



ANNUAL REPORT 2022-2023

Connecting people with information and services

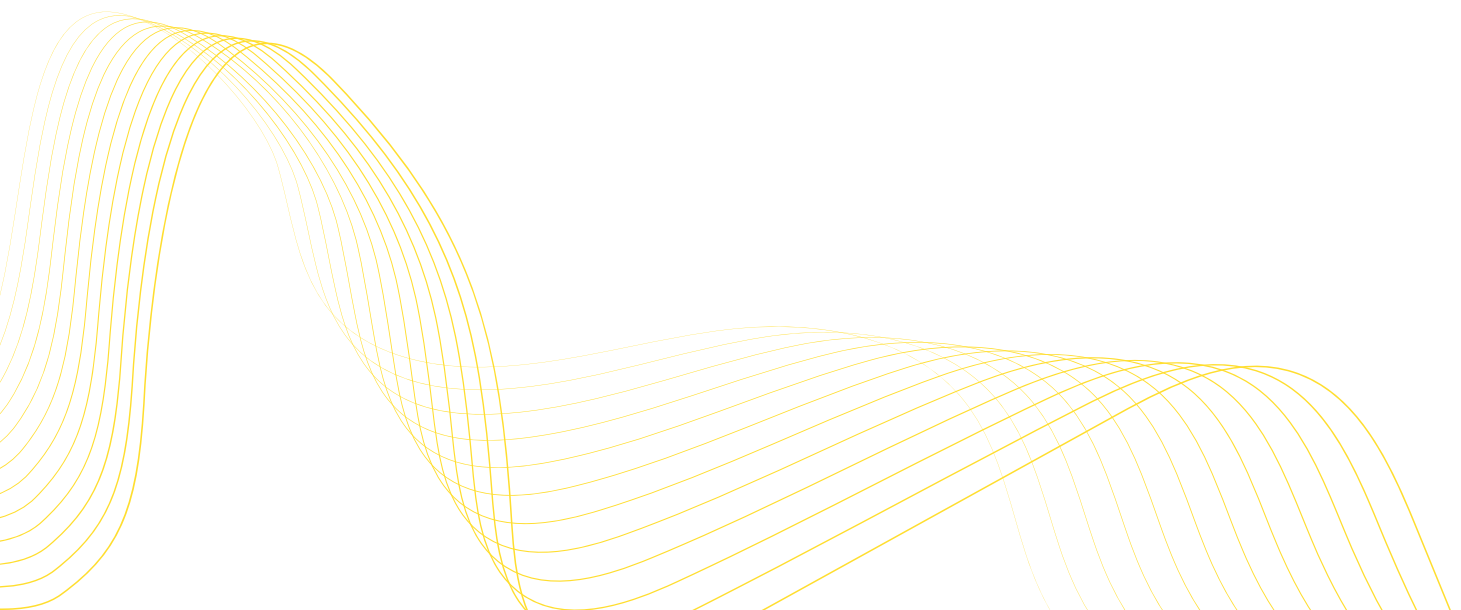


ACKNOWLEDGEMENT OF COUNTRY

We acknowledge the Traditional Owners in the Perth region, the Whadjuk People of the Noongar Nation and acknowledge their special connection to land, waters and community.

Always was. Always will be.

We pay respects to all First Nations People in Western Australia and their cultures, and to Elders, past and present.



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LEADERSHIP AND FUNDING PARTNERS

CITIZENS ADVICE BUREAU OF WA (INC) as at 30 June 2023

PATRON

The Hon. Len Roberts-Smith RFD KC

BOARD OF MANAGEMENT

PRESIDENT

Sandra Brown

VICE PRESIDENT

Linda Elezovich

SECRETARY

Barbara Kwiecien

TREASURER

Vacant

MEMBERS

Margaret Dixon

Robert Lilley

Rob Muir

Kate Wellington

LIFE MEMBERS

Hazel Butorac OAM JP

Noel Harding

Diana Terry

Judith Tuckey OAM

Noray Jones

Margaret Dixon

Eric Tan

Barbara Kwiecien

INTERIM CHIEF EXECUTIVE OFFICER

Maree Arnason

AUDITORS

Anderson Munro and Wyllie (AMW Audit)

Funders and Supporters of Citizens Advice Bureau of WA



Government of **Western Australia**
Department of **Communities**



BOARD OF MANAGEMENT PROFILES

BOARD OF MANAGEMENT PROFILES



SANDRA BROWN (President)

Sandra has been the CAB President since November 2021 and previously served as the CAB Chief Executive Officer from 1994 until her retirement in 2011. Sandra has extensive experience in the not-for-profit sector. She has been an active member of the community including, Harold Hawthorne Community Centre, Family Support WA, Carlisle Ratepayers and a member of Rotary Club of Heirisson.

In 2008, Sandra was appointed by the State Government to the Consumer Advisory Committee and held this position until her retirement in 2011. Sandra received the Federal Centenary Medal in 2001 for service to the community and was awarded the Rona Oakley Award from the WA Department of Consumer Protection in 2014. Sandra has a Bachelor of Science in Social Science and a Graduate Diploma in Marketing.



LINDA ELEZOVICH (Vice President)

Linda has been Vice President of CAB since November 2022 and a member of several committees and working parties. Linda's professional work is in Work, Health and Safety, specialising in risk management, leadership, training and governance. Linda has a strong volunteering background, being the State Commissioner of Girl Guides from 2016 to 2019. This introduced her to the not-for-profit sector, and understanding of the many challenges and opportunities for a member-based organisation. Her current volunteering includes Vice President of the National Council of Women and a Justice of the Peace.



BARBARA KWIECIEN (Secretary)

Barbara is an honorary life member and has served as a member of CAB's Board of Management since October 2012, has filled the role of President from 2014-2020, and is CAB's Secretary. Barbara has volunteered her services at CAB since 2004, serving on the Mediation Panel, Mediation sub-committee as well as acting in the Mediation Coordinators role.

Barbara's expertise derives primarily from the private corporate sector, and is a member of several national and international professional bodies and boards. Barbara is also director of a horticultural company that holds commercial operations in Gingin, and her current work obligations take 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, and is a member of various organisations including the Australasian Institute of Mining and Metallurgy, the Geological Society of Australia, WADRA and the Resolution Institute. She brings a wealth of skills and experience in governance, management, finance and government liaison to the Board. Barbara has a BSc (Hons) and a post graduate diploma in alternate Dispute Resolution and Family Dispute Resolution.



MARGARET DIXON (Member / Volunteer Representative)

Margaret is an honorary life member of CAB and has served as a member of the Board of Management since 2002, including the roles of President, Vice President and Volunteer Representative. Margaret is an accredited mediator and has a post graduate diploma in Family Dispute Resolution. She has volunteered her services as Mediator/Family Dispute Resolution Practitioner at CAB since 1997. In addition to this, she has acted in the roles of Office Manager and Mediation Coordinator.

Margaret represents CAB on the WA Family Law Pathways Network, and is actively involved in various organisations. She is Chair of the Harold Hawthorne Community Centre Management Committee and is Convenor of Schools Conflict Resolution and Mediation (SCRAM), a program that teaches young people (Year 9 and 10) life skills in alternate ways to resolve conflicts. CAB is a valued sponsor of this worthwhile program. Margaret has a sound knowledge of corporate governance. Prior to her retirement in 2005, Margaret's career with the Australian Government spanned 27 years, 15 of which she held a variety of positions at Management and Executive Officer level in several government departments.



ROBERT LILLEY (Member)

Robert has served on the CAB Board of Management since November 2022. He is a lawyer, mediator, and legal academic. He is also a former WA Police Detective. Robert is currently employed on a fractional basis as a lecturer at Curtin University Law School and at the same time runs his own law firm and mediation practice. He is an Australian Institute of Management Fellow, member of the Governance Institute of Australia, and a Professional Member of the Resolution Institute. He is the Secretary of the WA branch of the International Commission of Jurists and has previously held various not-for-profit board positions.



ROB MUIR (Member)

Rob has served on the CAB Board of Management since November 2022 and is a volunteer at the Marrickville Legal Centre (Sydney) since 2017.

Currently a Volunteer Solicitor at Marrickville (General, Consumer and Family Law) he has previously been a Board Member, Paralegal and worked the front-desk. He works as a product manager for Vix Technology, a mass transit software company, following on from program and product roles at: Optus, Telstra, Lexis-Nexis and the Australian Institute of Company Directors.

BOARD OF MANAGEMENT PROFILES



KATE WELLINGTON (Member)

Kate has served on the CAB Board of Management since November 2022 and is a senior executive and qualified solicitor with considerable experience working in organisations that exist to service the public. She holds undergraduate degrees in law and economics with UWA, as well as a postgraduate degree in civil law (BCL) from the University of Oxford. Kate began her legal career at the WA Court of Appeal (as Associate to Justice Carmel McLure) before moving to London, where she practised as a solicitor at leading global law firm Linklaters LLP.

Kate then spent many years as an in-house lawyer at Consumer Group – one of the world’s largest and most impactful consumer organisations – where she worked to protect the rights and interests of citizens in a variety of markets. There, she held leadership roles including Lead Lawyer for Policy and Communications and Head of Legal Operations. In 2019, she became CEO of the Costs Lawyer Standards Board, a professional services regulator, where she is responsible for overseeing all aspects of the organisation’s performance.

BOARD OF MANAGEMENT ATTENDANCE

BOARD OF MANAGEMENT ATTENDANCE

BOARD MEMBERS	ELIGIBLE TO ATTEND	ATTENDED	AGM MEETINGS ELIGIBLE TO ATTEND 2022	AGM MEETINGS ATTENDED
Sandra Brown	11	10	1	1
Linda Elezovich	11	9	1	1
Barbara Kwiecien	11	10	1	1
Margaret Dixon	11	11	1	1
Robert Lilley	7	4	1	1
Robert Muir	7	5	1	0
Kate Wellington	7	6	1	1

PAST BOARD MEMBERS 2022-2023	ELIGIBLE TO ATTEND	ATTENDED	AGM MEETINGS ELIGIBLE TO ATTEND 2022	AGM MEETINGS ATTENDED
Eric Tan*	4	4	1	1
Barry Mendelawitz*	7	6	1	1
Alexander Brophy*	4	4	1	1

* Eric Tan retired and did not seek re-election at the 2022 AGM

* Barry Mendelawitz resigned on 3 March 2023

* Alexander Brophy resigned on 12 April 2023

PRESIDENT'S REPORT

PRESIDENT'S REPORT

– Sandra Brown

I'm pleased to deliver my second annual report as elected President for the Citizens Advice Bureau Inc. (WA) ("CAB") for the 2022-2023 financial year. It is a privilege to serve this organisation again this year and witness the efforts of staff and volunteers contributing to the Bureau's success.

During the year, we recognised a significant milestone – our 60th Anniversary. This was recognised with a formal occasion involving many stakeholders at Government House. Guests included representatives from the government, opposition, our funding organisations, partner organisations, past and present staff and volunteers and other stakeholders such as Community Legal WA CEO, Chelsea McKinney, and our long-term Patron, the Hon Len Roberts-Smith RFD KC.

Our records show the first plans to establish a Western Australian-based Citizens Advice Bureau began in 1961, when the WA Council of Social Service (WACOSS) Committee was directed to look for premises to finance a Bureau. In 1962, the WACOSS Chair sought financial assistance from the Lotteries

Commission, Local Government Association and the WA Government. Finance was granted for three years up to a total of twelve hundred pounds.

The Bureau opened on the 19 March 1963 in a ground floor room of the Boans Department Store. A part-time typist was employed with equipment borrowed from the Under-Secretary's Department. In the first 12 months, about 3,000 inquiries were received compared to over 40,000 inquiries with the WA community this year.

By 1969, there were 47 voluntary staff and a rigorous training program introduced. By 1976, the Bureau had seven regional and four metropolitan branches, all staffed by volunteers.



Celebrating CAB's 60th Anniversary milestone is (from left) the Hon. Shane Love, MLA and WA Leader of the Opposition, Sandra Brown, CAB President, Honorary Life Member, Judith Tuckey, OAM, the Hon. Len Roberts-Smith RFD KC and the Hon. Matthew Swinbourn, MLC, Parliamentary Secretary to the Attorney General; Minister for Electoral Affairs; Parliament Secretary to the Minister for Mines and Petroleum; Energy; Hydrogen Industry; Industrial Relations.



“ It is a pleasure to serve the Bureau during its 60th year and also see the strength of our service in continuing to meet the needs of the Western Australian community. ”

With all the modern technology available today, it is hard to believe that CAB got its first computer in 1987. Proudly, in 1988, the Bureau started its first Mediation Service, followed by a pro bono legal service in 1991. By 1992, the Bureau had taken over the Law Society’s Shop Front legal service located in the city, and in 1994, a Probate service was introduced.

Today, it is amazing to witness the diversity of services provided by the Bureau in response to community demand. We operate an Information and Referral Unit, Mediation Service Unit and a Legal Unit. We continue to change and adapt to keep abreast with modern times, including the recent and welcomed introduction of Virtual Legal appointments and facilitated dispute resolution. Importantly, affordability remains a key feature of CAB’s service offering.

We have been most fortunate to retain the services of Interim CEO Maree Arnason who brought to the organisation her expertise in governance and business. Maree’s focus on the quality of our services and workplace culture has been critical to our effective

operations, ongoing compliance and accreditation requirements. In addition, we have secured important government funding for our services into 2028 (WA Department of Communities) and 2025 (WA Department of Justice).

CAB is proud to be an accredited Community Legal Centre to help people make informed decisions and provide affordable legal assistance and mediation services.

As a volunteer organisation, CAB is very fortunate to rely on our dedicated team of over 200 voluntary staff. It has been a pleasure to visit a number of branches this year as they always serve to highlight the significant contribution they make to their local community.

