Cyndie received training to continue this wonderful service in the Fremantle branch.



CAB Joondalup volunteers receiving training on the Legal Aid Virtual Office program.



Josh and Max assist clients with their Criminal Injuries Compensation claims.



Liz volunteers at CAB Joondalup and assists with Tax Help appointments on Thursdays. This service helps individuals in the community complete their tax returns.



Fremantle Branch Coordinators Margaret Marrone and Opal van Niekerk wear many hats, including assisting clients with WA NILS applications.

Branch Reports



Armadale Branch Coordinator's Report

Branch established in 2004

Statistics

Telephone: 2,121
In Person: 2,123
Total: 4,244

General

General - The Armadale branch opened in February 2004 and was located at Hobbs Drive. The office relocated in August 2020 and is currently situated in the Armadale Central Shopping Centre. The central location offers more foot traffic and we have seen an increase in walk-in enquiries.

Volunteers occasionally come across unusual queries which make for interesting stories to tell, such as "what do I wear to a Citizenship Ceremony" or "what time does the next train leave for Perth". These are memorable questions that left us smiling but of course, all volunteers take client queries seriously and always find ways to answer them.

The Armadale branch continues to provide supplementary services to clients, in addition to Information & Referral services and legal appointments. Volunteers assist with WA No Interest Loan Scheme (WA NILS), Tax Help, Legal Aid Virtual Office and Justice of the Peace (JP) services.

The Virtual Office is a popular service and several appointments are booked each week. The JP service is very busy and the Armadale branch offers this twice a week, on Mondays and Wednesdays.

Statistics

The figures for the last twelve months are higher than the financial year 2019/20. We have assisted 2,221 clients from the age bracket of 20 – 59, and 2,023 clients over 60.

Even with the few COVID-19 lockdowns, the Armadale branch assisted 4,244 clients compared to 3,136 in the previous financial year.

Volunteer

The Armadale volunteers have a total of 68.8 years of CAB experience between them. Rae has 17 years of experience, Kerrie nearly 10 years, Julie seven years, Laurel six years, Maria and Anna five years, Sonia nearly four years, Louise one year and our newest volunteer, Edd, five months.

We said goodbye to Carol Wolf who volunteered at CAB Armadale for over eight years as she retired

last Christmas. We have two new volunteers who joined the happy Armadale Branch, Louise Bowler who transferred from the Busselton branch and Edd Black, who is a retired Primary School headmaster. Welcome to you both and it is great to have a male volunteer to offer some diversity to the team.

I would like to thank all the volunteers for their continuous dedication and compassion in helping our clients and assisting me in my role as Branch Coordinator.

Meetings

Staff meetings are a very important part of the Armadale branch. It is the only time that volunteers are able to all get together to catch up and discuss ideas. They are held every six weeks, and committee meetings every three months.

We have been able to find a suitable meeting room for the price of a cup of coffee, in a private room at the Armadale Dome Café. The volunteers have made friendships outside of CAB and often catch up with one another.

Thanks must go to our forever supportive Chairperson Dr Tony Buti MLA, who is extremely busy. Tony has always made himself available to support the Armadale branch.

Community participation

Unfortunately, with COVID-19, community participation has been limited. The City of Armadale has a Volunteer Manager meeting group held quarterly which I attend. Guest speakers are invited to give a half-hour talk on varying and interesting topics, followed by lunch and networking.

CAB Principal Legal Officer, Selva Stenross, hosted several group meetings to educate the community about Wills, Enduring Powers of Guardianship and Attorney, estate planning and family law. There is always an increase in appointments after these meetings and they are well received by the community.

Training

Volunteers attended training sessions as required, either in the branch or Perth office. All training is invaluable to the volunteers.

In addition to mandatory training, Julie and Maria have completed their First Aid Training and Louise and Edd attended a workshop on "Managing

Armadale Branch Coordinator's Report continued ...

Challenging Personalities" in the Perth office. Refresher training was organised locally for WA NILS, with Louise, Maria and Anna now also able to assist clients.

Julie and Maria, have completed their training to provide Tax Help assistance.

Conclusion

2020/21 has been a busy year, even with COVID-19. The Armadale branch has a great team of volunteers who are very dedicated and supportive. Again, I thank you all for your continued support and loyalty.

We are fortunate to have Selva attending the office every two weeks and visiting lawyer Keith

Sorensen who has given his time generously for the past 17 years.

Thanks must also go to the Perth office staff. Without them, we would not be able to operate our branch so successfully. Kathryn, Elena, Garry, Natalia, Selva, and any other staff or volunteers in Perth who assist us in the day to day running, thank you!

Kerrie Schilling

Armadale Branch Coordinator



The volunteers from Armadale Branch celebrating Christmas.

Bunbury Branch Coordinator's Report

Branch established in 1972

Statistics

Telephone: 694
In Person: 291
Total: 985

General

The Bunbury branch is situated in the same Stirling Street complex as the Bunbury Geographe Seniors & Community Centre. We are open Monday to Friday from 9.00am to 1.00pm with extra time on lawyers' day, dependant on the number of appointments we have. The legal service provided once a month is extremely valuable to the local community.

In addition to these services, our branch offers Tax Help from mid-July to November. Voluntary staff also provide assistance with completing WA No Interest Loan Scheme (WA NILS) applications as part of a partnership with Anglicare WA.

Our office benefitted from various equipment upgrades, including a new pedestal sign which is now on display for walk-in clients and the public to view as they approach our office.

Our new printer, phones and computers were installed with Accounts & IT Officer Garry Bleakley's and IT specialist Troy's assistance. Many thanks to Garry who facilitated the appropriate IT makeover, transfer and removal of all the files from old computers to new computers.

Statistics

We assisted 985 clients with various queries including information and referral on a wide range of matters and legal services. This is an increase from the previous financial year.

Our clientele is primarily the elderly and people from a cross-section of the community. Most queries are related to Wills, Enduring Powers of Attorney (EPAs), Enduring Powers of Guardianship (EPGs), and family, estate or tenancy concerns. Clients can also purchase the Probate, EPA or EPG kits, and they are in great demand.

Our Tax Help program assisted 27 clients which is less than the previous financial year, and we provided WA NILS services to four clients.

Volunteers

We currently have 11 active volunteers; the majority having been at the Bunbury branch for many years. Unfortunately, the Bunbury branch has lost several members, including departures from Dianne Osborne, Tom McDonnell, Hina Iqbal

and Del Eichner. To address our fall in numbers, we have advertised our recruitment needs locally through Volunteer South West with measured success.

We hosted our Christmas function at the Dolphin Discovery Centre on Friday the 4th of December. Many thanks to Robyn Brown for her efforts in organising the luncheon and venue which was enjoyed by our 13 volunteers and the Principal Legal Officer, Selva Stenross.

During National Volunteer Week, we had a light breakfast at the Waters Edge Café and Restaurant with seven volunteers. This was an occasion to celebrate and recognise our volunteers and show our appreciation. Positive feedback has been received along with the comments that as a group, we need to get together more often. Many thanks to our Chief Executive Officer, Kathryn Lawrence, for supporting us in having this event.

Meetings

When required, informal staff meetings are arranged to discuss any matters raised in communications from the Perth branch and by local staff. We also continue to enjoy telephone and face to face access with the Volunteer & Client Services Coordinator, Elena Mauén, when seeking guidance in relation to training and procedural processes.

