

Citizens Advice Bureau



Ngā Pou Whakawhirinaki o Aotearoa

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



**2023** Pūrongo ā-Tau  
Annual report

# He rārangi upoko

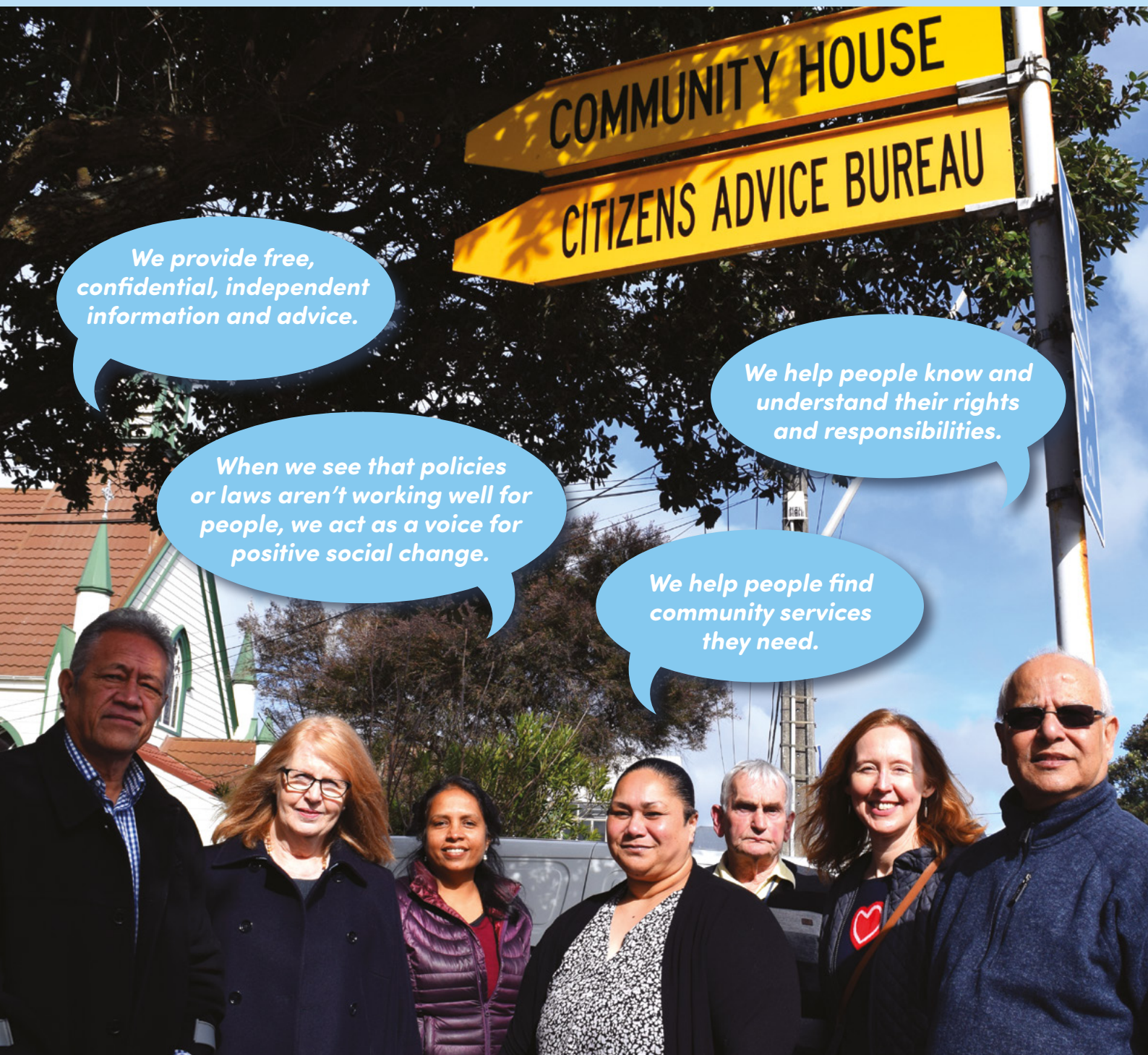
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# Ā mātau kaupapa matua