May I take the opportunity to sincerely thank our Patron and my fellow Board members for their active participation and support in CAB’s services and future. I would also like to acknowledge two long standing CAB volunteers who were awarded Honorary Life membership for their outstanding service to CAB over many years at our Annual General Meeting in November 2022 – Barbara Kwicien and Eric Tan.


It is a pleasure to serve the Bureau during its 60th year and also see the strength of our service in continuing to meet the needs of the Western Australian community.

Sandra Brown

– President

CAB SNAPSHOT


SERVING & INFORMING WA FOR 60 YEARS



CAB PERTH

+ 9 BRANCHES METRO & REGIONAL

OVER 200 VOLUNTEERS

INFORMATION AND REFERRAL SERVICE

- PHONE LINE
- FACE-TO-FACE
- ONLINE



LEGAL SERVICE

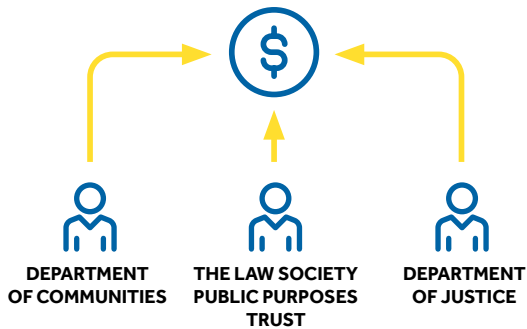
- WILL/EPA/EPG
- FAMILY LAW
- LOA
- PROBATE



MEDIATION SERVICE

- DISPUTE
 - FAMILY
 - COMMUNITY
 - COMMERCIAL
- CONFIDENTIAL PROCESS

WA FUNDING BODIES




ADDITIONAL FREE SERVICES

- WA NILS
- CRIMINAL INJURIES COMPENSATION
- TAX HELP
- JUSTICE OF PEACE AND LEGAL AID WA (WITH OUR THANKS)

COMMUNITY EDUCATION



GOVERNANCE

COMPLIANT: REGULATORY REQUIREMENTS



NATIONAL ACCREDITATION SCHEME FOR CLC'S

-  ACCREDITED
-  CERTIFIED



CHIEF EXECUTIVE OFFICER'S REPORT

CHIEF EXECUTIVE OFFICER'S REPORT

– Maree Arnason

The Citizens Advice Bureau (CAB), is an independent not-for-profit organisation celebrating its 60th anniversary in 2023. Reflecting on this significant milestone, we recognise the relevant, enduring and responsive services we have offered to the Western Australian community in that time. Our mission continues to be connecting people with information and services to make independent and informed decisions.

We operate a Perth office and nine branches, located in the metropolitan and regional areas of Busselton and Bunbury. With over 200 volunteers, CAB helps an average of 40,000 Western Australians each year across its Information and Referral, Legal Advice and Mediation Services. Importantly, we provide front-line services, often assisting at critical times to prevent a large number of people unnecessarily entering the costly legal and justice system.

We are proudly accredited as a Community Legal Centres Association of WA Inc and funded by the WA Department of Communities as a preferred provider, the WA Department of Justice and the Law Society's Public Purposes Trust. We remain appreciative of their ongoing support and acknowledgement of our contribution.

“ Importantly, we provide front-line services, often assisting at critical times to prevent a large number of people unnecessarily entering the costly legal and justice system. ”



From left, Community Legal WA Chief Executive Officer Chelsea McKinney, the Hon. Matthew Swinbourn MLC and CAB Vice President Linda Elezovich, at CAB's 60th Anniversary celebrations.

Our sought-after services include an Information and Referral service, where the public can call and talk with one of our trained volunteers on subjects ranging from neighbourhood disputes and restraining orders to family and property matters. A significant benefit of this service is the time our wonderful volunteers take to really listen to our client's needs so they can provide the most up-to-date and accurate information.

Our Mediation area, offering pre-mediation and facilitated dispute resolution services, has gone from strength to strength in the last year and we now provide our services in partnership with five local councils. CAB has identified the considerably growing trend for dispute resolution services within the communities it services and we are pleased that we are starting to increase our reach into remote and rural communities.

Demand for legal services and criminal injuries compensation across the sector continues its upward trajectory and remains crucially important to CAB's community customers. Our professional legal team have continued this year with a strong focus on quality and continuous improvement. Apart from Perth, we offer face-to-face legal services to CAB's branches in Joondalup, Armadale and Midland, while offering virtual appointments to Busselton, Rockingham, Kwinana and Fremantle branches, with Bunbury recently activated.

CAB's volunteers, range in age from over 18 to people in their 90s, and are drawn from a culturally diverse cross-section of our community. Most of our retired volunteers are highly skilled, whereas our other volunteers are seeking experience to build their skills for employment opportunities.

We host the Justice of the Peace at our Perth office and several of our branches and Legal Aid WA. In the financial year, the Justice of the Peace service reached 7,616 people from our Perth office alone. Our partnership with Legal Aid WA since 2019, is also supported by CAB hosting their virtual legal service in our offices manned by our volunteers, and which assisted over 700 individuals across Family, Civil and Criminal law matters this year.

During May 2023, CAB undertook our annual Customer Perception Survey. Although CAB collects feedback from our customers via a number of sources over the year, our Customer Perception Survey provides feedback about the quality of our services and customer service satisfaction. This creates an opportunity for continuous improvement in the quality of our service delivery.

We were extremely pleased with the survey results indicating 94% of our customers would recommend our services, 89% would use CAB services again, 96% found CAB services helpful and 97% agree or strongly agree they were happy with the services provided.

There needs to remain a sharp focus on the role community organisations, such as CAB, plays in ensuring those in need in the



From left: Trained volunteers Penny Rowden and Naomi Hammond on their rostered shift at CAB's Perth office in Barrack Street.

Western Australian community are catered for with relevant and timely services. With the WA Department of Justice's focus on sector sustainability, we are confident we deliver critical services to the community and are well positioned for growth.

Sincere thanks to our committed staff and fabulous volunteers for their professionalism and contribution to CAB. Your time and service is very much appreciated and valued.

It has been a pleasure working with the CAB Board of Management again this year. We have remained focused on governance, our accreditation, workplace culture and continuous improvement.

Marce Arnason

– Interim CEO

CAB IN THE COMMUNITY

40,448
PEOPLE HELPED



COMMUNITY EDUCATION ENGAGEMENT

- AGED CARE
- LIBRARIES
- SUPPORT GROUPS
- TALKBACK RADIO
- LOCAL GOVERNMENT

OUR TOP 3 AREAS OF LAW BY APPOINTMENT

1. WILL/EPA/EPG
2. LETTERS OF ADMINISTRATION
3. PROBATE



96%
CLIENTS FOUND CAB HELPFUL



97%
CLIENTS WERE HAPPY WITH OUR SERVICE

CUSTOMER PERCEPTION SURVEY
CITIZENS ADVICE BUREAU
MAY 2023



94%
CLIENTS WOULD RECOMMEND OUR SERVICES TO OTHERS



CLIENTS RECEIVED USEFUL INFORMATION

A PANEL OF
13
ACCREDITED
MEDIATORS



9
QUALIFIED FAMILY
DISPUTE RESOLUTION
PRACTITIONERS



5
LOCAL
GOVERNMENT
PARTNERSHIPS
WITH MEDIATION
SERVICE



INFORMATION AND REFERRAL SERVICE REPORT

INFORMATION AND REFERRAL SERVICE

– Sarah Ghammachi

In our 60th year of service, CAB has facilitated an incredible year of positive change and growth. Having weathered the COVID storm, the organisation remains focused on providing the community with information and services.

I stepped into the Volunteer and Client Services Coordinator role in February 2023, following the departure of Elena Mauën and her interim replacement Rebecca Ray. We thank them for their dedication and efforts.

During this period, I have had the great pleasure of working collaboratively with close to 200 volunteers across our Perth office and nine branches as we continue to shape, improve and strengthen the Information and Referral service that CAB offers.

Client Services

Throughout 2022-2023, CAB has continued to concentrate on expanding its client services by remaining actively involved with numerous partner agencies, including Legal Aid WA. Our inter-agency relationship with Anglicare assists clients in the lodging of WA No Interest Loan Scheme (NILS) applications, and additionally CAB supports clients engaged with the Office of Criminal Injuries Compensation (CIC) by assisting individuals in navigating the administrative

processes involved with the application process.

Many of our branches also provide the services of a Justice of the Peace (JP) who is an authorised member of the public that can witness and sign a variety of documents. Our JP service includes formalising affidavits, statutory declarations, Enduring Power of Attorney, Enduring Power of Guardianship, warrants, and many other legally binding documents. This high-demand service greatly benefits the public and is well-received across the branches that are able to offer it.

In the 2022-2023 financial year, CAB embraced a progressive advancement in technology where we launched CAB Family Law virtual legal appointments. These appointments were launched in Busselton, Rockingham, Kwinana and Fremantle branches to expand our reach into these communities and ensure we provide individuals with information and services to make independent and informed decisions.



CAB Volunteers from various branches joining together for the new volunteer training which is held on a bi-monthly basis at the Perth office.



Perth Volunteer Eileen Bates answering calls for the information and referral unit.

Volunteers

The success of CAB depends greatly on volunteers. We are extremely thankful to have such a diverse range of volunteers with invaluable skills and expertise, who willingly give their time to help people in need. They have an unwavering and unconditional desire to serve their community and share a vision of Western Australians having access to information and justice.

In December last year, we celebrated our volunteers and then again in May 2023, with a National Volunteer Week celebration where we acknowledged their significant contributions and ongoing commitment. Our volunteers service ranged from five to 40 years, a testament to their commitment, belief and dedication to CAB. On behalf of CAB, I would like to specifically acknowledge the volunteers who received long service awards:

Kendrick Duffy (Midland branch, 40 years)
 Margaret Dixon (Perth branch, 25 years),
 Kevin De Souza (Perth branch, 15 years),
 Hilda O'Callaghan (Perth branch, 25 years),
 Sheila Wileman (Perth branch, 20 years),
 Beryl Hunter (Rockingham branch, 20 years)
 Gillian Eattell (Perth branch, 15 years),
 Joy Ingham (Mandurah branch, 10 years)
 Elizabeth McKinnell (Joondalup branch, 10 years), and
 Christine Pittman (Perth branch, 10 years).



Perth branch volunteer Barbara Harris and Volunteer and Client Services Coordinator Sarah Ghammachi at the CAB National Volunteer Week event.



Perth volunteers Lois Smith and Penny Rowden attending the training days held on a bi-monthly basis. This training provides a great understanding of the services offered at CAB.



Branch Coordinators and representatives attending the Branch Coordinators meeting held at the Perth branch on a quarterly basis and receiving a briefing on the legal services office being offered by CAB.

Training

On a bi-monthly basis, new volunteer training takes place at the Perth branch. This training is a great opportunity for volunteers across CAB to meet one another and learn about CAB's history, mission and values. Our training also focuses on professional communication, customer service standards, the various services we offer such as legal advice and mediation, as well as conflict de-escalation, understanding professional boundaries and occupational health and safety.

Moreover, this training prepares our volunteers for the countless and diverse phone queries we receive, including neighbourhood disputes, property and domestic violence issues. Our clients require direction and guidance, specifically seeking referral into the community. Providing our volunteers with the necessary training to refer our clients to the several community legal centres across Western Australia is one of the many ways that we strive to positively impact the community.

The volunteers at CAB are frequently kept up-to-date and informed of the continuous improvements the organisation is undertaking through weekly updates. Our branches also receive training from local organisations

that contribute to improving information and referral services that are relevant and specific to their community locations. We strive to provide an environment where resources are readily available, solutions are created, and information is accessible. By focusing our attention on training and support, we are ensuring a quality Information and Referral service.

Although my time at the organisation has only begun, I am excited to see the growth and continual improvement the Information and Referral service will offer. It is a great pleasure to know that the service we offer can change the lives of individuals for the better.

Once again, I sincerely thank our volunteers, staff and Board of Management for your ongoing support and commitment.

Sarah Ghammachi

– Volunteer and Client Services Coordinator

LEGAL SERVICE REPORT

LEGAL SERVICE REPORT

– Samantha Gomez

There are significant barriers to obtaining private independent legal advice in Australia. CAB's purpose is to ensure that legal information and advice is available to all members of the community. CAB also provides an essential service in drafting Wills, Enduring Power of Attorney (EPA), Enduring Power of Guardianship (EPG), Grants of Probate and Letters of Administration (LOAs) for individuals who may otherwise be unable to pay for a private lawyer to prepare their documents. Lack of a capacity to pay should not prevent individuals from having access to legal advice. Without access to the legal system, a community can have no true access to justice.

Our role

Access to justice is a fundamental right. Unfortunately, in Australia wealth inequality means that not all individuals have access to justice. CAB's vision is to be the community's first contact point when individuals seek legal information or advice. Every day CAB helps individuals seeking information or advice in our Perth office and branches. Furthermore, CAB is often the last referral, when no-one else is capable of assisting them and they have no one else to turn to, they come to CAB.

We deliver high quality legal advice through Perth office and nine branches including two in the regional areas of Bunbury and Busselton. We also provide virtual appointments at five of our branches.

CAB empowers the community by providing regular community education sessions, including retirement villages, Seniors Club and other government bodies to ensure legal information is accessible to all members of the community.



CAB Solicitor Jiji Croy presenting Community Legal Education at North Beach Seniors Club.

Our focus

CAB's focus has shifted from meeting a high number of client appointments daily, towards providing a higher-level quality legal advice to clients. We take pride in aiming to provide our clients with the same standard of service they would receive had they seen a private lawyer for a low-cost fee, to ensure that everyone is able to access legal advice and our Wills and Estates drafting services.