Community participation

We participate in networking events when possible and continue to promote our Information & Referral and legal services in the local newspapers and on the community radio. Volunteers provide flyers and posters with detailed information promoting the services offered at the Bunbury branch to various community organisations in the Bunbury area.

In addition to volunteering at CAB, our members also have very active roles within the local community, in organisations such as the Foodbank WA, Home Instead Senior Care, Bunbury Regional Entertainment Centre (BREC), Bunbury Regional Hospital, Dolphin Discovery Centre and Volunteer South West, and thus provide general promotion of the Bunbury branch's services. Information has been well received by the community and local not-for-profits, resulting in very successful positive outcomes.

I was able to meet face to face with the Department of Communities' Planning Officer, Renee Flaxman, to establish local contact and

Bunbury Branch Coordinator's Report continued ...

discuss the availability of support services when future lockdown measures are in place. We were able to obtain face masks to distribute to frontline staff, volunteers and vulnerable clients.

Volunteer South West conducted a networking breakfast which I attended to represent the Bunbury branch. The forum was run by Shamara Williams and involved representatives from several local volunteer organisations in and around the Bunbury region.

Training

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

- Tax Help;
- Booking appropriate legal appointments;
- New volunteer / Information and Referral Training; and
- Extinguisher Familiarisation (External training facilitated by Terri Kowal from the Bunbury Volunteer Fire Brigade).

Participant feedback from all training provided indicated that the sessions were beneficial and appreciated by both new and existing volunteers.

Conclusion

Once again, I would like to extend my warmest appreciation for the commitment and support our volunteers continue to provide in maintaining the Bunbury branch.

Our organisation's success is not only attributed to the dedicated staff who manage and deliver our services, but it is also largely due to the commitment, support and professional skills volunteers bring. Volunteers, like staff, are the background to Citizens Advice Bureau, sharing their knowledge and giving freely of their time. As Branch Coordinator, I extend my thanks and congratulate them on their efforts during the financial year 2020/21.

Appreciation is also extended to Kathryn, Elena and Garry for their ongoing support and invaluable help. Also, thanks to Selva Stenross for the expertise given to all our clients.

Gregory Blake

Bunbury Branch Coordinator



Bunbury volunteers enjoying training at the Bunbury Library.

Busselton Branch Coordinator's Report

Branch established 1975

Statistics

Telephone: 337
In person: 293
Total: 630

General

It has been a very challenging year with the COVID-19 pandemic and lockdowns which resulted in reduced services at times. The wet winter, which sees most of the Busselton community travelling north to the warmth, coupled with the changes in tenancy that occurred at the Busselton Community Resource Centre where the Busselton branch is located, all had a significant impact and greatly reduced the foot traffic. We continue to provide a legal service once a month, although we noticed our lawyer days have been noticeably less busy. We had reduced our operating hours to three days per week for a period of time and then increased to four days per week. The office is currently open on Monday, Wednesday, Thursday and Friday from 10.00am until 1.00pm. We offer Tax Help once a week and host the Legal Aid Virtual Office appointments. We are so grateful and thankful for the wonderful new computers, phones and photocopier.

Statistics

The majority of our clients contact us about Wills, Enduring Powers of Attorney (EPAs) and Enduring Powers of Guardianship (EPGs), family law appointments and the occasional Letters of Administration or Probate appointments. Our queries include a range of questions where people ask for assistance with accommodation, family and separation, traffic infringements and restraining orders, or seek general information about the Busselton Community Resource Centre and community events.

Volunteers

We have a team of 10 volunteers, including our Branch Coordinator Toni Jacobsen. Two of our volunteers have been with the Busselton branch for over five years and both Jenny and Val have been awarded their five-year pins and certificates. They have been regular, loyal volunteers with a wealth of knowledge and are always happy to share their experiences and mentor new volunteers. Their presence has been invaluable to our office and I would like to personally thank them. In May, our esteemed colleague Rodney Brennan who has been with the Busselton branch for over three years resigned due to ill health. We were sad to see him leave and are keeping in touch with him regularly. The volunteers give the very best of themselves and help each other with changing shifts when

someone can't work. We are privileged to have a cohesive team that works well together.

We have had several celebrations in the last 12 months which have been very gratefully appreciated, such as the Christmas Lunch, lunch for National Volunteers Week and coffee mornings to keep in contact with one another.

Meetings

Unfortunately, meetings have not been as regular of late with difficulty getting everyone together due to weather, holidays and COVID-19 lockdowns. We organise meetings around a cup of coffee in the office before we open our doors and have two volunteers who take the minutes, plus the Branch Coordinator who chairs the meetings.

Community participation

Several volunteers attended the "Dying To Know Day" where the Busselton branch had a stall with information about Wills, EPGs and EPAs. I attend the Vasse Human Services Alliance meetings regularly as a way of connecting with other interested community service groups in the local area. As the Branch Coordinator, it is my hope to be able to attend more community meetings to speak about what the Busselton branch can offer to support people.

Training

Volunteers recently attended the compulsory refresher training that was held in Busselton and new volunteers were trained to provide client services.

Conclusion

It has been a difficult year and we look forward to staying COVID-19 free in WA. I would like to thank all the wonderful volunteers who give their time to assist those in need, and special thanks to Garry for overseeing the finances and acting as our Branch Treasurer.

Toni Jacobsen

Busselton Branch Coordinator



The volunteers at CAB Busselton celebrating National Volunteer Week with lunch and laughter

Fremantle Branch Coordinator's Report

Branch Established 1966

Statistics

Telephone: 1,097
In person: 515
Total: 1,612

General

We are situated in Woodsons Arcade on Cantonment Street in Fremantle, which has limited passing trade. Our normal working hours are 9.30am to 3.00pm Monday to Thursday and 9.30am to 2.00pm on Friday.

We continue to have COVID-19 hygiene protocols in place such as hand sanitising, daily cleaning of the premises, social distancing and contact recording. In June 2020, we placed a re-opening notice in the local paper and things gradually picked up from that date. Clients were very pleased to have us back on board. WA No Interest Loans Scheme (WA NILS) applications were re-started on the 6th of July and bookings have been fairly consistent. To date, we don't have a legal service available in the office, however, we provide information and referrals on a range of issues.

Statistics

We continue to have requests for new and updated Wills, Letters of Administration, Probate, estate and family law appointments which we have had to refer to the Perth office or other branches. This is a problem as many of our clients are elderly or have mobility issues.

We have had the following requests: Wills 186, LOAs 17, Probate 173, Family 252.

Volunteers

We have eleven volunteers at present but one is unable to attend due to medical reasons and one is on extended leave. We are still able to open five days a week with some volunteers kindly doing an extra shift. Several volunteers have specific responsibilities such as Secretary, purchaser of office supplies, travel allowance, etc.

We have notified the Fremantle Volunteer Centre, the Cockburn Volunteer Resource Centre and the Melville Volunteer Resource Centre that we are looking for volunteers.

Meetings

We had monthly branch meetings until COVID-19 and since then, hold them every six weeks. Our last Annual Branch Meeting was held on Monday 9th

September 2020 which was attended by Barbara Kwiecien, Margaret Dixon and Elena Mauen.

Community participation

There has been no community participation mainly due to COVID-19 restrictions. However, we regularly distribute flyers to promote our services in the local area.

Training

Our volunteers attended the annual refresher training that was presented by Elena Mauen in our office. Lina, Opal and Helen attended the "Managing Challenging Personalities" workshop.

Lina is still in the process of becoming a Justice of the Peace (JP).

Conclusion

This year has definitely been better than last year, even though we have had a couple of quick lockdowns.

Thank you to all the volunteers for their dedication and contributions to the running of the Fremantle branch, in particular to Lina for her sterling work on the factsheets and useful information folders, and Chrissie for her Secretary work and continual willingness to step in when needed to cover shifts and her excellent cleaning skills.

Margaret Marrone & Opal van Niekerk
Fremantle Branch Co-Coordinators



The Fremantle branch celebrating an excellent year together with an annual Christmas lunch.

Joondalup Branch Coordinator's Report

Branch established in 1999

Statistics

Telephone: 2,169
 In Person: 413
 Total: 2,582

General

The Joondalup branch is located in the CBD in Joondalup, which is close to the Lakeside Joondalup Shopping City. The Northern Corridor is growing exceedingly fast and reaches as far as Yanchep. This means we have seen more demand from clients requiring the services of CAB. As far as COVID-19 goes, we have had to cancel many days of opening the office due to lockdowns and are all used to it now. We have been complying with the necessary rules so it comes automatically. We were very grateful as all the tenants in Lotteries House had their rent reduced for quite a few months. We went back to normal rates early this year. We have advertised our services in The Little Aussie Directories, advertised for volunteers in the local community paper and with the Joondalup Volunteer Resource Centre. Our volunteers continue to assist with WA No Interest Loan Scheme (WA NILS) applications twice a month and Tax Help is available each year from the end of July to October thanks to volunteer Liz McKinnell. We also host Legal Aid Virtual Office appointments on Tuesdays and this service is very much appreciated by clients. The legal service continues to be in demand, with Solicitor Daniel Pritchard visiting fortnightly from the Perth office and a visiting lawyer who comes in once a month. She provides legal advice on family law matters and all her appointments are filled.

Statistics

We have clients walking in for Probate Kits, Enduring Powers of Attorney, Enduring Powers of Guardianship and phone enquiries for family law appointments, Wills and a few appointments requested for Letters of Administration.

Volunteers

At this stage, the Joondalup branch has 17 volunteers including myself, with three prospective volunteers scheduled to observe. We have a long-serving volunteer, Dee Hyde, who is on extended sick leave but intends to come back, and have lost a law student, Jessica Huynh, who always did a couple of shifts. She secured a permanent position and we wish her well. Our volunteers have been helping out, sometimes doing double shifts and covering others until we secured more volunteers. All our volunteers are active outside of CAB and perform other volunteering activities. They are still prepared to do three-hour shifts for the Joondalup branch and for that we are very grateful. Most of the Joondalup branch's volunteers are long-term with very few short-term. We have some volunteers doing specific

duties, one doing the roster each month, one who organises birthday cards, another looking after the brochures, and a volunteer who coordinates the catering for meetings. They all have certain talents which we use and appreciate.

Meetings

Staff meetings are held every three months and we invite guest speakers, usually on topics that we deal with. Legal Aid was one of the last ones and we found this very beneficial. We also had The Spiers Centre who gave us a lot of valuable information. These meetings are attended by all Joondalup volunteers. Coffee mornings are held every second month where we gather for a very informal catch up outside of CAB. Committee meetings are held quarterly with six members, including Trish Nelhams JP who is our Chairperson, and five Joondalup branch volunteers.

Community participation

This has been difficult because of COVID-19. Hopefully, we will be able to resume some community participation in the next year. Flyers have been placed in several community places and I am on the Board of Lotteries House with Board meetings held every two months. Training - Volunteers attended refresher training in January and new volunteers have done their training in Perth and are now doing permanent shifts.

Conclusion

In conclusion, we would like to sincerely thank Garry Bleakley for supplying and installing the new computers and for his continued support during the year, which has been beneficial to the branch. Thanks also to Elena Mauen for always being on hand as well as Selva Stenross for our legal queries. Special thanks to all Joondalup branch volunteers who do a wonderful job in keeping the office open and are always willing to do an extra shift when required. It is a pleasure to work with all of you. With COVID-19, we never know what is going to happen next so we keep an open mind and keep doing what we know best, serving the community.

Diane Cook

Joondalup Branch Coordinator



Joondalup branch coordinator, Diane Cook, second from left, with a few of the 17 Joondalup volunteers.

Kwinana Branch Coordinator's Report

Branch established in 1977

Statistics

Telephone: 453
In Person: 273
Total: 726

General

The Kwinana branch is located at the Darius Wells Library and Resource Centre, 2 Robbos Way, Kwinana Town Centre. We are open Monday to Thursday from 10.00am to 3.00pm.

We have a range of services available in the office, with Tax Help on Mondays, Legal Aid Virtual Office on Tuesdays, and every second Wednesday we have legal appointments with staff Solicitor Stacey Price.

We now have signage in the foyer of the Darius Wells Centre to direct clients to the first floor and are hoping this will raise awareness about our services and generate more traffic.

Statistics

Our walk-in clientele is a mix of men and women, mainly over the age of 45. The phone calls we receive are extremely varied and show a range of issues from a diverse group of people.

Volunteers

This year we have had a lot of comings and goings of our volunteers. We have taken on a few volunteers under the age of 25 that have worked well with our more mature staff. Having a nice mix of age groups in the office offers diversity and a variety of skills.

The Kwinana volunteers have created a procedure file to assist all Kwinana staff with staying abreast of up to date techniques. This has been invaluable.

Meetings

Our committee comprises of our Chairperson Carol Adams, Treasurer Rosemary Ledder, and Secretary Sherrie Woods. Other members include Melinda Mead, Dennis Woods and Branch Coordinator Sandra Stevenson. The committee meets every six to eight weeks.

We also have staff meetings every quarter and try to catch up with social events two or three times a year.

Community participation

The Kwinana branch staff have attended two forums at the Darius Wells Centre. One was an information day to highlight the services and amenities available in the Darius Wells Centre. The other was an information day for the community groups within the Kwinana area.

We have joined a Kwinana Team group that will allow us to keep up to date with all changing information.

Information flyers promoting the Kwinana branch have been sent out to all the local community organisations in an effort to inform the community about what we do and where we are. We are currently advertising through the City of Kwinana website, in the "What's On" section, hoping this will alert the community that we are here to help.

Training

The Kwinana branch staff members joined together for a refresher training morning with Volunteer & Client Services Coordinator Elena Mauen, which was very enlightening. New volunteers all attended Part A and Part B of the New Volunteer Training in Perth.

Conclusion

Our thanks go to our volunteers for their contribution to CAB and the community. I would particularly like to recognise the time and effort Melinda Mead has put into the Kwinana branch in my absence. Her dedication, organisational skills and fun-loving ways have carried the branch for the last two months. Without her stepping up to fill the coordinator position, our branch would not have functioned effectively.

The Kwinana branch is thrilled to be conducting fortnightly lawyer appointments, and we are sure that community awareness will generate a greater uptake in this service. We are looking forward to another fulfilling year helping the community.

Sandra Stevenson

Kwinana Branch Coordinator



Kwinana volunteers Rosemary and Sandy running the CAB market place stall to provide information and connect with the community.

Mandurah Branch Coordinator's Report

Established in 1977

Statistics

Telephone: 976
 In Person: 3,019
 Total: 3,995

General

The Mandurah branch operates out of a stand-alone building at 11 Sholl Street called the 'Mewburn Centre', which is provided by the Mandurah City Council. We are located at the top end of the Smart Street Mall. We are open weekdays between 9.00am to 2.00pm. We have a large reception and waiting area, three discrete offices, kitchen, storeroom and bathroom. There is sufficient space for our visiting Justice of the Peace (JP) on Fridays, equipment and seating for our Legal Aid Virtual Office service on Wednesdays, and for our Tax Help agent on selected Tuesdays and Thursdays from July to October.