Our team

CAB's legal team consists of three lawyers: Ms Samantha Gomez, Principal Legal Officer, Ms Jiji Croy, an unrestricted practitioner and Ms Vivian Tan, a mature age restricted practitioner with overseas legal experience. Our in-house legal team is also supported by five pro bono lawyers in servicing the community's needs. Ms Anne Davies is our Compiling Officer, having been with CAB for several years and Ms Barbara Harris also assists the legal unit recording CLASS data and other administrative tasks.



CAB Principal Legal Officer Samantha Gomez presenting Community Legal Education at the Consumer Protection's Seniors Connect Event.



Document production in the Legal Unit

Documents	Number of documents produced
Wills	434
Enduring Power of Attorney	312
Enduring Power of Guardianship	292
Letters of Administration	59
Probate	34
Family Court documents	7
Total	1,138

CAB branch legal services

The demand for legal advice and assistance in outreach branches such as Armadale, Bunbury, Busselton, Joondalup, Armadale, Kwinana and Midland, continues to grow.

CAB lawyers regularly service Armadale, Midland and Joondalup with face-to-face legal services and provide CAB virtual appointments to Kwinana, Rockingham, Fremantle, Busselton and Bunbury.

CAB lawyers are able to deliver an efficient service at these branches, thanks to the collaboration between the Perth Office, the Branch Coordinators and the branch volunteers.

Appointments conducted at the Legal Unit

CAB provides information and advice that covers a wide and diverse number of matters. Most of our customers seek legal appointments relating to Wills, EPA's, EPG's, Family Law, and dividing fences, as well as Probate, Letters of Administration and Criminal matters. However,



CAB also offers appointments in areas of law including Civil, Criminal Injury Compensation, Debt Management, Domestic Violence, and housing for example.

Areas of Law	Number of appointments
Family	345
Wills, Enduring Power of Attorney and Guardianship	1,162
Probate	63
Letters of Administration	68
Criminal	36
Civil	115
Total	1,789



CAB Principal Legal Officer Samantha Gomez presenting Community Legal Education at North Beach Seniors Club.

Other Appointment Areas of Law

CIC
Debt
Domestic Violence
Housing Tenancy
Insurance
Personal Injury
Property
Spent Convictions
Traffic
Vehicle Accident
Neighbourhood Disputes
Contract
Restraining Orders
Consumer Matters
Finance
Negligence
State Administrative Tribunal matter
Dividing Fences
Workers Compensation

Visiting Lawyer Service

CAB continues to have a steady and reliable source of private practice lawyers that regularly give their time to provide legal advice at our Perth office and Joondalup branch. We are fortunate to have so many lawyers who regularly dedicate their time to volunteer at CAB, some for as long as ten years.

Community Legal Education

CAB believes in the importance of empowering people with knowledge so they can make informed and responsible decisions, based on sound legal advice.

CAB delivers community legal education seminars to various community groups during the year to empower the community and to ensure that legal advice is accessible to all despite inequality of wealth. The topics include Wills, EPA, EPG, applying for Probate and LOA. CAB's seminars are well attended and the feedback is positive.

Paralegals

CAB likes to repay the community by giving law students the opportunity to gain practical legal experience in a community legal centre, and experience first-hand the work CAB solicitors do. We are also privileged to have



CAB Solicitor Jiji Croy.

retired individuals with legal expertise, who also choose to volunteer at CAB in their free time.

We are fortunate to have a team of law students who are willing to give their time to undertake paralegal duties at CAB. To date, they have assisted our lawyers with drafting Wills, EPA and EPG.

Acknowledgments

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

I also take this opportunity to thank all the people who have worked so hard throughout the year in assisting the Legal Unit – staff lawyers, visiting lawyers, support staff and volunteers – without you, CAB would not function.

Thanks, must also be given to our management team; our Board of Management and our Interim CEO for their continued guidance, support and commitment to a culture of continuous improvement. Without you all, CAB would not be what it is today.

Samantha Gomez

– Principal Legal Officer and Manager of the Legal Unit



CASE STUDY 1

A client came in wanting CAB to assist in drafting his Will, EPA and EPG. As the client was brought into the meeting room, he explained that he was from a Spanish background and his preference was to give instructions in Spanish. As it happened, the lawyer attending that appointment was fluent in Spanish which the client was most pleased about.

During the course of the appointment, the client mentioned that he had a son who was going through a relationship breakdown, was subject to a restraining order and a financial property settlement claim. His son had struggled to obtain legal advice given that most family lawyers charge \$400 plus GST on an hourly basis, and his son found it difficult to explain and discuss legal matters in English.

The solicitor told the client (the father), that his son was welcome to make an appointment to see the lawyer at the next monthly appointment, to discuss his family law matter given that the lawyer was fluent in Spanish and also had a strong background in family law. The family law

appointments at CAB are for an hour and are usually at least 50% less than what a private law firm would charge.

The client tearfully thanked the solicitor for her assistance explaining that it had been a very difficult and stressful time for them as a family, in the absence of legal advice and unable to find a lawyer who was fluent in Spanish. The client's son subsequently made an appointment for his family law matter. During the appointment, the solicitor was able to assist the client with child support matters including appealing a child support assessment, provide advice on the client's financial entitlements, explain the Family Court process once an initiating application is filed and generally discuss how parenting matters are dealt with in the Family Court.

The son was most appreciative to have a lawyer he could communicate with in Spanish, particularly as he had also been struggling with mental health issues, exacerbated by his inability to be able to obtain independent legal advice from a private law firm.



CASE STUDY 2

A homeless individual attended our CAB Perth office seeking assistance in completing a referral form to Law Access regarding a tenancy dispute between him and an organisation that provides accommodation and outreach services for vulnerable and at-risk individuals.

CAB was very pleased to assist the homeless person and complete the referral form at no cost.



CASE STUDY 3

A husband attended CAB seeking our assistance in drafting a LOA, following the death of his wife without a Will.

There was a bank account solely in the name of the deceased wife, which during her lifetime, they had both shared access to. He was a co-signatory of that account. He had mistakenly believed it was as joint bank account and had nominated his deceased wife's superannuation funds to be deposited into that bank account.

With the deposit of the superannuation funds, the total funds in that bank account were substantial and over the bank's threshold for Deceased bank accounts.

The client was therefore unable to have any access to this bank account where all the parties' funds had been deposited and now with the superannuation monies also

deposited there. The client had no access to this bank, and had taken time off work to look after their young children.

Given the urgency, the client needed the grant of Letters of Administration to be able to access the funds in the deceased wife's bank accounts (including her superannuation benefit). CAB agreed to commence urgent drafting of the documents on the basis of a reasonable retainer (as opposed to requiring full payment upfront). His matter was also further expedited by completing the required documents within two weeks as opposed to the average six weeks. The client was extremely happy and relieved at having CAB provide prompt assistance to him.

MEDIATION SERVICE REPORT

MEDIATION SERVICE REPORT

– Monika Kraima and Kirsty Bowker

The Citizens Advice Bureau (CAB's) facilitated dispute resolution services are instrumental in providing support to a considerable number of Western Australians as they navigate their issues and challenges throughout 2022-2023. CAB offers diverse and comprehensive services across family, community and commercial areas. These include neighbourhood disputes, group facilitations and the provision of court-effective certificates.

The Mediation Services Unit is also proud of its dispute resolution services, offering low-cost and transparent fees that are not means-tested. Based on our low-cost structures, CAB is uniquely placed to provide our dispute resolution services to those clients not eligible for Legal Aid's services or unable to afford private lawyers.

Facilitated Dispute Resolution Services

Family	Community	Commercial
<ul style="list-style-type: none"> • Child matters • Property and financial matters • Child and property matters combined • Grandparenting matters • Elder issues 	<ul style="list-style-type: none"> • Dividing fences • Retaining walls • Tree roots and branches • Noise and nuisance • Facilitation of issues within community groups 	<ul style="list-style-type: none"> • Workplace disputes • Small business disputes • Associations disputes • Small strata issues

An important part of CAB's community presence is our engagement with Local Government Agencies (LGA's) that elect to engage CAB's services to provide dispute resolution at no cost to their local council residents. Significantly, during 2022-2023 CAB also extended its dispute resolution services in remote and regional Australia via tele and internet conferencing. This included such areas as Broome, Mount Magnet and Meekatharra.

The Mediation Unit receives funding to operate its dispute resolution services and consists of a Mediation Coordinator job-shared role, supported by volunteer administration and

pro bono mediators. Our service is operated by a committed panel of 13 accredited pro bono mediators, ten of whom are registered Family Dispute Resolution Practitioners (FDRPs). CAB is a nationally Recognised Mediation Accreditation Body (RMAB). This gives CAB's service the authority to accredit mediators, who have fulfilled necessary practical and training requirements under the National Mediator Accreditation Standards. In order to assist in maintaining the necessary standards, CAB also provides in-house training for its mediators on a monthly basis on areas that are relevant to their work as facilitated dispute practitioners.



Dispute Resolution Statistics for Financial Year 2022-2023

Dispute Inquiries

In 2022-2023 CAB received 379 initial mediation enquiries, which doubled in the period from January to June 2023. Most enquiries are made over the phone, via email and CAB's updated website, or face-to-face at the CAB Perth office and branches. Some enquirers only request information about our areas of resolution, benefits of dispute resolution processes, and fees. However, most enquiries proceed to dispute resolution. Dispute resolution allows individuals the opportunity to independently make decisions and reach agreements, eliminating the necessity of engaging in formal court proceedings.

CAB ensures its dispute resolution protocol is strictly followed for procedural fairness. CAB adheres to Family Violence Restraining Orders, Violence Restraining Orders, and other court orders that are in place. For example, in parenting matters the process ensures that children are not named as protected persons on a Family Violence Restraining Order as this matter would not be deemed suitable for dispute resolution at CAB. Inquiries mark the start of an ongoing process to consciously assess and reassess the suitability and safety of a case at CAB until the case is closed.



Mediation Coordinator Kirsty Bowker is in the Perth office on Mondays and Tuesdays.

Dispute resolution referrals are received internally from CAB's Information and Referral Unit, CAB's Legal Services Unit, and CAB's Branches. Referrals from external sources include private law firms, Legal Aid WA, the Family Court, Local Government Agencies (LGA's), Google searches, and most importantly referrals from past clients.

Pre-mediations

Pre-mediations play a fundamental role in CAB's dispute resolution process to determine the suitability of the matter for dispute resolution, and whether the parties are able to mediate their issues within a safe environment. Technology allows CAB to offer pre-mediation and dispute resolution appointments both over the phone and at our premises. In the Financial Year 2022-2023, 134 pre-mediation appointments were undertaken.



Mediation Coordinator Monika Kraima is in the Perth office on Wednesdays, Thursdays, and Fridays.

Facilitated Dispute Resolutions

In the Financial Year 2022-2023, CAB facilitated 87 matters. At CAB, a co-mediation model is adopted in which two mediators collaborate to facilitate the dispute resolution process. Our dispute resolution model is designed to prioritise the specific case and client involved. In order to maintain fairness, we strive to ensure a gender balance between the two mediators during each case, or alternatively, employ a shuttle mediation process. If needed, additional mediation or review appointments may be organised, provided that the required criteria are still

fulfilled. During the past financial year, we experienced a three-fold increase in the number of dispute resolution sessions undertaken. CAB is expecting demand for mediation services to continue at similar rates for 2023-2024 highlighting a significant community need for the service that CAB provides.

Acknowledgments

Moving forward, the dispute resolution service aims to explore potential opportunities to increase its services. This includes conducting advertising campaigns to increase awareness and educational sessions to promote understanding and usage of the service.

The Dispute Resolution Unit would like to express ongoing and profound appreciation to the pro bono mediators who selflessly contribute their time and expertise. They are

the invaluable cornerstone of CAB's service delivery. Additionally, recognition is further extended to all the mediation administration volunteers who diligently offer their support and assistance to ensure the smooth running of our service.

CAB also gives sincere thanks to Margaret Mendelawitz, Shannon Hayes, Gillian Eattell, Margaret Dixon, and Barbara Kwiecien who have fulfilled the Mediation Coordinator's duties in a voluntary capacity after the position was first vacated.

The Dispute Resolution Unit would also like to extend thanks to the WA Department of Justice and LGA's (City of Joondalup, City of Vincent, City of Kwinana, City of Swan, Town of Cambridge) for their partial funding of the service during the financial year.

*Monika Kraima and
Kirsty Bowker*

– Mediation Coordinators



CASE STUDY 3 - COMMUNITY DISPUTE RESOLUTION

This dispute was referred to CAB by one of CAB's local government authorities. This mediation was undertaken by teleconference and an agreement was reached.

The residents presented with a dispute over whether a 1970s asbestos fence should be replaced because of damage that was sustained to the fence during some renovations. One party felt that the fence was in reasonable condition and was not interested in replacing or contributing to a replacement fence. The other party had a different point of view and said that she had two small children and the fence was cracked and she was worried that her children could enter the other party's backyard where there was a pool. This created potential safety issues for the children.

The pre-mediation interviews were undertaken by telephone and information was gathered. A case conference was undertaken and the dispute was considered suitable for mediation. Due

to the parties' location and one party's inability to attend mediation in person, the mediation was undertaken by teleconference. During the mediation the parties were very conflicted and positional, however, it soon became clear to one party that the safety of the children needed to be considered. Another issue developed during the mediation was the colour of the fence was not agreed upon.

An agreement was reached in the end whereby the asbestos fence would be replaced by a new Colorbond fence. The party that was paying for the majority of the fence would choose the colour and the other party could paint her side of the fence to suit her decor. It would be done professionally and comply with necessary legislation. Both parties would allow access to their properties to allow the fencing contractor to construct the new fence. An agreement was typed out and signed in counterpart to give effect to the arrangement.



CASE STUDY 4 - PARENTING DISPUTE RESOLUTION

This parenting issue was an initial inquiry that made contact via Google search. The clients presented as parents to two small children aged nine and four. The father was the main caregiver, as the mother is a vulnerable person with mental health issues who has recovered sufficiently to begin to re-establish contact with her two children. She is being supported by her healthcare professionals.