Statistics

Although our shifts sometimes seem quite quiet with regard to phone calls and walk-ins, Mandurah remains one of the busier branches. We continue to support the duty lawyers at the Magistrates Courts. This service along with Legal Aid Virtual Office appointments, Tax Help and JP attendance is included in our totals.

Volunteers

Some long-term volunteers have left our ranks; we miss them and wish them happiness in retirement or other pursuits. We have recruited a few new volunteers who are now rostered on. Our volunteers are vital to our ongoing operations and we are very grateful for their support. Like many other organisations, recruitment and retention is a challenge in the current climate, however, we remain fully operational.

Our long-serving Chairman of the Committee, Matthew Bassett-Scarfe, retired after 16 years of service. Fortunately, we were able to appoint a replacement to take on the role readily.

Meetings

Staff meetings are held on the last Monday of each month at 2.00pm. We appreciate that not everyone can attend every meeting but request attendance whenever possible. These meetings are important for the exchange of ideas and for volunteers, who otherwise may only get to know their same "roster-day" colleagues, to meet and mingle.

Community participation

We have attended several events, some celebrating volunteers, some promoting the Mandurah branch to the community. In December, several of us attended the International Volunteer Week Garden Party with the Governor at Government House. Later in the year, we attended an event with the Minister for Tourism, Culture and the Arts at Mandurah Performing Arts Centre. In May we attended a Volunteering Expo at a local shopping complex where we fielded questions about our services.

Training

Compulsory refresher training was delivered to all of our volunteers in the Mandurah office. New volunteers travelled to Perth for two days of training soon after appointment. WA No Interest Loan Scheme (WA NILS) training was also delivered by Samantha Hayes from Anglicare.

Conclusion

While this reporting period showed us some challenges, we also feel we are achieving our purpose of connecting people with information and services so they can make independent and informed decisions. Promoting community awareness of what we do and how we can help is our goal.

We are grateful to the City of Mandurah for awarding us a partnership grant to help us achieve this over the next three years.

Frances Cain & Deborah Wade-Marshall
 Mandurah Branch Co-Coordinators



The Mandurah volunteers met with their local MP, David Templeman, during National Volunteer Week.

Midland Branch Coordinator's Report

Branch established 1993

Statistics

Telephone: 1,687
In Person: 786
Total: 2,473

General

The Midland branch is located at 4 Old Great Northern Highway. We are in Shop number 6 inside Tuckers Arcade and have a nice, cosy office with a street view. Our branch is open five days a week from 9.00am until 3.00pm. The Midland branch facilitates the Legal Aid Virtual Office every Monday, on alternate Wednesday mornings our visiting lawyer provides family law appointments, and every other Thursday, we offer a range of legal appointments conducted by the Principal Legal Officer, Selva Stenross. We have two trained volunteers that can assist with WA No Interest Loans Scheme (WA NILS) applications.

Statistics

Our top 3 queries are:

1. Estate Planning
2. Family and Personal
3. CAB Services

Volunteers

Our branch couldn't operate if it wasn't for our wonderful volunteers. There are 11 of us in total. Caitlin and Lauryn are two sparkly bright law students who give their time on Mondays and provide a fantastic service. Heather and Gill, the longest-serving Midland CAB volunteers, hold the fort on Tuesdays. They offer our clients great service with their knowledge and thoroughness. Wednesdays are for Mary and Enid, a wonderful volunteer duo that has been with the branch for many years together. These two wise ladies will always go the extra mile to help people in need. On Thursdays, we have a terrific newly recruited volunteer and graduated law student Joshua who provides a superb service to our clients and works with me. I started in the role of branch coordinator at the end of December 2020 and it has been a rewarding and interesting opportunity. On Fridays, we have the wonderful Chandrika and Elaine who bring a wealth of knowledge between them to the branch. Last but certainly not least, our Treasurer Janet, who with her skillset and smiling face keep our finances in order.

Meetings

We have a staff meeting every six weeks and rotate the weekdays on which we have these meetings. They are a nice way to discuss branch matters and see each other, catch up over a coffee or tea and have morning tea. We had one committee meeting this year which was really productive and of course, the Annual Branch Meeting.

Community participation

This year has been a challenge with restrictions and lockdowns due to COVID-19, however, we still managed to hold a successful legal education workshop hosted in partnership with the City of Swan in the Old Midland Courthouse. The evening was an information session on estate planning conducted by Selva Stenross and Daniel Pritchard.

Training

All volunteers received refresher training at the branch and the new volunteers were inducted at the branch and then went to the Perth branch for formal training. Joshua and Martha attended the Professional Boundaries training in the Perth branch. Joshua and Martha also undertook WA NILS training. Joshua recently received training to provide Criminal Injuries Compensation (CIC) application support.

Conclusion

It has been a busy year at the branch! We moved to new premises, said our goodbyes to a wonderful long-time volunteer with a yummy farewell lunch, we miss you, Agnes! We welcomed new hardworking people, our plants are growing greener and we are contemplating a fish tank. For next year, our goals are to make stronger connections with the community to keep offering information, referrals and appointments. We would also like to provide legal information sessions to more locations such as Bullsbrook, Mundaring and Helena Valley. We would like to take the opportunity to thank the City of Swan for their support. Reverend Ken Duffy as Chairman of our committee, Kathryn Lawrence, Elena Mauen, Selva Stenross, Daniel Pritchard, Stacey Price, Garry Bleakley, Judy Fetherston, Natalia Moorin and Milo Bronleigh for all their support.

Martha Linke

Midland Branch Coordinator



Martha (Coordinator of Midland Branch) and Josh not only volunteer at CAB's Midland office but also in the Perth office every Friday.

Rockingham Branch Coordinator's Report

Branch established 1979

Statistics

Telephone: 1,034
In Person: 907
Total: 1,941

General

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

Our office is open from Monday through to Thursday from 9.30am to 3.30pm and from 9.30am to 1.00pm on Friday.

The legal service is well received by clients, in particular for drafting Wills, Enduring Powers of Attorney and Guardianship, and the Legal Aid Virtual office is a great addition to our portfolio of services. Volunteers continue to be available for WA No Interest Loans Scheme (WA NILS) applications and Tax Help matters.

Statistics

We continue to service a wide range of clients, primarily seeking assistance with wills and estate planning or family law matters.

Volunteers

We have a group of 15 extremely valuable volunteers who give their time half a day per week, sometimes more, to assist the community. Our volunteers share approximately 124 years of service amongst themselves, resulting in impressive knowledge and experience.

Some of our volunteers were given a pin and certificate to mark key milestones at CAB. It is my pleasure to thank Joan (25y), Gordon (20y), Lyn (15y) and Gail (10y) for their astounding work, loyalty and commitment to the organisation.

Meetings

Due to COVID-19, we have not had many formal meetings. We held the Annual General Meeting to reflect on the last financial year, and the Chief Executive Officer, Kathryn Lawrence and the Volunteer & Client Services Coordinator, Elena Mauen visited the office in March to host a staff meeting.

Community participation

Community participation was limited due to COVID-19 and the lack of opportunities to partake in local events. However, we have advertised our services jointly with the Kwinana office in the local paper on a couple of occasions.

Training

Volunteers attended refresher training and a special computer workshop was held in our office to assist volunteers in finding a range of information and referral online.

Conclusion

We continue to face challenges brought in by the global pandemic and our statistics show that our services remain relevant and in demand.

I wish to acknowledge our volunteers for their tremendous help and incredible resilience. It has been a pleasure to be acting as Branch Coordinator for the Rockingham branch and I would like to thank Max Stewart and Leanne Russell for their assistance when they were performing the role of Branch Coordinator, Joan Fulford for organising the monthly rosters, and Gordon Crane for keeping the finances in order.

Thank you all for your work!

Elena Mauen

Acting Rockingham Branch Coordinator



With their combined experience, our Rockingham volunteers share over 147 years of volunteering at CAB!

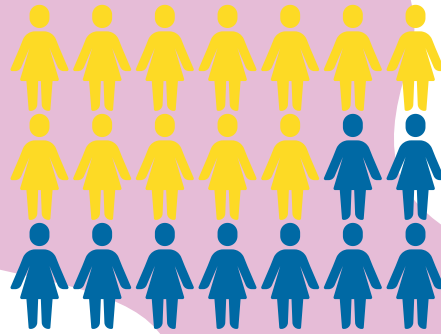
Statistics



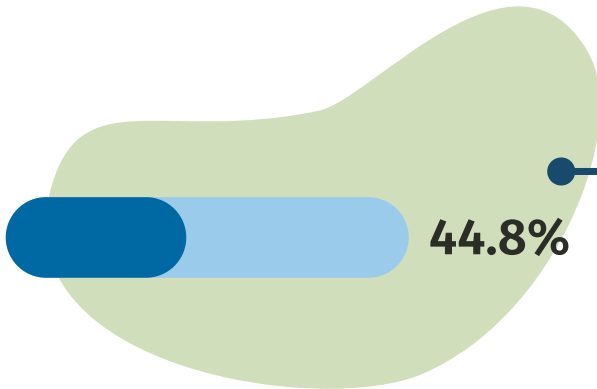
Statistics Snapshot

Women

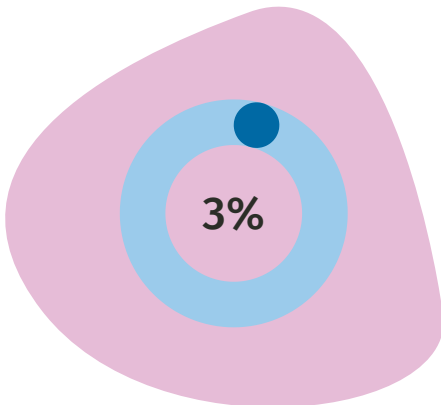
58.9% of people who accessed our information and referral services identify as women.



Increase

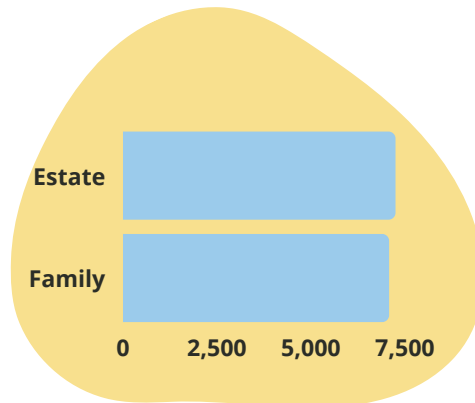


We've had an increase of 44.8% since last year regarding queries about people's local surroundings and general information.



Neighbour disputes

Of all our queries this year, 3% or 909 queries, have been about neighbour disputes.

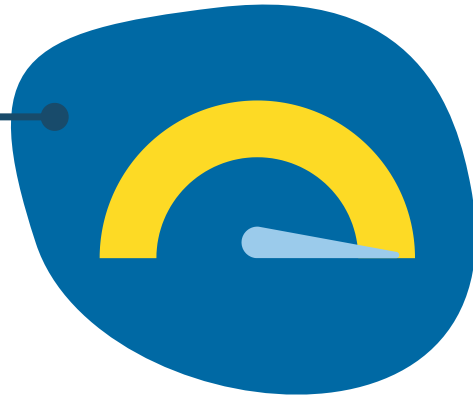


Family and Estate

We had slightly more enquiries for family matters this year when compared to estate matters: 7,244 enquiries for family matters and 7,074 for estate.

Centrelink

We've also had an upsurge in queries about Centrelink payments with 423 people contacting us about that.



Restraining Orders

Restraining order queries have increased from 184 to 486 (an increase of 164.1%).

Summary

Perth Office	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
General	600	14,499	15,099	15,230
Legal	3,557		3,557	3,210
Tax Help	23		23	4
Justice of the Peace	6,935		6,935	7,100
Sub Total	11,115	14,499	25,614	25,544

Branches	Client Enquiries			Last Year
	Interviews	Telephone	Total	Total
Armadale	2,123	2,121	4,244	3,136
Bunbury	291	694	985	762
Busselton	293	337	630	611
Fremantle	515	1,097	1,612	1,621
Joondalup	413	2,169	2,582	2,273
Kwinana	273	453	726	564
Mandurah	3,019	976	3,995	4,459
Midland	786	1,687	2,473	2,806
Rockingham	907	1,034	1,941	1,993
SUB TOTAL	8,620	10,568	19,188	18,225
TOTAL	19,735	25,067	44,802	43,769

WA No Interest Loans	Online Only	Last Year
		Total
Perth	0	19
Armadale	7	17
Bunbury	0	1
Busselton	0	1
Fremantle	16	29
Joondalup	3	7
Kwinana	1	1
Mandurah	0	4
Midland	1	2
Rockingham	4	9
TOTAL	32	90

GRAND TOTAL		43,859
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Legal Advice

Perth and Branches		Last Year
Civil	0	1
Consumer	26	6
Contracts	56	53
Criminal	27	26
Criminal Injuries Compensation	0	6
Debt	1	11
Dividing Fences	42	26
Domestic Violence	0	1
Estate Matters	164	132
Family Law	1,461	1,320
Financial	1	3
Housing/Tenancy	2	7
Insurance	10	11
Letters of Administration	248	211
Neighbour Disputes	26	19
Personal Injury	5	11
Probate	278	287
Professional Negligence	2	5
Property	21	24
Restraining Orders	50	38
Spent Convictions	4	0
State Administrative Tribunal	1	0
Traffic	12	14
Vehicle Accident	2	8
Wills POA EPG	1,103	965
Workers Compensation	0	1
Other	15	24
TOTAL	3,557	3,210

Documents Produced

Perth and Branches		Last Year
Family Court Documents	14	10
Enduring Power of Guardianship	529	426
Letters of Administration	118	111
Enduring Powers of Attorney	589	460
Probate Affidavits and Other	64	71
Wills	868	741

Statistical Returns

Summary Perth Office

Category Headings	Client Enquiries			Last Year Total
	Interviews	Telephone	Total	
1. Family & Personal	143	3,972	4,115	
2. Money Matters	32	198	230	
3. Housing & Property	59	2,036	2,095	
4. Complaints & Ombudsman	10	1,068	1,078	
5. Law	82	1,954	2,036	
6. Government	26	1,005	1,031	
7. Insurance	7	80	87	
8. Estate Planning	120	1,716	1,836	
9. Elder Matters	2	539	541	
10. CAB Services	49	1,455	1,504	
11. Mediation	5	381	386	
12. Support & Counselling	1	13	14	
13. Local & General Information	64	82	146	
TOTAL	600	14,499	15,099	15,230
Males	330	6,128	6,458	6,124
Females	270	8,335	8,605	9,106
Email	0	36	36	

Summary Branches

Category Headings	Client Enquiries			Last Year Total
	Interviews	Telephone	Total	
1. Family & Personal	705	2,424	3,129	
2. Money Matters	335	429	764	
3. Housing & Property	265	627	892	
4. Complaints & Ombudsman	65	140	205	
5. Law	1,527	1,038	2,565	
6. Government	1,602	952	2,554	
7. Insurance	32	62	94	
8. Estate Planning	1,992	3,246	5,238	
9. Elder Matters	98	76	174	
10. CAB Services	978	802	1,780	
11. Mediation	12	56	68	
12. Support & Counselling	31	26	57	
13. Local & General Information	978	690	1,668	
TOTAL	8,620	10,568	19,188	18,225
Males	3,843	3,689	7,532	7,328
Females	4,775	6,809	11,584	10,897
Email	2	70	72	

Statistical Returns continued ...