Due to the mother's mental health issues, and her continued recovery, there were no current parenting arrangements in place for her to re-establish her connection with her children. The father was supportive of re-establishing the contact but had concerns for the children's safety when they were with their mother. Another issue was that the parents' communication had also broken down so they could not talk respectfully to each other.

The mediation was challenging as the parties could not communicate their issues respectfully and care needed to be taken to ensure the vulnerable party was not overwhelmed by the process and information being provided. The

main issue was establishing the safety protocols for the children when they were with their mother, these needed to be workable for both parents and allow for the transition to a more formal long-term joint care arrangement. The other issue was establishing respectful communication between the parties in front of the children, including the extended family.

An agreement was reached which was child-focused and co-parenting guidelines were put into place. Once the communication was re-established, other issues were brought up in the mediation that both parties thought would be beyond the mediation. An agreement was reached in respect of schooling, special days, and other routine matters. When each party left, they individually commented that the mediation process was respectful and considered the individual needs of the parties. The vulnerable party reported that she felt secure and supported. She was relieved and grateful that the mediators were supportive of her situation.

BRANCH REPORTS

ARMADALE BRANCH COORDINATOR'S REPORT 2022-2023

– Rae Wright

BRANCH ESTABLISHED IN 2004

STATISTICS

Telephone: 1,828
In person: 2,166
TOTAL: 3,994

General

The Armadale Branch opened in February 2004. The office was housed in a building that was owned by Dale Cottages Inc. Originally a house, it was then converted into a Doctor's Surgery. Moving from that location after 16 years took a little getting used to. We went from stand alone and rather isolated, to being in the Mall at one of the two local shopping centres in town. Being situated in close proximity to the local cinemas, the library, medical centre, cafés and restaurants means that we now encounter a lot more foot traffic.

Our current position sees many more pedestrians and with a number of new housing estates having been established locally, we anticipate a renewed excitement in the community.

Statistics

Although the Citizens Advice Bureau has experienced much change in the last year, the Armadale branch has been steadily maintaining the service and assisting the community.

Given the premises of the branch, it is safe to say that it experiences similar volumes of walk-



Volunteer Justice of the Peace Brian Dodds with Branch Coordinator Rae Wright.



Our newest volunteer Phuong Nguyen training in the reception role at the Armadale branch.

ins as it does phone calls, which indicates how accessible we are to the public and how we are able to maintain strong statistics.

Volunteers

Armadale has always had a small yet very dedicated group of volunteers. There has been some movement at the branch recently. Sadly, two of our volunteers, Kerrie and Louise have resigned.

Louise has gained full time employment; and Kerrie has chosen to enter retirement in order to spend more time travelling with her family. We will miss them all, and wish them happy times in their new adventures.

Another thing to note, one of our previous volunteers has returned. Maria left due to work scheduling, but has managed to align her roster in order to resume volunteering at CAB. We also have a newly recruited volunteer, Phuong Nguyen. Welcome to the team, we hope you will enjoy your time volunteering with us at Armadale CAB.

Meetings

Staff meetings are usually held at six-week intervals, with Committee Meetings held quarterly. Meetings were previously held at Dome in Armadale, however we now plan to hold the meetings at the office.

Community participation

City of Armadale held an Expo in the Community Hall in March to showcase local organizations who provide information and advice. CAB used the opportunity to book a stall, and volunteers were more than happy to inform visitors of our services.

Training

Maria was required to take part in both Induction Training sessions; and our new recruit Phuong has completed Section B.

It seems that a number of WA No Interest Loan Scheme (NILS) applications are being cancelled or the process is somehow incomplete. Extra training is being offered by Angicare to help eliminate these issues.

Conclusion

The branch has experienced a reduction of legal appointments, due to the retirement of our visiting lawyer, Keith Sorensen and the departure of CAB lawyer Selva Stenross.

We are very happy to once again have the services of a CAB lawyer to prepare Wills, Enduring Power of Attorney and Enduring Power of Guardianship documents.

At present, CAB lawyer Vivian Tan visits the Armadale branch on a monthly basis.

Legal Aid WA Virtual Office and NILS appointments are well supported. While clients seeking Justice of the Peace services seem to be increasing on a daily basis.

There seems to be a decline in requests for Tax Help. Possibly because the Library also provides the same service; and many more people appear to be completing their tax return online.



Armadale Branch Coordinator Rae Wright with past Armadale volunteer Carol Wolf recognising CAB's 60th Anniversary celebration.



From left: Armadale branch auditor Rob Gibb, past volunteer Rosmarie Benedetto and Armadale branch Secretary Julie Gossage gather for Armadale's morning tea to commemorate CAB's 60th Anniversary celebration.



Armadale CAB volunteers gather together for the Annual Branch Meeting.

My sincere thanks to our interim CEO, Maree Arnason and to Sarah Ghammachi, our Volunteer and Client Services Coordinator who have both been extremely supportive and their guidance is always appreciated. Thanks too, to all at Perth office.

In closing, I would like to give special thanks to the wonderful team of volunteers at Armadale. No task or request is too big or too small. They are all willing to go the extra mile whenever necessary.

I value each and every one. Their dedication and compassion, and willingness to help in every situation ensures that the branch is able to continue running like clockwork. Thank you team, you are all very much appreciated.

Rae Wright

– Armadale Branch Coordinator

BUNBURY BRANCH COORDINATOR'S REPORT 2022-2023

- Greg Blake

BRANCH ESTABLISHED IN 1974

STATISTICS

Telephone: 769
In Person: 305
TOTAL: 1,074

General

Bunbury branch is situated in the same Stirling Street complex as the Geographe Seniors and Community Centre and is open Monday to Friday from 9:00am-1:00pm.

Our clientele is primarily the elderly and people from a cross section of the community seeking face-to-face consultation to address queries relating to Wills, Enduring Power of Attorney, Enduring Power of Guardianship, Family and Estate legal advice, and tenancy concerns.

Come November 2023, Bunbury branch will resume providing Family Law via CAB virtual appointments, which are intended to be offered on a monthly basis.

In addition to these services, Tax Help and WA No Interest Loan Scheme (NILS) application assistance is ongoing. As authorised agents, Bunbury branch offers Tax Help to walk-in clients, which was again extended from mid-August to October 2023.

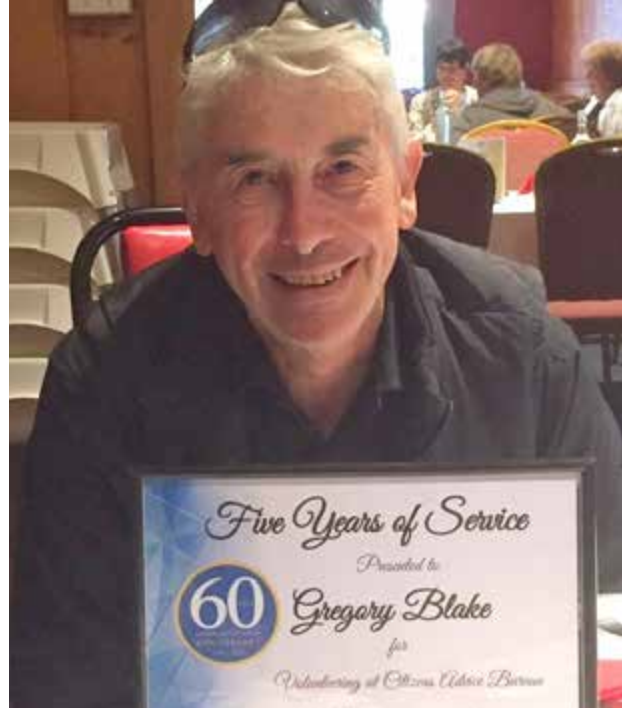
It appears Bunbury's demand for Tax Help and WA NILS application assistance may be decreasing, however, our volunteers continue to aid with WA NILS enquiries administered via Anglicare.

Statistics

Tax Help returns for 2022-2023 lodged on behalf of walk-in clients within our Branch totalled fourteen, including thirteen lodgements with one interaction.

This was a decrease from the previous 2021-2022 financial year, which recorded twenty-one clients, including nineteen lodgements with two interactions - a notable reduction in clientele for 2023.

The ATO Tax-Help service at our branch will continue in 2023 with regular clients assisted by our volunteer officers. Many thanks to Helen Castafaro for continuing in this role.



Bunbury branch volunteer Gregory Blake receiving his five years of service award during CAB's National Volunteer Week celebration.

Volunteers

We have seven active volunteers, including three members with limited availability, the majority of which have been at the Citizens Advice Bureau for many years.

CAB Bunbury Branch has lost some members, including the departure of Treasurer, Rae Little, and volunteer Curtis Watts.

To address our continued decline in numbers and the impact on our branch, we advertised our recruitment needs locally through Volunteer-Southwest Inc., and successfully received interest from two potential volunteers - Andrea Philip and Frances Ashman.

On 29 March 2023, volunteers with a long history and warm association with our Branch Treasurer, Rae Little, gathered for a catch-up lunch at our branch to commemorate Rae's contribution to the branch and organisation.

On 14 December 2022, Annetta Bellingeri from Industry Regulation and Consumer Protection (DMIRS) paid a visit to our office and established a local contact and connection with our branch.

Robyn Brown, Rae Little and Greg Blake, three of our valued volunteers, completed their five years of continuous service, starting with CAB around December 2017. As founders of our branch, we thank Robyn and Rae for their dedication over the years.

Eight volunteers attended The China City Garden Restaurant to share a luncheon together in celebration of National Volunteer Week. Volunteers were presented with Service Award lapel pins and Certificates of Appreciation.

Meetings

Informal staff meetings are arranged to discuss and pursue any matters raised in communications from the Perth branch and by local staff.

Community participation

We continue to publicise our Information and Referral Service while providing detailed information relating to the services offered at the branch.

In addition to the Citizens Advice Bureau, our members also have very active roles within the local community in other non-for-profit organisations, providing general promotion of CAB services, resulting in very successful and positive outcomes.



From left: Bunbury branch volunteers Curtis Watts and Jayne Pope at Bunbury's National Volunteer Week (NVW) luncheon displaying their NVW certificates of appreciation.

Training

Volunteers from the Bunbury branch have attended and completed online training and are up to date with information regarding Tax Help, which was facilitated for volunteers in June 2023.

Volunteers, Lou Milordis and Greg Blake, attended WA NILS refresher and familiarisation training facilitated by Anglicare WA Bunbury in August 2022.

Conclusion

Whilst our volunteer base is small, and we continue to face many challenges in 2023, I thank you all for the dedicated effort and support you provided, above and beyond the call of duty. The last five years have moved quickly, and we have seen many changes during that time.

Our resilient and committed team have forged on. It has been a pleasure to have been able to collaborate, learn and grow with this fabulous group of people, especially in connecting with our community.

Appreciation is also extended to Maree Arnason (Interim CEO), Sarah Ghammachi (Volunteer and Client Services Coordinator), and John Hoo (Assistant Accountant) for their ongoing support and invaluable help.

Greg Blake

– Bunbury Branch Coordinator

BUSSELTON BRANCH COORDINATOR'S REPORT 2022-2023

- Gai Macauley

BRANCH ESTABLISHED IN 1975

STATISTICS

Telephone: 317
In Person: 286
TOTAL: 603

General

Busselton branch is located on the ground floor of the Resource Centre, which is alongside the library. To increase the awareness of our branch, we have purchased a tear drop banner for display at the front of the building.

Statistics

As an Information and Referral service, we have many enquiries that require follow up, mostly through accessing Citizens Advice Bureau's online factsheets. Enquiries are varied, however, there has certainly been an increase in the number of homelessness and Family Law inquiries.

Samantha Gomez, CAB's Principal Legal Officer, offers Family Law virtual appointments on a monthly basis to this branch including the areas of property, parenting, divorce, spousal maintenance and relocation.

With the ageing demographic of Busselton, many enquiries are from people seeking the drafting of Wills, Enduring Power of Attorney and Enduring Power of Guardianship. We are hopeful that this service may resume in the near future in Busselton.

Volunteers

CAB Busselton is very grateful to its volunteers. We have six volunteers that assist in the day to day operations of the branch. Jenny and Val have now been with CAB for more than seven years and as such, come with a wealth of knowledge and experience.

Each volunteer comes with their own talents, making our branch a friendly and informative centre for people to visit.

This year we bid farewell to Toni Jacobsen who was Branch Coordinator for six years. Toni was a loyal and tireless worker for CAB and we sincerely thank her for her service.

National Volunteer Week was celebrated this year with CAB hosting a luncheon for volunteers at Albies Bar and Bistro. This was appreciated and enjoyed by all who attended.

Recruitment continues to have its challenges. To this end, signs have been placed on the local supermarket notice board with the hopes of attracting prospective volunteers. The Busselton/Dunsborough Volunteer Centre also provides advertising for us at no cost, which is greatly appreciated.

Meetings

Team meetings are held bi-monthly.

Apart from sharing helpful information, we also conduct training where a volunteer is asked to provide a short presentation on a selected topic.

For example, at the next team meeting, volunteer Val will speak on the topic of probate. This activity allows the volunteers an opportunity to practice their skillset and replicate the real experiences that take place at our branch.

Community participation

Since June, I have had the opportunity to speak to Vasse Probus, Busselton Probus and Association of Independent Retirees about CAB. These have been well received by the community and assist in informing the public what services CAB is able to offer.



Clockwise: Busselton branch volunteer Joneen Edwards with Busselton Branch Coordinator Gai Macauley and volunteers Val Hill, Amanda Gregory-Haynes and Judith Kirkham celebrating National Volunteer Week.



From personal responsibilities, family concerns or the ins and outs of pet ownership – our fact sheets and brochures cover a wide scope of introductory information to answer your queries. These can be found at Busselton CAB along with the nine other branches and our website.

Training

The training for new volunteers occurs twice a month at the Perth branch. All volunteers at the Busselton branch are currently up-to-date with the training requirements.

CAB plans on expanding its training program to the Southwest region in order to make it more accessible to both the Bunbury and Busselton branches. We are looking forward to this.

Conclusion

As Branch Coordinator, I am very thankful to CAB and to our team of volunteers for the support and encouragement afforded to me.

Gai Macaulay

– Busselton Branch Coordinator

FREMANTLE BRANCH COORDINATOR'S REPORT 2022-2023

– Sarah Ghammachi

BRANCH ESTABLISHED IN 1966

STATISTICS

Telephone: 996
In Person: 611
TOTAL: 1,607

General

The Fremantle branch relocated to Manning Arcade in early 2023, which has increased the passing trade and boosted the number of people dropping in to find out about our services.

Our small but dedicated team of volunteers allows our branch to open five days a week, 9:30am-3:00pm Monday to Thursday and 9:00am-2:00pm on Fridays.

Fremantle branch services a broad area of clients along the West Coast corridor. This includes from Cottesloe to Secret Harbour and from Fremantle to Booragoon, Como and South Perth.

Our clients are often those who travel through Fremantle to shop, visit Fremantle Hospital, allied health services or community support services and attend local events. Many of our clients also visit us because they are reluctant to travel to the city.

Samantha Gomez, CAB's Principal Legal Officer, offers Virtual Appointments on a monthly basis to this branch in the areas of Family Law covering areas such as property and parenting, divorce, spousal maintenance and relocation.

Legal Aid WA Virtual Office continues to be very popular, hosting appointments with Legal Aid lawyers every Friday.

Fremantle branch also engages with Anglicare to offer WA No Interest Loan Scheme (NILS) – this is an extremely valuable service for clients who need financial assistance with household essentials such as appliances, vehicles, or electronic devices for their child's education.

Statistics

The vast majority of queries relate to Estate Planning and Family Law, however, the queries can be varied and diverse – from neighbour



From left: Volunteer and Client Services Coordinator Sarah Ghammachi with Fremantle volunteer Lina Radley at the new Fremantle location in Manning Arcade.

disputes to donating one's body to medical science to requests for support (women's refuges, ACROD stickers, Taxi User Subsidy Scheme) or connections to local government representatives.

The vast majority of our clients are unable to afford legal services, so referrals to Citizens Advice Bureau services, as well as Community Legal Centres are invaluable. Very often, clients tell us that they were referred to us by Legal Aid WA, hence, we connect clients to the relevant CABWA services or where not applicable, we refer them to Fremantle Community Legal Service, Sussex Street Legal Service, the Subiaco Justice Centre, Legal Aid WA and city councils.

The largest growth areas of demand are for accommodation and mental health services. The low rental vacancy rates have exacerbated the problems of those who wish to leave unsuitable living arrangements due to domestic violence or divorce.

Clients who live with, or are related to those with mental health issues are unable to find long-term solutions to their problems. In some cases, we are able to assist those who are lonely or just need to vent by spending time listening to their complaint – this is particularly prevalent within our migrant community.

There is a growing number who have no family or community to care for them so the levels of substance abuse are on the rise.

Volunteers

Our two young law students (Yovella and Elise) have found ongoing work but our loss at CABWA has gone on to benefit the legal divisions of other government departments. We wish them the best as they join the legal fraternity and thank them for their enthusiastic service.

When debriefing with us, the student volunteers commented on the value of meeting clients face-to-face as opposed to theoretical case studies. Dealing with real people can be confronting, but it opens up opportunities to better understand their issues and really make a difference.

The Branch has 10 wonderful volunteers who share their knowledge and skills every week. A big thank you to these volunteers – Chrissie, Cyndie, Helen, Lina, Jim, Ray, Manny, John and our two newest recruits – Jill and Riccardo Aldrovandi. A special note of thanks to our volunteers who pull out all stops to:

- cover additional rosters and liaise with trades
- coordinate rosters
- manage NILS clients
- manage travel allowances
- maintain flyer/brochure inventories
- update WHS reports
- assist with administrative reports
- facilitate Virtual Legal Aid WA



The Fremantle Citizens Advice Bureau recently relocated to the Manning Building and is now located at 135 High Street, Shop GT22 Fremantle WA 6160.

Meetings

As Fremantle Branch no longer has any registered members, it was not possible to hold an Annual Branch Meeting. However, CAB's wonderful Volunteer and Client Services Coordinator, Sarah Ghammachi, organised a branch meeting on 24 March 2023 to meet with us all and work collaboratively to hear suggestions and work toward positive improvement for the branch, and in effect for the Fremantle community and beyond.

Community participation

With such a small number of volunteers, it is difficult to engage in community events. However, we welcome any opportunity to promote CABWA services by joining other branches in community activities such as *Coogee Live Expo* in the future.

Training

Our new volunteers attend a two-day training induction in the Perth office. This training is vital in understanding the services that Citizens Advice Bureau offer, its background and policies and procedures. In-branch training augments that learning when real people bring in a myriad of issues and questions that challenge us and help us build up our knowledge and skills.

Conclusion

The move to Manning Arcade has brought in many more walk-in clients.

We continue to have a strong relationship with Legal Aid WA who provide their services out of our branch location.

We look forward to another year of supporting our local community through our referral services, NILS and Virtual Legal Aid services, as well as identifying any opportunities to participate in local community events.

Sarah Ghammachi

– Acting Fremantle Branch Coordinator

JOONDALUP BRANCH COORDINATOR'S REPORT 2022-2023

- Diane Cook

BRANCH ESTABLISHED IN 1999

STATISTICS

Telephone: 2,122
In Person: 243
TOTAL: 2,365

General

Joondalup Branch is located in the Joondalup CBD which is close to the Lakeside Shopping Centre. According to the City of Joondalup, it appears that CAB will retain the same position until 2027.

The Northern corridor has grown at a fast rate, which enables clients to use our services, as well as walk-in to purchase probate kits. We have the Joondalup branch services and information listed in the Little Aussie Directory which is placed in letter boxes and sent out by email as well.

We have not needed to utilise the Joondalup Resource Centre to gain new volunteers, as we now collaborate with CAB Volunteer and Client Services Coordinator, Sarah Ghammachi to send any Expression of Interest forms to us and we take it from there. We have gained several new volunteers over the last year.

Volunteers continue to assist with WA No Interest Loan Scheme (NILS) every Wednesday morning although at this stage, car loans have been on hold for some time.



Joondalup volunteers enjoy an information session provided by Anglicare's Marie Caren regarding the WA No Interest Loan Scheme.

Statistics

We do have quite a number of walk-in clients with varying issues, which we always endeavour to assist. These clients are mainly younger people seeking family separation appointments, new Wills or purchasing our probate kits.

Tax Help is available July to October in the office on Monday and Thursday afternoons, which is provided by volunteer Liz McKinnell who has been assisting with this for a few years now. We thank Liz for giving her extra time to provide this annual service to the community.

CAB legal services remain in high demand, and although there was a period of time where we did not have a lawyer attending the branch due to staff turn-over, we did continue to have visiting lawyer Nerys Lloyd attend our branch on a monthly basis.

We are pleased to now have CAB solicitor, Jiji Croy, attending the Joondalup branch. Jiji attends appointments at Joondalup for Wills, Enduring Power of Attorney, and Enduring Power of Guardianship twice a month. In effect, this signifies that the branch receives legal appointments three times a month in the areas of Family Law and Deceased Estate Law.

The Joondalup branch also hosts Legal Aid WA Virtual Office appointments every Tuesday, this is a great service to the community and has received immense positive feedback.

Volunteers

The Joondalup branch has 21 volunteers in all, including myself. We did lose some, but also gained a few more, so it all comes full circle. All the volunteers dedicate three hours in the morning and three hours in the afternoon. The majority of volunteers also volunteer elsewhere, hence, being able to work in three-hour shift blocks.

When we have a shortage of volunteers due to holidays and some being absent for a month at a time, we need to alter the roster and most of the time, other volunteers will do extra shifts to cover the holiday makers and work collaboratively to keep the branch functioning at full capacity.



From left: Joondalup volunteer Joy Ingham giving Tina from Spiers Centre a thank-you gift bag from CAB after presenting the Joondalup volunteers with an information session on services offered by Spiers Centre.

Joondalup volunteers are long term rather than short term, and the branch is ever so thankful for that. We are fortunate to have three new volunteers who are younger individuals and they have complemented the long standing volunteers at the branch very well.

All volunteers have done the required CAB training provided at the Perth office. All the volunteers manage specific areas from a volunteer that keeps the birthday list up to date and sends out cards or emails, another that keeps the brochures up to date, and volunteer Julie Royce who is more than happy to do catering when needed, especially at volunteer meetings.

We are so lucky to have such a dedicated group working for CAB.

Meetings

We have had two meetings this year during the months of March and June, both meetings were held with guest speakers.

The branch enjoys engaging with different organisations. For example, Anglicare and the Spiers Centre visited the Joondalup branch to discuss the services they offer. The volunteers are then able to provide our clients with information and referral into the community, and are better informed due to these helpful information sessions.

Community participation

CAB is represented on the Lotteries House Board where all tenants are represented. These meetings are held every two months, with a representative from the City of Joondalup.

Training

All new volunteers have undertaken CAB Volunteer training and are placed on permanent shifts.

Conclusion

We would like to thank Perth office. In particular, Volunteer and Client Services Coordinator, Sarah Ghammachi, and Interim CEO, Maree Arnason, for their support during the year.

Our goal is to provide information and referral to the best of our capacity, assist our community, and help those less fortunate than ourselves.

Finally, many thanks to the Joondalup volunteers for their continued support to the Coordinator and for their dedication to the branch. Finally, to the Joondalup committee members who give their time for meetings to oversee the branch.

Diane Cook

– Joondalup Branch Coordinator

KWINANA BRANCH COORDINATOR'S REPORT 2022-2023

– Melinda Mead

BRANCH ESTABLISHED IN 1994

STATISTICS

Telephone: 128
In Person: 233
TOTAL: 361

General

The Kwinana Branch of Citizens Advice Bureau is located on the 1st Floor of the Darius Wells Library and Resource Centre. Our opening hours are Monday to Wednesday from 10:00am-3:00pm.

Our volunteers assist clients by providing information and referrals, either by phone or on a walk-in basis.

We also offer Family Law Virtual appointments on a monthly basis by Samantha Gomez, CAB's Principal Legal Officer. These appointments include issues relating to property, parenting, divorce, spousal maintenance and relocation. Additional services available at the branch include assistance with WA No Interest Loan Scheme (NILS) and Tax Help.

Statistics

Most of our clients are seeking information on matters relating to Wills, Enduring Power of Attorney, Enduring Power of Guardianship, Family Law, financial issues, and local and general information inquiries.

Volunteers

We have four volunteers working in the Kwinana branch. Melinda Mead is the Branch Coordinator, Sandra Stevenson the Branch Secretary, Rosemary Ledger the Branch Treasurer, and Nancy van Der Kooi. I appreciate all the work our volunteers do, and without their service, our branch would not be able to assist our community in the way we have in the last year.

Meetings

Branch meetings are held every three months with Carol Adams (Chairperson), Melinda Mead (Branch Coordinator), Sandra Stevenson (Secretary), Rosemary Ledger (Treasurer) and Sheri Woods and Leanne Russel (Committee Members).



From left: Kwinana volunteers Sandy Stevenson and Nancy van der Kooi with Branch Coordinator Melinda Mead enjoying morning tea after a branch volunteer meeting.



Volunteer and Client Services Coordinator Sarah Ghammachi with Kwinana Branch Coordinator Melinda Mead.

CAB Branch Coordinator meetings are organised on a quarterly basis and are held at our Perth branch. With approval from Perth office, I have been able to attend these meetings virtually.

Community participation

Branch Coordinator Melinda Mead attended the International Thank A Volunteer Day located at the Darius Wells Library and the Resource Centre for an organisation Mini Expo held on 5 December 2022.

On 15 March 2023, Melinda Mead attended a Meet and Greet Morning Tea event where the opportunity to engage with all the new staff members of varying organisations was encouraged.

Both the Branch Coordinator and Branch Treasurer attended the City of Kwinana Councillors Stakeholder Sundowner Garden Party on the 17 March 2023 where they participated in the event with all the different Council members of Kwinana.

Nancy and Melinda were invited to attend the World Elder Abuse Awareness Day in the Darius Wells Library and Resource Centre on 15 June 2023.

Training

Nancy van der Kooi, our newest volunteer, completed her training in late 2022. Melinda Mead, Rosemary Ledder and Nancy van der Kooi were booked into an online WA NILS training session for 23 May 2023 but it was rescheduled by Anglicare for a date that is still to be determined.

Conclusion

Although the 2022-2023 year has been running at a slower pace, our clients have all been very happy with the assistance they have received. With the offer of CAB Virtual appointments and the Legal Aid WA Virtual Office, all clients have been very impressed and satisfied with the service provided.

I would like to express my thanks to my small group of volunteers, Sandy Stevenson, Rosemary Ledder and Nancy van der Kooi for your loyalty and professionalism.

I would also like to thank Sarah Ghammachi, our Volunteer and Client Services Coordinator for all the help and support she has provided the Kwinana branch since taking on the role in February 2023.

I would also like to thank our Committee Chairperson, Carol Adams, and Committee Member, Sheri Woods, for standing with CAB Kwinana through the difficult times. This brings us to the end of the financial year and we look forward to what the next year brings.

Melinda Mead

– Kwinana Branch Coordinator

MANDURAH BRANCH COORDINATOR'S REPORT 2022-2023

– Frances Cain

BRANCH ESTABLISHED IN 1977

STATISTICS

Telephone: 1,015
In Person: 2,865
TOTAL: 3,880

General

The Mandurah branch operates from the Mewburn Centre at 11 Sholl Street, which is provided by the Mandurah City Council and is located at the top end of the Smart Street Mall. We are open Tuesday to Friday between 9:00am-1:00pm.