Perth and Branches combined – Explanatory detail

Category Headings		Client Enquiries			Last Year
		Interviews	Telephone	Total	Total
1. Family and Personal					
(a) Divorce		468	3,687	4,155	
(b) Children's matters		121	772	893	
(c) Property Settlement		188	1,592	1,780	
(d) Child support		11	41	52	
(e) Court processes		32	157	189	
(f) Domestic violence		28	147	175	
TOTAL		848	6,396	7,244	
2. Money Matters					Total
(a) Financial Hardship		75	219	294	
(b) Bankruptcy		4	13	17	
(c) Investment /Superannuation		93	106	199	
(d) Mortgage/Loans		33	68	101	
(e) Taxation (Personal, Land, Stamp Duty)		22	51	73	
(f) NILS		140	170	310	
TOTAL		367	627	994	
3. Housing & Property			Telephone	Total	Total
(a) Neighbour dispute		129	780	909	
(b) Tenancy (tenant)		57	655	712	
(c) Tenancy (landlord)		27	599	626	
(d) Strata matters		34	141	175	
(e) Real estate/building		63	457	520	
(f) Homelessness		14	31	45	
TOTAL		324	2,663	2,987	
4. Complaints & Ombudsman			Telephone	Total	Total
(a) Financial institution		5	504	509	
(b) Telco		2	495	497	
(c) Medical		9	17	26	
(d) Legal Service		18	26	44	
(e) Government department		20	57	77	
(f) Education		5	6	11	
(g) Other		16	103	119	
TOTAL		75	1,208	1,283	
5. Law			Telephone	Total	Total
(a) Consumer issues		133	643	776	
(b) Restraining orders		38	448	486	
(c) Traffic Offences		42	527	569	
(d) Criminal Spent conviction		46	263	309	
(e) Contract dispute		22	382	404	
(f) Employment issues		25	113	138	
(g) Small/General claim		35	133	168	
(h) Other		1,268	483	1,751	
TOTAL		1,609	2,992	4,601	

Statistical Returns continued ...

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

Category Headings		Client Enquiries			Last Year
		Interviews	Telephone	Total	Total
6. Government					
(a) Centrelink		68	300	368	
(b) Concession cards		42	13	55	
(c) Justice of the Peace		1,442	1,316	2,758	
(d) Local councils		17	268	285	
(e) Passport/ID		14	12	26	
(f) Migration & Visa enquiries		45	48	93	
TOTAL		1,628	1,957	3,585	
7. Insurance			Telephone	Total	Total
(a) Medical		7	32	39	
(b) Personal injury		5	9	14	
(c) Property damage		9	41	50	
(d) Workers Compensation		12	11	23	
(e) Insurance dispute		6	49	55	
TOTAL		39	142	181	
8. Estate Planning			Telephone	Total	Total
(a) Making a Will		923	2,216	3,139	
(b) Challenging a Will		49	282	331	
(c) Applying for Probate		386	1,007	1,393	
(d) Applying for LOA		98	615	713	
(e) Power of Attorney		468	613	1,081	
(f) Power of Guardianship		188	229	417	
TOTAL		2,112	4,962	7,074	
9. Elder Matters			Telephone	Total	Total
(a) Retirement village		15	510	525	
(b) Nursing home		3	16	19	
(c) Advanced Health Directive		32	32	64	
(d) Elder abuse		20	24	44	
(e) Carer		6	18	24	
(f) At home services		24	15	39	
TOTAL		100	615	715	
10. CAB Services			Telephone	Total	Total
(a) Information/Brochures		208	845	1,053	
(b) Legal service query		420	898	1,318	
(c) Cancel appointment		7	202	209	
(d) Document status		129	133	262	
(e) Purchase kits		252	97	349	
(f) Criminal injuries compensation		11	82	93	
TOTAL		1,027	2,257	3,284	

Statistical Returns continued ...


Perth and Branches combined – Explanatory detail continued ...

Category Headings	Client Enquiries			Last Year
11. Mediation	Interviews	Telephone	Total	Total
(a) Family	8	254	262	
(b) Community	3	147	150	
(c) Commercial	1	3	4	
(e) General query	5	33	38	
TOTAL	17	437	454	
12. Support & Counselling	Interviews	Telephone	Total	Total
(a) Mental Health issue	16	28	44	
(b) Grief	3	3	6	
(c) Social isolation	2	3	5	
(d) Drug, alcohol, gambling addiction	2	2	4	
(e) Food, Emergency relief, Accommodation	9	3	12	
TOTAL	32	39	71	
13. Local & General Information	Interviews	Telephone	Total	Total
(a) General	1,042	772	1,814	
TOTAL	1,042	772	1,814	
GRAND TOTAL	9,220	25,067	34,287	33,455

Auditor's Report

Contents

Treasurer's and Auditor's Reports
Statement by the Board of Management
Auditor's Independence Declaration
Consolidated Statement of Financial Performance
Consolidated Statement of Financial Position
Consolidated Statement of Changes in Equity
Consolidated Statement of Cash Flows
Notes to the Financial Statements
Independent Auditor's Report



Treasurer's and Auditor's Reports

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

A very unusual year

With COVID-19 haunting our whole country this has been a very unusual year for everybody, and the financial results for CAB are also unusual. For just the second time since I have been treasurer, we have a surplus to report. The surplus exceeds anything reported in recent years despite the challenges imposed by occasional lockdowns.

The audited financial statements, prepared in accordance with rules set by the Australian Accounting Standards Board ("AASB"), show a surplus of \$463,000 (2020 - \$199,000). However, as discussed below, this amount substantially overstates the return from normal trading activities which is around \$50,000 (2020 loss - \$4,000).

There are two major elements to this difference:

1. A grant from Lotterywest of \$225, 000 (2020 - \$31,000) to fund replacement of our aged computer systems; and
2. COVID-19 Stimulus receipts of \$156,000 (2020 - \$172,000)

The Lotterywest grant has been fully expended on computer systems, with the old systems scrapped and written off. However, under the AASB, the grant has to be shown as income thus inflating the Surplus. The asset replacement reserve has been increased by \$50,000 to set aside funds for future computer system replacement, but under the same rules this is not deducted from the year's surplus.

Statement of Financial Performance

The Statement of Financial Performance has been reformatted this year to summarise income and costs by function, rather than by account name to provide a more meaningful view of costs.

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, as this is where the majority of income and expenditure arises. This report focusses on the Consolidated results.

Statement of Financial Performance - Consolidated

The consolidated figures show a surplus of \$463,000 (2020 - \$199,000), but as noted above a more realistic figure would be a surplus of \$50,000 (2020 loss - \$4,000).

Despite or perhaps because of the challenges from COVID-19, the demand for our legal services produced an increase in fees earned \$612,000 (2020 - \$573,000), while mediation showed a decline in activity earning \$49,000 (2020 - \$63,000).

Total expenses have increased \$1,635,000 (2020 - \$1,485,000) driven partly by the final stage of a Fair Work Order, which was implemented to bring our paid employees to industry standard levels. There is also a substantial increase in depreciation \$260,000 (2020 - \$155,000) largely attributable to the computer systems replacement.

Consolidated Statement of Financial Position

As pointed out last year, there are three items in the Statement of financial Position labelled AASB 16 which relate to the lease of office premises occupied by CAB and branches, which increase both sides of the consolidated position more or less equally.

Setting these items aside, CAB is in a very strong financial position at the end, with substantial cash resources and no debts outside normal trading items.

Independent Auditor's Report

I would like to thank the Auditors again this year for their technical assistance in navigating the complexities of accounting standards which do not always fit well with not-for-profit enterprises.

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

The Future

Emerging from this strange year with a strong asset base and very little real debt, CAB is well equipped for the challenges of the future.

I would like to take this opportunity to thank the CEO, the Perth staff and Garry Bleakley in particular for their willing support without which my role as Treasurer would be untenable.

Paul Setchell

Honorary Treasurer

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

STATEMENT BY THE BOARD OF MANAGEMENT

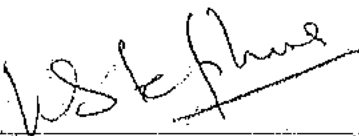
In the opinion of the Board of Management of the Citizens Advice Bureau of Western Australia (Inc):

- (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.

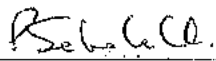
The Board of Management has determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1;

- (ii) The accompanying financial report presents fairly the financial position of the Bureau as at 30 June 2021 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 Regulations 2013*.



Wendy Stephens
Chairperson



Paul Setchell
Treasurer

Dated this 24th day of September 2021

29th



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 2021, I declare that, to the best of my knowledge and belief, during the year ended 30 June 2021 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 28th day of September 2021

AMW (AUDIT) PTY LTD

A handwritten signature in blue ink that reads 'AMW Audit'.

AMW AUDIT
Chartered Accountants

A handwritten signature in blue ink that reads 'M Shone'.

MARTIN SHONE
Director & 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 2021

	Note	Consolidated		Perth	
		2021	2020	2021	2020
		\$	\$	\$	\$
REVENUE					
COVID Stimulus		155,743	172,000	155,743	172,000
Donations		5,262	5,206	3,038	2,884
Grants	3	1,268,645	855,362	1,262,645	851,362
Interest received		862	2,571	835	2,541
Legal fees	4	612,017	573,328	609,829	568,432
Membership fees		800	1,048	630	580
Mediation revenue		48,830	63,441	48,830	63,441
Other income		453	1,641	-	505
Profit/Loss on disposal of assets		(6,665)	(86)	(6,665)	(86)
Sale of resource material		12,067	9,262	6,376	3,391
TOTAL REVENUE		2,098,014	1,683,773	2,081,261	1,665,050
EXPENSES					
Administrative Expenses		203,250	248,280	323,484	351,726
Audit and Accounting Fees		9,250	6,000	9,250	6,000
Depreciation and Amortisation Expenses		259,937	155,359	180,252	96,405
Employee Benefits Expenses		968,780	880,221	962,408	873,604
Motor Vehicle Expenses		11,205	7,313	11,205	7,313
Rental Expense		112,515	134,204	81,621	95,662
Repairs and Maintenance Expense		24,751	9,466	15,621	7,227
Volunteer Expenses		45,659	43,879	21,974	23,754
TOTAL EXPENSES		1,635,347	1,484,722	1,605,815	1,461,691
NET SURPLUS FOR THE YEAR		462,667	199,051	475,446	203,359

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 2021

	Consolidated		Perth	
	2021 \$	2020 \$	2021 \$	2020 \$
ACCUMULATED FUNDS				
Retained earnings	756,702	344,035	743,653	318,207
Asset replacement reserve	100,000	50,000	100,000	50,000
	<u>856,702</u>	<u>394,035</u>	<u>843,653</u>	<u>368,207</u>
Represented by:-				
CURRENT ASSETS				
Cash assets	1,043,370	570,721	1,023,094	544,095
Debtors	13	24,103	13	24,103
Prepayments	12,526	12,047	12,526	12,047
	<u>1,055,909</u>	<u>606,871</u>	<u>1,035,633</u>	<u>580,245</u>
NON-CURRENT ASSETS				
Plant and equipment				
Cost	531,375	485,591	499,546	453,179
Accumulated depreciation	(345,156)	(429,030)	(319,547)	(402,600)
Right-of-use assets (AASB 16)				
Cost	1,284,954	1,209,259	860,245	860,245
Accumulated amortisation	(291,402)	(137,482)	(165,030)	(81,233)
Bond for Branches	12,125	8,396	12,125	8,396
	<u>1,191,896</u>	<u>1,136,734</u>	<u>887,339</u>	<u>837,987</u>
TOTAL ASSETS	<u>2,247,805</u>	<u>1,743,605</u>	<u>1,922,972</u>	<u>1,418,232</u>
CURRENT LIABILITIES				
Payables	79,088	19,842	79,088	19,842
Provision for employee entitlements	186,075	97,187	186,075	97,187
Lease liability (AASB 16)	144,370	160,832	76,189	99,552
Income received in advance	32,640	25,400	32,640	25,400
	<u>442,173</u>	<u>303,261</u>	<u>373,992</u>	<u>241,981</u>
NON-CURRENT LIABILITIES				
Lease liability (AASB 16)	885,675	930,478	642,072	692,213
Provision for employee entitlements	63,255	115,831	63,255	115,831
	<u>948,930</u>	<u>1,046,309</u>	<u>705,327</u>	<u>808,044</u>
TOTAL LIABILITIES	<u>1,391,103</u>	<u>1,349,570</u>	<u>1,079,319</u>	<u>1,050,025</u>
NET ASSETS	<u>856,702</u>	<u>394,035</u>	<u>843,653</u>	<u>368,207</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 2021

Consolidated	Accumulated Funds \$	Asset Replacement Reserve \$	Total \$
Balance at 30 June 2019	194,984	-	194,984
Surplus for the year	199,051	-	199,051
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2020	344,035	50,000	394,035
Surplus for the year	462,667	-	462,667
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2021	756,702	100,000	856,702

Perth	Accumulated Funds \$	Asset Replacement Reserve \$	Total \$
Balance at 30 June 2019	164,848	-	164,848
Surplus for the year	203,359	-	203,359
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2020	318,207	50,000	368,207
Surplus for the year	475,446	-	475,446
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2021	743,653	100,000	843,653