There is sufficient space for our visiting Justice of the Peace (JP) on Thursdays and Fridays, equipment and seating for our Legal Aid WA Virtual Office service on Wednesdays, and our Tax Help agent on selected Tuesdays and Thursdays from July to October. The branch also processes WA No Interest Loan Scheme (NILS) applications as required by clients.

Statistics

The Mandurah branch seems to have been a lot quieter this year with regard to walk-in clientele.

We continue to support the duty lawyers at the Magistrates Courts. This service, along with Legal Aid WA Virtual Office appointments, Tax Help and JP attendance is included in our statistical total.



Volunteer and Client Services Coordinator, Sarah Ghammachi with CAB Mandurah Volunteers at the Annual Branch Meeting.



Honorary CAB Life Member Judith Tuckey OAM, cutting the 60th Anniversary CAB celebratory cake at Mandurah's Anniversary celebration event.

Volunteers

This year we have gained four new volunteers, which have completed the Citizens Advice Bureau training held at the Perth branch.

Our volunteers are crucial to the operations of the branch and we are grateful for their ongoing support. Without their support, we would not have a Mandurah Branch of CAB.

We continue to open four days a week and recently, long-time volunteer, Frances Cain was re-appointed as our Branch Coordinator. Our Chairperson, Ernie Gobby, is also one of our volunteers. Additionally, the Mandurah Branch Treasurer Jean Bamford and Branch Secretary Denise Robinson are invaluable members of the team. I would like to say a big thank you to both of them for continuing in these roles.

Meetings

We try to have meetings at least once every two months. We understand that not everyone is available to attend these meetings but ask for their attendance where possible.

The meetings are important for volunteers to get together as many do not see one another due to the rosters.

The Annual General Meeting was held in July 2023 with the attendance of Sarah Ghammachi, CAB Volunteer and Client Services Coordinator.

Community participation

Ernie Gobby, Mandurah branch Chairperson, gave a talk on the role of the Citizens Advice Bureau to a National Seniors organisation. Four members of the branch attended the National Volunteer Week luncheon at the Mandurah Performing Arts Centre where they were able to network with other local volunteer organisations.

In August 2023, the branch held a morning tea to celebrate CAB's 60th Anniversary celebrations. This was a great way to get past and present volunteers together to celebrate the accomplishments and contributions achieved over the lifetime of the organisation, which simply would not be possible without the loyalty and dedication of our volunteers.

Several volunteers attended information sessions convened by other organisations within the Mandurah community. They also attended an information session on Elder Abuse by Peel Legal Community Services.

Training

New volunteers attended the two-day volunteer training held in Perth. This comprehensive training covers the services CAB provides to the community, occupational health and safety, de-escalation approaches and how to provide our clients with effective information and referral services.



Mandurah Branch Coordinator Frances Cain with Chairperson Ernie Gobby, volunteer Mary Reid and Branch Secretary Denise Robinson.



Mandurah branch past and present volunteers joining together to celebrate CAB's 60th Anniversary celebrations.

Conclusion

It has been a year of achievement with the gaining of new volunteers, celebrating 60 years of CAB, providing access to the WA NILS process and assisting with Tax Help. We feel that we have achieved our goals in reaching out to people who have needed our assistance either by face-to-face interviews or on the telephone.

We are grateful to the City of Mandurah for awarding us the partnership grant to assist us. The branch will reapply in 2024 for a further grant.

Frances Cain

– Mandurah Branch Coordinator

MIDLAND BRANCH ACTING COORDINATOR'S REPORT 2022-2023

- Sarah Ghammachi

BRANCH ESTABLISHED IN 1993

STATISTICS

Telephone: 707
In Person: 304
TOTAL: 1,011

General

The Midland branch is located in Tuckers Arcade Shop 6, 4 Old Great Northern Highway in Midland.

There have been periods throughout the 2022-2023 year where the Midland branch has had to alter its hours of operation due to changes in fluctuations of volunteer availability. At this point in time, we are pleased to be open to the public Monday to Friday from 9:00am-3:00pm.

Much of the Midland branch clientele are individuals from the North-East metropolitan area and beyond. Our clients either phone-in or walk-in to request information on a myriad of topics or to gain access to legal advice.

Advertisements, regarding the services provided at the Midland branch, can be seen through the local ECHO newspaper on a monthly basis and this assists with connecting the community to our services.

CAB's legal appointments were on hiatus due to staff turnover for a period of time, but we are delighted to have resumed providing in-person legal appointments regarding Wills, Enduring Power of Attorney (EPA) and Enduring Power of Guardianship (EPG) on a monthly basis.

Additionally, the Legal Aid WA Virtual Office provides virtual appointments with Legal Aid WA lawyers and is hosted every Monday; feedback remains very positive from clients in attendance.

This year, Midland branch will celebrate its 30th Anniversary in unison with CAB's 60th Anniversary. We are in the process of planning a joint anniversary celebration due to take place in October 2023. Past and present volunteers will celebrate the achievement of both the branch and the organisation.



Midland CAB volunteers at the Midland Annual Branch Meeting with CAB President Sandra Brown (fifth from the right) and Board Member Margaret Dixon (second from the left).

Statistics

Similar to last year's report, our statistics reflect that the highest area of demand is for assistance with Estate Planning – specifically in the area of Wills and Probate. Given the ageing demographic in the Midland area, there is certainly a growing need for these services.

Family Law matters make up the second highest category, and it is evident that there are many individuals experiencing trials and tribulations, especially in relation to attaining affordable legal advice. At this point in time, we are referring clients to the Perth branch for most Family Law related appointments.

Volunteers

The Midland branch has adequate volunteer numbers and is able to open every day, save for the occasional illness or injury. Two new volunteers have recently commenced and we are so grateful for their service to the community.

Agnes Beaton, Branch Coordinator, resigned in April 2023, but remains a volunteer, specifically assisting with coverage when the unexpected occurs and allows for the branch doors to remain open. We thank Agnes for her ongoing commitment to the branch, volunteers and the organisation.

At this stage, the branch remains without a Branch Coordinator. Whilst it will be beneficial to find a replacement for the role, the branch continues to operate effectively, largely due to the experience of long-standing volunteers who devote their time and energy to continuing to provide the service to the public.

A big thank you to all the volunteers at the Midland branch who help people access information and referrals, legal advice and countless other services. A special note of gratitude to our Branch Treasurer, Janet Harding, past and present Branch Secretaries, Aleesha Morete and Agnes Beaton, our previous Chairperson Ken Duffy and our newly elected Chairperson, Laura Groves.

Furthermore, a token of appreciation for our dedicated Committee members who endeavour to continuously improve the Midland branch and in effect benefit the community.

Meetings

The Midland branch held its Annual Branch Meeting on 22 August 2023, with Branch and Committee meetings occurring on a monthly and quarterly basis throughout the year.



Midland volunteer Agnes Beaton speaking at the most recent public community information session at the Bindoon public library.

Community participation

The Midland branch is proud to have been able to partake in various community information sessions throughout the year.

Recently, Agnes Beaton attended the Midland Library, Bindoon Library and the Beechboro Community Centre. These particular information sessions provided participants with knowledge about the services CAB provides regarding EPA's, EPG's, Probate, Advance Health Directives, Family Law matters and more.

Training

On 13 June 2023, the branch welcomed Amanda Ghouse, Financial Capability Coordinator from MIDLAS who came and spoke about the services they provide.

By partaking in further training, the branch enables its volunteers to be better prepared and resourced to help the public with referrals to the community. At times, members of the community simply do not know where to go, and being guided in the right direction is one step closer to potential resolution.

New volunteers attended the New Volunteer Training held in the Perth office, and the branch volunteers are all up to date with their training.

Conclusion

Although the branch has experienced many changes in the last reporting year, it is evident that the branch remains a vital part of the community. It is a place people can come to and receive the information required to make an informed decision.

Without the ongoing commitment of the volunteers, the Midland branch could simply not achieve what it does. We look forward to seeing where the next year takes us and are hopeful to continue to bring positive change to the community.

Sarah Ghammachi

– Acting Midland Branch Coordinator

ROCKINGHAM BRANCH COORDINATOR'S REPORT 2022-2023

– Ron Bertreux

BRANCH ESTABLISHED IN 1979

STATISTICS

Telephone: 744
In Person: 924
TOTAL: 1,668

General

The branch is located across the road from the busy Rockingham Shopping Centre in the St Nicholas Church administration building with other services, such as Anglicare and Southern Communities Advocacy Legal Education Service (SCALES).

We are fortunate to have this branch housed amongst these other services as we are able to access their expertise and work collaboratively wherever possible.

Additionally, we have a reasonable traffic flow due to these services operating in the same building as the Citizens Advice Bureau.

Our office is open from Monday to Thursday from 9:00am-2:30pm.

Statistics

The Rockingham branch statistics have stabilised after the challenges that were experienced through COVID-19.

Samantha Gomez, CAB's Principal Legal Officer, offers Virtual Appointments on a monthly basis to this branch in the areas of Family Law covering issues such as property and parenting, divorce, spousal maintenance and relocation.

At this stage, the branch also focuses on aiding clients with the WA No Interest Loan Scheme (NILS), as well as Legal Aid WA Virtual Office appointments which are available weekly on Thursdays between the hours of 9:00am-2:00pm. We often have a full schedule of appointments.

In prior years, we offered Tax Help but due to a shortage of volunteers available in the Rockingham region, we were unable to provide this service. Thankfully, we are able to refer our clients to the Safety Bay Library which is providing this service for the community.

Volunteers

The Rockingham branch has 13 dedicated volunteers. At this stage, we are operating well and may look for further volunteers if our needs or circumstances change.

It was with great sadness that our dear friend and valued member of CAB Rockingham, Joan Fulford, passed away suddenly. Having contributed a wealth of knowledge, compiling the rosters for the branch, catering for meetings and many other tasks, Joan is greatly missed to say the least.

CAB Rockingham's Branch Coordinator position was a dual role for some time and Coordinator Max Stewart recently retired due to ill health after over 10 years with CAB, 18 months of which he was joint Branch Coordinator. We wish him well and look forward to keeping in touch.

In recent times, we have also bid farewell to volunteers Stacey, Vanessa and Angela who have resigned after finding paid employment positions. We wish them every success as they commence their new journeys.

Meetings

Earlier this year, one of our volunteers took initiative and organised a community meeting which included representation from Anglicare, Salvation Army, SCALES, South Coastal Care and CAB.

This proved to be very informative and we hope to continue this from time to time to share knowledge.

Additionally, the Branch Coordinator meeting takes place at the Perth office on a quarterly basis which is attended by a Rockingham branch representative or the Branch Coordinator.



CAB volunteer Angela McKail greeting clients at the Rockingham branch.

Community participation

Street Hassle, in conjunction with the Rockingham City Council, is once more holding the Seniors Expo on 6 October 2023.

Volunteers from the branch will be operating the stall and assisting the local community with enquiries about the services CAB offers, as well as providing information and referral.

Training

Training for new volunteers is held at the Perth branch on a quarterly basis. At this stage, all Rockingham volunteers have undergone the training and are up to date.

Conclusion

As the Citizens Advice Bureau endures an ever-evolving and changing climate, I would like to thank the volunteers for their ongoing commitment and perseverance.

I would also like to thank the Perth office for their support and assistance throughout the year. We are looking forward to seeing what the future has in store.

Ron Bertreux

– Rockingham Branch Coordinator

BRANCH CONTACT AND SERVICE INFORMATION

BRANCH CONTACT AND SERVICE INFORMATION

– As at November 2023

ARMADALE

Shop 6, Armadale Plaza Shopping Centre
(10 Orchard Avenue), ARMADALE WA 6112

Coordinator: Rae Wright
Office Hours: 9.00am-3.00pm Mon-Fri
Phone: (08) 9497 5311
Fax: (08) 9497 5344
Email: armadale@cabwa.com.au
Legal Service: 1st Tuesday of the month
by appointment

Tax Help: Jul-Oct

WA NILS

Justice of the

Peace: Mon, Tues and Wed
10.30am-1.00pm

Legal Aid

Virtual Office: Monday

BUNBURY

1 Stirling Street or PO Box 703
BUNBURY WA 6230

Coordinator: Vacant
Office Hours: 9.00am-1.00pm Mon-Fri
Phone: (08) 9721 6008
Fax: (08) 9721 8008
Email: bunbury@cabwa.com.au
Legal Service: Resuming November 2023

Tax Help: Jul-Oct

WA NILS

BUSSELTON

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

Coordinator: Gai Macauley
Office Hours: 10.00am-1.00pm
Mon, Wed-Fri
Phone: (08) 9751 1199
Fax: (08) 9752 1764
Email: busselton@cabwa.com.au
Legal Service: CAB virtual appointments

Tax Help: Jul-Oct

WA NILS

Legal Aid

Virtual Office: Wednesday

FREMANTLE

Shop GT22, 135 High Street, Manning Arcade
FREMANTLE WA 6160

Coordinator: Sarah Ghammachi (Acting)
Office Hours: 9.30am-3.00pm Mon-Thurs
9.00am-2.00pm Fri
Phone: (08) 9335 4522
Fax: (08) 9433 6061
Email: fremantle@cabwa.com.au
Legal Service: CAB virtual appointments

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-Fri
Phone: (08) 9301 2833
Fax: (09) 9301 1414
Email: joondalup@cabwa.com.au
Legal Service: Fortnightly Fridays by
appointment

Tax Help: Jul-Oct

WA NILS

Legal Aid

Virtual Office: Tuesday

KWINANA

2 Robbos Way or PO Box 516
KWINANA WA 6167

Coordinator: Melinda Mead
Office Hours: 10.00am-3.00pm
Mon-Wed
Phone: (08) 9439 1251
Fax: (08) 9439 4499
Email: kwinana@cabwa.com.au
Legal Service: CAB virtual appointments

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
Office Hours: 9.00am-1.00pm Tue-Fri
Phone: (08) 9535 3101
Fax: (08) 9584 8988
Email: mandurah@cabwa.com.au
Tax Help: Jul-Oct
**WA NILS
Justice of
the Peace:** Thursday and Friday
10.00am-12.00pm
**Legal Aid
Virtual Office:** Wednesday

MIDLAND

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

Coordinator: Vacant
Office Hours: 9.00am-3.00pm Mon-Fri
Phone: (08) 9271 2500
Fax: (08) 9271 1643
Email: midland@cabwa.com.au
Legal Service: 2nd Wednesday of the
month by appointment
**WA NILS
Legal Aid
Virtual Office:** Monday

PERTH

Level 1 & 4, 25 Barrack Street
PERTH WA 6000

Office Hours: 9.00am-4.00pm Mon-Fri
Phone Hours: 9.30am-4.00pm Mon-Fri
Enquiries: (08) 9221 5711
Admin: (08) 9325 4217
Fax: (08) 9221 5356
Email: cab@cabwa.com.au
Legal Service: By appointment
**Justice of
the Peace:** Mon-Fri
**Criminal
Injuries
Compensation:** Thursday

ROCKINGHAM

Room 4, 14 Council Avenue
ROCKINGHAM WA 6168

Coordinator: Ron Beurteaux
Office Hours: 9.30am-2.30pm Mon-Thu
Phone: (08) 9527 6671
Fax: (08) 9527 1445
Email: rockingham@cabwa.com.au
Legal Service: CAB virtual appointments
**WA NILS
Legal Aid
Virtual Office:** Thursday

STATISTICS

SUMMARY

PERTH	CLIENT ENQUIRIES				LAST YEAR
	Interviews	Telephone	Total		Total
GENERAL	710	15,474	16,184		16,559
LEGAL	193		193		2,603
TAX HELP	7		7		20
JUSTICE OF THE PEACE	<u>7,616</u>		<u>7,616</u>		<u>6,335</u>
SUB TOTAL	8,526	15,474	24,000	24,000	25,517

BRANCHES	CLIENT ENQUIRIES				LAST YEAR
	Interviews	Telephone	Total		Total
ARMADALE	2,166	1,828	3,994		3,725
BUNBURY	305	769	1,074		1,116
BUSSELTON	286	317	603		687
FREMANTLE	611	996	1,607		1,393
JOONDALUP	394	1,971	2,365		2,661
KWINANA	233	128	361		569
MANDURAH	3,086	855	3,941		3,880
MIDLAND	304	707	1,011		2,012
ROCKINGHAM	924	744	<u>1,668</u>		<u>1,929</u>
SUB TOTAL	8,309	8,315	16,624		17,972
TOTALS	16,835	23,789	40,624	40,624	43,489

BRANCHES	WA NO INTEREST LOANS			LAST YEAR
	Online Only			Total
PERTH	7			1
ARMADALE	104			36
BUNBURY	10			0
BUSSELTON	0			0
FREMANTLE	215			42
JOONDALUP	36			4
KWINANA	8			5
MANDURAH	47			7
MIDLAND	2			0
ROCKINGHAM	60			18
TOTAL	489		489	113

GRAND TOTAL		41,113	43,602
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LEGAL ADVICE

PERTH & BRANCHES		LAST YEAR
CIVIL	115	0
CONSUMER	0	5
CONTRACTS	0	42
CRIMINAL	36	15
DIVIDING FENCES	0	7
ESTATE MATTERS	0	78
FAMILY LAW	345	814
INSURANCE	0	2
LETTERS of ADMINISTRATION	68	180
NEIGHBOUR DISPUTES	0	2
PERSONAL INJURY	0	3
PROBATE	63	275
PROPERTY	0	56
RESTRAINING ORDERS	0	45
SPENT CONVICTIONS	0	1
STATE ADMINISTRATIVE TRIBUNAL	0	2
TRAFFIC	0	11
WILLS EPA EPG	1,162	1,052
OTHER	0	13
PERTH & BRANCHES TOTAL	1,789	2,603

DOCUMENTS PRODUCED

DOCUMENTS		LAST YEAR
Family Court Documents	7	7
Enduring Power of Guardianship	292	488
Letters of Administration	59	95
Enduring Power of Attorney	312	476
Probate Affidavits and Other	34	61
Wills	434	819

STATISTICAL RETURNS

PERTH		CLIENT ENQUIRIES			LAST YEAR
	Category Headings	Interviews	Telephone	Total	Total
1.	FAMILY & PERSONAL	95	3,448	3,543	3,812
2.	MONEY MATTERS	19	212	231	269
3.	HOUSING & PROPERTY	52	1,887	1,939	2,347
4.	COMPLAINTS & OMBUDSMAN	25	1,087	1,112	1,178
5.	LAW	53	1,967	2,020	2,229
6.	GOVERNMENT	59	1,122	1,181	1,119
7.	INSURANCE	6	77	83	126
8.	ESTATE PLANNING	277	3,244	3,521	2,628
9.	ELDER MATTERS	10	554	564	543
10.	CAB SERVICES	39	1,354	1,393	1,657
11.	MEDIATION	3	312	315	385
12.	SUPPORT & COUNSELLING	4	23	27	25
13.	LOCAL & GENERAL INFORMATION	68	187	255	241
	TOTAL	710	15,474	16,184	16,559
	MALES	320	5,939	6,259	6,692
	FEMALES	322	8,670	8,992	9,268
	EMAIL	68	865	933	599

BRANCHES		CLIENT ENQUIRIES			LAST YEAR
	Category Headings	Interviews	Telephone	Total	Total
1.	FAMILY & PERSONAL	413	1,186	1,599	1,952
2.	MONEY MATTERS	471	626	1,097	973
3.	HOUSING & PROPERTY	318	567	885	1,049
4.	COMPLAINTS & OMBUDSMAN	71	120	191	194
5.	LAW	1,955	897	2,852	2,704
6.	GOVERNMENT	1,966	814	2,780	2,601
7.	INSURANCE	37	74	111	90
8.	ESTATE PLANNING	1,546	2,865	4,411	4,912
9.	ELDER MATTERS	101	77	178	158
10.	CAB SERVICES	351	337	688	1,403
11.	MEDIATION	11	46	57	58
12.	SUPPORT & COUNSELLING	49	34	83	74
13.	LOCAL & GENERAL INFORMATION	1,020	736	1,756	1,804
	TOTAL	8,309	8,379	16,688	17,972
	MALES	3,956	2,778	6,734	7,062
	FEMALES	4,341	5,525	9,866	10,832
	EMAIL	12	76	88	78

STATISTICAL RETURNS - EXPLANATORY DETAIL

	PERTH & BRANCHES COMBINED	CLIENT ENQUIRIES			LAST YEAR
	Category Headings	Interviews	Telephone	Total	Total
1.	FAMILY & PERSONAL				
(a)	Divorce	177	2,751	2,928	3,370
(b)	Children's matters	124	570	694	742
(c)	Property Settlement	143	1,032	1,175	1,302
(d)	Child support	10	35	45	49
(e)	Court processes	30	133	163	187
(f)	Domestic violence	24	113	137	114
	TOTAL	508	4,634	5,142	5,764
2.	MONEY MATTERS				
(a)	Financial Hardship	69	220	289	275
(b)	Bankruptcy	3	12	15	21
(c)	Investment /Superannuation	130	201	331	389
(d)	Mortgage/Loans	23	52	75	93
(e)	Taxation (Personal, Land, Stamp Duty)	76	51	127	109
(f)	NILS	189	302	491	355
	TOTAL	490	838	1,328	1,242
3.	HOUSING & PROPERTY				
(a)	Neighbour dispute	145	688	833	991
(b)	Tenancy (tenant)	88	706	794	879
(c)	Tenancy (landlord)	28	563	591	737
(d)	Strata matters	35	140	175	175
(e)	Real estate/building	52	338	390	556
(f)	Homelessness	22	19	41	58
	TOTAL	370	2,454	2,824	3,396
4.	COMPLAINTS & OMBUDSMAN				
(a)	Financial institution	8	508	516	521
(b)	Telco	9	490	499	494
(c)	Medical	10	32	42	43
(d)	Legal Service	9	17	26	44
(e)	Government department	8	58	66	80
(f)	Education	2	8	10	21
(g)	Other	50	94	144	169
	TOTAL	96	1,207	1,303	1,372

STATISTICAL RETURNS - EXPLANATORY DETAIL

	PERTH & BRANCHES COMBINED	CLIENT ENQUIRIES			LAST YEAR
	Category Headings	Interviews	Telephone	Total	Total
5.	LAW				
(a)	Consumer issues	64	678	742	801
(b)	Restraining orders	30	392	422	451
(c)	Traffic Offences	42	465	507	529
(d)	Criminal Spent conviction	44	193	237	287
(e)	Contract dispute	18	364	382	501
(f)	Employment issues	22	137	159	159
(g)	Small/General claim	25	126	151	170
(h)	Other	1,763	509	2,272	2,035
	TOTAL	2,008	2,864	4,872	4,933
6.	GOVERNMENT				
(a)	Centrelink	42	300	342	345
(b)	Concession cards	42	11	53	48
(c)	Justice of the Peace	1,831	1,239	3,070	2,832
(d)	Local councils	7	285	292	300
(e)	Passport/ID	31	27	58	56
(f)	Migration & Visa enquiries	72	74	146	139
	TOTAL	2,025	1,936	3,961	3,720
7.	INSURANCE				
(a)	Medical	2	8	10	51
(b)	Personal injury	11	33	44	16
(c)	Property damage	4	37	41	55
(d)	Workers Compensation	5	15	20	31
(e)	Insurance dispute	21	58	79	63
	TOTAL	43	151	194	216
8.	ESTATE PLANNING				
(a)	Making a Will	903	3,008	3,911	3,493
(b)	Challenging a Will	57	338	395	333
(c)	Applying for Probate	330	1,102	1,432	1,414
(d)	Letters of Administration	114	800	914	770
(e)	Enduring Power of Attorney	298	646	944	1112
(f)	Enduring Power of Guardianship	121	215	336	418
	TOTAL	1,823	6,109	7,932	7,540

STATISTICAL RETURNS - EXPLANATORY DETAIL

	PERTH & BRANCHES COMBINED	CLIENT ENQUIRIES			LAST YEAR
	Category Headings	Interviews	Telephone	Total	Total
9.	ELDER MATTERS				
(a)	Retirement village	13	502	515	517
(b)	Nursing home	11	23	34	34
(c)	Advanced Health Directive	48	19	67	42
(d)	Elder abuse	16	49	65	59
(e)	Carer	10	21	31	18
(f)	At home services	13	17	30	31
	TOTAL	111	631	742	701
10.	CAB SERVICES				
(a)	Information/Brochures	114	664	778	903
(b)	Legal service query	121	732	853	1,268
(c)	Cancel appointment	10	84	94	211
(d)	Document status	76	92	168	279
(e)	Purchase kits	61	36	97	314
(f)	Criminal injuries compensation	8	83	91	85
	TOTAL	390	1,691	2,081	3,060
11.	MEDIATION				
(a)	Family	6	177	183	239
(b)	Community	1	138	139	175
(c)	Commercial	2	4	6	6
(d)	General query	5	39	44	23
	TOTAL	14	358	372	443
12.	SUPPORT & COUNSELLING				
(a)	Mental Health issue	26	35	61	35
(b)	Grief	5	6	11	13
(c)	Social isolation	4	6	10	8
(d)	Drug, alcohol, gambling addiction	4	4	8	12
(e)	Food, Emergency relief, Accommodation	14	6	20	31
	TOTAL	53	57	110	99
13.	LOCAL & GENERAL INFORMATION				
(a)	General	1,088	923	2,011	2,045
	TOTAL	1,088	923	2,011	2,045
	GRAND TOTAL	9,019	23,853	32,872	34,531

AUDITOR'S REPORT

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TREASURER'S AND AUDITOR'S REPORT

– Barbara Kwiecien

Treasurer's and Auditor's Reports

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

The Audited Financial Statements

The Treasurer's position at Citizens Advice Bureau Inc (WA) ("CAB") is presently vacant. As Secretary to the Board, I have taken the responsibility of presenting the Financial Report for the year ended 30 June 2023.

CAB has circulated the Association's Financials to its Members prior to the Annual General Meeting, giving the Members the opportunity for informed discussion at that meeting.

The audited Financial Statements comply with the relevant Australian Accounting Standards and form part of CAB's Annual Report, and are available on our website.

The financial year 2022-2023 (FY) has been a year of continuous improvement to adapt and innovate as CAB focused on targeting existing and emerging areas of legal need, and service quality delivery to clients.

This report focuses on the quality of our financial performance rather than the quantity of profits, as our mission emphasises the impact we make on our community and clients.

Independent Auditor's Report

I would like to express my appreciation to the Auditors for their professional assistance and advice in reviewing and auditing this year's financials. I bring to your attention Note 1 in the Notes to the Financial Statements that summarises the significant accounting policies that underpin these Financials.

I also invite Members to review the Auditor's report for their confirmation of CAB's Financial Statement for the year.

Statement of Financial Performance

This Statement presents two sets of figures, one for the Perth office and the other as a Consolidated figure, which summarises the Perth and all our Branch financials. Although most of the income and expenses are reflected in the "Perth" columns, this report focuses on the consolidated results.

Statement of Financial Performance – Consolidated

The consolidated figures for FY2023 are reflective of our commitment to providing a quality legal service over a quantity legal service model.

The reduction in revenue from legal fees is largely associated with staff changes. However, mediation revenue has delivered a positive result, producing a significant increase from FY2022.