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 CASH FLOWS

For the year ended 30 June 2021

	Note	Consolidated 2021 \$	Consolidated 2020 \$	Perth 2021 \$	Perth 2020 \$
Cash flows from operating activities					
<i>Payments</i>					
Wages and salaries		(913,647)	(741,143)	(913,647)	(734,526)
Suppliers		(339,249)	(535,196)	(400,919)	(611,541)
<i>Receipts</i>					
User charges		668,887	624,197	666,529	645,341
Interest received		862	2,571	835	2,541
Other		17,782	6,846	9,414	(19,492)
<i>Cash flows from government</i>					
Receipts from appropriations / grants		<u>1,454,879</u>	<u>1,014,169</u>	<u>1,448,879</u>	<u>1,023,362</u>
Net cash generated from operating activities	5(b)	<u>889,514</u>	<u>371,444</u>	<u>811,091</u>	<u>305,686</u>
Cash flows from investing activities					
Payments for purchase of plant and equipment		(242,339)	(1,411)	(232,540)	(275)
Proceeds from sale of Assets		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net cash used in investing activities		<u>(242,339)</u>	<u>(1,411)</u>	<u>(232,540)</u>	<u>(275)</u>
Cash flows from financing activities					
Lease payments		<u>(174,526)</u>	<u>(157,380)</u>	<u>(99,552)</u>	<u>(96,801)</u>
Net cash used in investing activities		<u>(174,526)</u>	<u>(157,380)</u>	<u>(99,552)</u>	<u>(96,801)</u>
Net increase in cash held		472,649	212,653	478,999	208,610
Cash at the beginning of the financial year		<u>570,721</u>	<u>358,068</u>	<u>544,095</u>	<u>335,485</u>
Cash at the end of the financial year	5(a)	<u>1,043,370</u>	<u>570,721</u>	<u>1,023,094</u>	<u>544,095</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 2021

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
AASB 16	Leases

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 2021

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 2021

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 2021 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 2021

	Consolidated		Perth	
	2021	2020	2021	2020
	\$	\$	\$	\$
3. GRANTS				
Department of Local Government and Communities	577,369	542,224	577,369	542,224
The Law Society of Western Australia	110,000	110,000	110,000	110,000
Local Government grants	16,000	9,500	10,000	5,500
Lotterywest	225,463	30,800	225,463	30,800
Legal Aid (LCT)	241,026	94,750	241,026	94,750
Legal Aid (Mediation)	91,424	68,088	91,424	68,088
Other	7,363	-	7,363	-
	<u>1,268,645</u>	<u>855,362</u>	<u>1,262,645</u>	<u>851,362</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	147,500	135,199	145,312	130,303
Income received from the preparation of simple legal documents	464,517	438,129	464,517	438,129
	<u>612,017</u>	<u>573,328</u>	<u>609,829</u>	<u>568,432</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 2021

	Consolidated		Perth	
	2021	2020	2021	2020
	\$	\$	\$	\$
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	1,043,370	570,721	1,023,094	544,095
(b) Reconciliation of net cash provided by operating activities to net deficit for the year				
Net surplus for the year	462,667	199,051	475,446	203,359
Loss on sale of asset	6,665	86	6,665	86
Depreciation	259,937	155,361	180,252	96,405
Interest expense	37,566	39,431	26,048	28,321
Movements in assets and liabilities				
Debtors	24,090	(27,544)	24,090	(27,544)
Prepayments and other assets	(4,208)	22,693	(4,208)	22,693
Creditors and accruals	59,245	(13,195)	59,246	(13,195)
Provision for employee entitlements	36,312	59,858	36,312	59,858
Income in advance	7,240	(64,297)	7,240	(64,297)
Net cash generated from operating activities	889,514	371,444	811,091	305,686

6. CAPITAL COMMITMENTS

There were no capital commitments as at 30 June 2021.

7. CONTINGENCIES

There are no contingencies at reporting date.

8. EVENTS AFTER REPORTING PERIOD

As a result of the evolving nature of the COVID-19 outbreak and the rapidly evolving government policies on restrictive measures put in place to contain it, as at the date of these financial statements, the Bureau is not in a position to reasonably estimate the financial effects of the COVID-19 outbreak on the future financial performance and financial position of the Bureau. Other than the current disclosures, there has not been any other matter or circumstances occurring subsequent to the end of the financial year that has significantly affected, or may significantly affect, the operations of the Bureau, the results of those operations, or the state of affairs of the Bureau in subsequent financial periods.



**INDEPENDENT AUDITORS' REPORT
TO THE MEMBERS OF CITIZENS ADVICE BUREAU OF WESTERN AUSTRALIA INC.**

Opinion

We have audited the accompanying consolidated financial report of Citizens Advice Bureau of Western Australia Inc. ("the Association") which comprises the consolidated statement of financial position as at 30 June 2021, the consolidated statement of comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year ended on that date, notes comprising a summary of significant accounting policies and other explanatory information and the statement by the Board of Management.

In our opinion, the accompanying consolidated special purpose financial report of Citizens Advice Bureau of Western Australia Inc. has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-Profits Commission Act 2012*, including:

- (i) giving a true and fair view of the Association's consolidated financial position as at 30 June 2021 and of its consolidated financial performance and consolidated cash flows for the year ended on that date; and
- (ii) complying with Australian Accounting Standards to the extent described in Note 1, and Division 60 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Association in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110: *Code of Ethics for Professional Accountants* ("the Code") that are relevant to our audit of the consolidated financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012*, which has been given to Board of Management, would be in the same terms if given as at the time of this auditor's report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter - Accounting

We draw attention to Note 1 to the consolidated financial report, which describes the basis of accounting. The consolidated financial report has been prepared for the purpose of fulfilling the Association's financial reporting responsibilities under the *Australian Charities and Not-for-profits Commission Act 2012*. As a result, the consolidated financial report may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Board of Management's responsibilities for the Consolidated Financial Report

The Board of Management of the Association are responsible for the preparation of the consolidated financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 to the consolidated financial report is appropriate to meet the requirements of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act) and is appropriate to meet the needs of the members. The Managements' responsibility also include such internal control as the Board of Management determine is necessary to enable the preparation of the consolidated financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial report, the Board of Management are responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the Board of Management either intend to liquidate the Association or to cease operations, or have no realistic alternative to do so.



Auditor's Responsibilities for the Audit of the Consolidated Financial Report

Our objectives are to obtain reasonable assurance about whether the consolidated financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this consolidated financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of the Managements' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial report, including the disclosures, and whether the consolidated financial report represents the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the Association or business activities within the Association to express an opinion on the consolidated financial report. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with Management regarding, amongst other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

AMW AUDIT

Chartered Accountants

Address: Unit 8, 210 Winton Road, Joondalup, Western Australia

MARTIN SHONE

Principal & Registered Company Auditor

Dated at Perth, Western Australia this 28th day of September 2021



28 September 2021

The Board of Management
Citizens Advice Bureau of WA Inc.
Level 1, 25 Barrack Street
PERTH WA 6000

Dear Board Members,

MANAGEMENT LETTER

We advise that we have recently completed the audit of Citizens Advice Bureau of Western Australia Inc. for the year ended 30 June 2021.

Our audit has been conducted in accordance with Australian Auditing Standards. Our procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report and the evaluation of significant accounting estimates. While our procedures are designed to identify any material weaknesses and detect misstatements from fraud and error, there is an unavoidable risk that even some material misstatements may remain undiscovered. This unavoidable risk is due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system.

Apart from the audit adjustments that we have already communicated and have been acknowledged in the representation letter, we have no matters to report to you arising from our audit.

If you would like to discuss any matter in relation to the audit, please do not hesitate to contact us.

We would like to take this opportunity to thank you, Kathryn and Garry for assisting us with our queries to enable us to finalise the audit.

Yours sincerely
AMW AUDIT
Chartered Accountants

A handwritten signature in black ink, appearing to read 'M Shone', written over a light blue horizontal line.

MARTIN SHONE
Director



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