Total Revenue for FY2023 is down against FY2022 total revenue due to no active grants from Lotterywest and Law Society's Public Purpose Trust in the reporting period.

It should be noted, however, there is more than \$96,000 of savings in Total Expenses for FY2023 compared to last financial year, which is the result of a well-planned budget and prudent spending.

I want to emphasise that CAB remains financially stable, and the decrease in profit incurred in FY2023 reflects our transition to modernise the organisation to be well positioned for a sustainable future.

Consolidated Statement of Financial Position

This year has focused on continuous improvement in all aspects of delivering a quality service. With a stable workforce, CAB has concentrated its efforts on delivering our services to pre COVID status, and all grants have been acquitted.

CAB is in a strong financial position, with a substantial cash resource and no outstanding debts outside of normal trading items. With our commitment to quality Information and Referral, Legal and Mediation Services we are confident in our ability to continue making a profound difference in the lives of those clients we serve.

The Future

CAB emerges from a few challenging years with a strong cash base, no debt and a stable volunteer and staffing base.

Importantly, CAB secured government funding for our services from WA Department of Communities until 2028 and WA Department of Justice to 2025. Furthermore, CAB will receive a grant from the Public Purposes Trust Fund in FY2023-2024.

CAB welcomes and thanks John Hoo, our new Assistant Accountant for his hard work and liaising with the auditors in preparation of these financials.

Thanks also goes to the Interim CEO and her staff who have done an exemplary job in supporting CAB during this year of continuous improvement.



– Secretary, Board of Management

STATEMENT BY THE BOARD OF MANAGEMENT

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 2023 and the results of its operations and cash flows for the year then ended in accordance with accounting policies described in note 1 to the financial statements;
- (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 a resolution of the Board of Management by:



Sandra Brown
President



Barbara Kwiecien
Secretary

Dated this 10th day of October 2023

AUDITOR'S INDEPENDENCE DECLARATION



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 Citizens Advice Bureau of Western Australia Inc.. As the audit principal for the audit of the financial report of Citizens Advice Bureau of Western Australia Inc. for the year ended 30 June 2023, I declare that, to the best of my knowledge and belief, during the year ended 30 June 2023 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.

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

AMW AUDIT
Chartered Accountants

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

MARTIN SHONE
Principal

Dated at Perth, Western Australia this 10th day of October 2023.

CONSOLIDATED STATEMENT OF FINANCIAL PERFORMANCE

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

CONSOLIDATED STATEMENT OF FINANCIAL PERFORMANCE

For the year ended 30 June 2023

	Note	2023 \$	Consolidated 2022 \$	2023 \$	Perth 2022 \$
REVENUE					
Donations		5,702	4,978	4,348	3,312
Grants	3	949,788	1,032,548	938,415	1,026,548
Interest received		2,470	139	2,449	139
Legal fees	4	354,659	548,902	353,337	541,747
Membership fees		980	650	750	450
Mediation revenue		27,183	8,475	27,163	8,475
Other income		3,724	728	2,280	50
Sale of resource material		5,381	9,893	2,981	4,857
TOTAL REVENUE		1,349,887	1,606,313	1,331,723	1,585,578
EXPENSES					
Administrative Expenses		341,517	290,180	484,845	420,128
Depreciation and Amortisation Expenses		207,624	241,497	130,584	158,266
Employee Benefits Expenses		739,749	861,310	736,073	854,645
Motor Vehicle Expenses		9,588	10,893	9,588	10,893
Rental Expense		135,273	120,877	76,154	81,513
Repairs and Maintenance Expense		13,077	26,640	6,461	17,885
Volunteer Expenses		56,104	47,992	34,799	25,905
TOTAL EXPENSES		1,502,933	1,599,389	1,478,504	1,569,235
NET (LOSS)/SURPLUS		(153,046)	6,924	(146,781)	16,343

The accompanying notes form part of these financial statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

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

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2023

	Consolidated		Perth	
	2023	2022	2023	2022
	\$	\$	\$	\$
ACCUMULATED FUNDS				
Retained earnings	524,688	713,626	513,215	709,996
Asset replacement reserve	200,000	150,000	200,000	150,000
	<u>724,688</u>	<u>863,626</u>	<u>713,215</u>	<u>859,996</u>
Represented by:-				
CURRENT ASSETS				
Cash and cash equivalents	699,727	1,038,188	679,621	1,019,751
Trade and other receivables	570	9	570	9
Prepayments	27,070	13,733	27,070	13,733
	<u>727,367</u>	<u>1,051,930</u>	<u>707,261</u>	<u>1,033,493</u>
NON-CURRENT ASSETS				
Plant and equipment				
Cost	560,408	555,713	524,151	521,096
Accumulated depreciation	(458,595)	(408,561)	(425,231)	(376,319)
Right-of-use assets (AASB 16)				
Cost	1,606,776	1,332,039	887,263	887,263
Accumulated amortisation	(847,329)	(454,604)	(333,500)	(251,828)
Bond for Branches	16,896	12,125	16,896	12,125
	<u>878,157</u>	<u>1,036,712</u>	<u>669,579</u>	<u>792,337</u>
TOTAL ASSETS	<u>1,605,524</u>	<u>2,088,642</u>	<u>1,376,839</u>	<u>1,825,830</u>
CURRENT LIABILITIES				
Payables	30,246	63,611	30,246	63,611
Provision for employee entitlements	13,977	180,308	13,977	180,308
Lease liability (AASB 16)	150,265	149,281	75,854	76,071
Income received in advance	28,990	38,650	28,990	38,650
	<u>223,478</u>	<u>431,850</u>	<u>149,067</u>	<u>358,640</u>
NON-CURRENT LIABILITIES				
Lease liability (AASB 16)	657,358	776,385	514,558	590,413
Provision for employee entitlements	-	16,781	-	16,781
	<u>657,358</u>	<u>793,166</u>	<u>514,558</u>	<u>607,194</u>
TOTAL LIABILITIES	<u>880,836</u>	<u>1,225,016</u>	<u>663,625</u>	<u>965,834</u>
NET ASSETS	<u>724,688</u>	<u>863,626</u>	<u>713,215</u>	<u>859,996</u>

The accompanying notes form part of these financial statements

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

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 2023

Consolidated	Accumulated Funds \$	Asset Replacement Reserve \$	Total \$
Balance at 30 June 2021	756,702	100,000	856,702
Surplus for the year	6,924	-	6,924
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2022	713,626	150,000	863,626
Deficit for the year	(153,046)	-	(153,046)
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2023	524,688	200,000	724,688

Perth	Accumulated Funds \$	Asset Replacement Reserve \$	Total \$
Balance at 30 June 2021	743,653	100,000	843,653
Surplus for the year	16,343	-	16,343
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2022	709,996	150,000	859,996
Deficit for the year	(146,781)	-	(146,781)
Transfers to/(from) reserves	(50,000)	50,000	-
Balance at 30 June 2023	513,215	200,000	713,215

The accompanying notes form part of these financial statements

CONSOLIDATED STATEMENT OF CASH FLOWS

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

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 30 June 2023

	Note	Consolidated 2023 \$	Consolidated 2022 \$	Perth 2023 \$	Perth 2022 \$
Cash flows from operating activities					
Payments					
Wages and salaries		(1,016,974)	(886,103)	(1,016,974)	(886,103)
Suppliers		(489,042)	(512,809)	(509,545)	(535,011)
Receipts					
User charges		373,162	564,037	371,590	556,682
Interest received		2,470	139	2,449	139
Other		14,807	15,599	9,609	8,219
Cash flows from government					
Receipts from appropriations / grants		<u>955,628</u>	<u>1,038,953</u>	<u>903,317</u>	<u>992,015</u>
Net cash generated from operating activities	5(b)	<u>(160,321)</u>	<u>219,816</u>	<u>(239,554)</u>	<u>135,941</u>
Cash flows from investing activities					
Payments for purchase of plant and equipment		<u>(4,695)</u>	<u>(39,227)</u>	<u>(3,055)</u>	<u>(36,246)</u>
Net cash used in investing activities		<u>(4,695)</u>	<u>(39,227)</u>	<u>(3,055)</u>	<u>(36,246)</u>
Cash flows from financing activities					
Lease payments		<u>(173,444)</u>	<u>(185,771)</u>	<u>(97,521)</u>	<u>(103,038)</u>
Net cash used in investing activities		<u>(173,444)</u>	<u>(185,771)</u>	<u>(97,521)</u>	<u>(103,038)</u>
Net decrease in cash held		(338,461)	(5,182)	(340,130)	(3,343)
Cash at the beginning of the financial year		<u>1,038,188</u>	<u>1,043,370</u>	<u>1,019,751</u>	<u>1,023,094</u>
Cash at the end of the financial year	5(a)	<u>699,727</u>	<u>1,038,188</u>	<u>679,621</u>	<u>1,019,751</u>

The accompanying notes form part of these financial statements

NOTES TO THE 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 2023

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 2023

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

Operating Grants, Donations and Bequests

When the Bureau receives operating grant revenue, donations or bequests, it assesses whether the contract is enforceable and has sufficiently specific performance obligations in accordance to AASB 15.

When both these conditions are satisfied, the Bureau:

- identifies each performance obligation relating to the grant
- recognises a contract liability for its obligations under the agreement
- recognises revenue as it satisfies its performance obligations.

Where the contract is not enforceable or does not have sufficiently specific performance obligations, the Bureau:

- recognises the asset received in accordance with the recognition requirements of other applicable accounting standards (e.g. AASB 9, AASB 16, AASB 116 and AASB 138)
- recognises related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer)
- recognises income immediately in profit or loss as the difference between the initial carrying amount of the asset and the related amount.

If a contract liability is recognised as a related amount above, the Bureau recognises income in profit or loss when or as it satisfies its obligations under the contract.

Capital Grant

When the Bureau receives a capital grant, it recognises a liability for the excess of the initial carrying amount of the financial asset received over any related amounts (being contributions by owners, lease liability, financial instruments, provisions, revenue or contract liability arising from a contract with a customer) recognised under other Australian Accounting Standards.

The Bureau recognises income in profit or loss when or as the Bureau satisfies its obligations under terms of the grant.

Interest Income

Interest income is recognised using the effective interest method.

All revenue is stated net of the amount of goods and services tax.

(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.

NOTES TO THE 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 2023

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

(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.

(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 2023 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 2023

	Consolidated		Perth	
	2023 \$	2022 \$	2023 \$	2022 \$
3. GRANTS				
Department of Local Government and Communities	646,049	607,106	646,049	607,106
The Law Society of Western Australia	-	110,000	-	110,000
Local Government grants	21,043	8,500	13,200	2,500
Lotterywest	-	34,537	-	34,537
Legal Aid (LCT)	156,333	151,707	156,333	151,707
Legal Aid (Mediation)	122,834	119,198	122,833	119,198
Other	3,529	1,500	-	1,500
	<u>949,788</u>	<u>1,032,548</u>	<u>938,415</u>	<u>1,026,548</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	64,356	112,643	63,034	105,488
Income received from the preparation of simple legal documents	290,303	436,259	290,303	436,259
	<u>354,659</u>	<u>548,902</u>	<u>353,337</u>	<u>541,747</u>

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

NOTES TO THE 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 2023

	Consolidated		Perth	
	2023	2022	2023	2022
	\$	\$	\$	\$
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	699,727	1,038,188	679,621	1,019,751
(b) Reconciliation of net cash provided by operating activities to net deficit for the year				
Net (loss)/surplus for the year	(153,046)	6,924	(146,781)	16,343
Depreciation and amortisation	207,624	241,497	130,584	158,266
Interest expense	29,908	34,307	21,450	24,243
Movements in assets and liabilities				
Receivables	(562)	4	(562)	4
Prepayments and other assets	(18,108)	(1,207)	(18,108)	(1,207)
Payables and accruals	(33,365)	(15,478)	(33,365)	(15,477)
Provision for employee entitlements	(183,112)	(52,241)	(183,112)	(52,241)
Income in advance	(9,660)	6,010	(9,660)	6,010
Net cash from operating activities	(160,321)	219,816	(239,554)	135,941
6. CAPITAL COMMITMENTS				
There were no capital commitments as at 30 June 2023.				
7. CONTINGENCIES				
There are no contingencies at reporting date.				

INDEPENDENT AUDITOR'S REPORT



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

Opinion

We have audited the financial report of Citizens Advice Bureau of Western Australia Inc. (the "Association") which comprises the consolidated statement of financial position as at 30 June 2023, consolidated statement of financial performance, consolidated statement of changes in equity and the consolidated statement of cash flows for the year ended on that date, and notes to the financial statements, including a summary of significant accounting policies, and the statement by the Board of Management.

In our opinion, the accompanying financial report of the Association's is 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 financial position as at 31 December 2022 and of its financial performance and cash flows for the year then ended; 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 Regulations 2022*.

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 ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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

Emphasis of Matter – Basis of Accounting

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

Responsibilities of the Board for the Financial Report

The Board is responsible for the preparation of the financial report that gives a true and fair view and have determined that the basis of preparation described in Note 1 of the financial report is appropriate to meet the requirements of the ACNC Act and the needs of the members. The Board's responsibility also includes such internal control as the Board determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatements, whether due to fraud or error.

In preparing the special purpose financial report, the Board is 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 either intend to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

The Board is responsible for overseeing the Association's financial reporting process.

INDEPENDENT AUDITOR'S REPORT



Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the 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 financial report.

Independence

We confirm that the independence declaration required by the ACNC Act, which has been given to the Board of Citizens Advice Bureau of Western Australia Inc., would be in the same terms if given to the Board as at the time of this auditor's report.

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

AMW AUDIT

Chartered Accountants

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

MARTIN SHONE

Principal

Dated at Perth, Western Australia this 10th of October 2023.



10 October 2023

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 2023.

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 and John Hoo 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

Principal



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