## What we do



*We provide free, confidential, independent information and advice.*

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

*We help people know and understand their rights and responsibilities.*

*We help people find community services they need.*

### Taku pou whakawhirinaki i ngā wa o te porotaika My source of strength in moments of adversity

This whakataukī (proverb) provides the meaning of our Māori name. A Pou Whakawhirinaki is a person one can rely upon when seeking solace, strength, assistance and help. It is a metaphorical statement mainly used in relation to a person, with the sense of giving assistance without any financial gain being sought in return. Our Māori name was identified from this whakataukī by Julian Wilcox, a te reo expert and nephew of Peter Harwood, the founder of the CAB in New Zealand.





# He kōrero whakataki nā te Pehitini me te Tumuaki

## Introduction from the National President and Chief Executive

He taonga rongonui te aroha ki te tāngata

Good will towards others is a precious treasure

This whakataukī sums up the ethos of the CAB, where volunteers offer a non-judgemental service to anyone who has a question or an issue they need help with.

The reassurance that a client gets from a service where someone takes the time to listen, to understand and to discuss well researched and considered options is invaluable and contributes to strengthening communities.

CAB is both a first port of call and sometimes a last resort for people who need help – to navigate their issues and understand their options. We uphold people's dignity and ability to participate in society and serve a critical role in supporting people to access their fundamental human rights of access to food, shelter, social security, equality and justice.

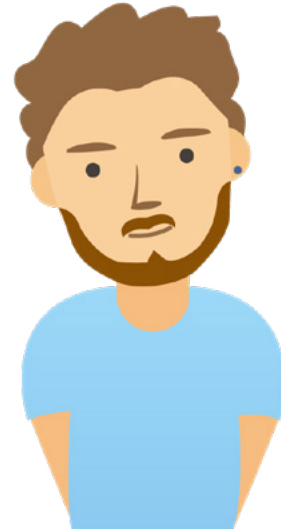
The importance and value of this service has been validated in some powerful ways over the past year.

When Auckland Council proposed cutting all the funding to CABs in Auckland, the people of Auckland expressed their opposition to this and their strong appreciation for the help the CAB provides. 22,500 people signed a Petition calling for Auckland Council to retain its funding of the CAB and many people also made submissions opposing any cuts to CAB funding. People took the opportunity to say why they valued the CAB.



**“** I used CAB before. I was feeling very lost, financially strapped, and it was such a relief to talk and converse with people who knew what they were talking about and who could help navigate and advocate for one amongst the various health, social, employment, legal systems in NZ. **”**

**“** My local CAB has played a vital role towards young people like me with the value of information I would not have learnt at school. Young people need a place to talk and be heard. They made a difference, they empowered me and they cared. **”**



Auckland Council listened to the people of Auckland and took the proposed funding cut out of its 2023/24 budget.

Also this year, analysis of a sample of North Shore CAB client enquiries by ImpactLab determined that every \$1 invested in the CAB returns \$13.20 of measurable good to New Zealand. That's a massive social return on investment (SROI). Importantly this ImpactLab report evidenced the positive outcomes our service creates for the people we help.

Our volunteers not only empower and support individuals and whānau, they are also social justice champions. The insights they collect from recording every single client enquiry provide invaluable evidence of policy, laws and processes that need to be changed to prevent distress and harm. On the basis of this evidence we have spoken out publicly on important issues such as migrant exploitation as well as provided input into a wide range of policy processes.

We pay tribute to our volunteers who give their time freely and to the dedicated staff who support them. The beating heart of our organisation is the passion, integrity and commitment of our people, their desire to serve a greater good and help others in their community. This Annual Report is a testament to the contribution they have made over the past year.

He aha te mea nui o te ao? He tāngata! He tāngata! He tāngata!

What is the most important thing of all? It is people! It is people! It is people!

**Kerry Dalton**  
Chief Executive

**Neil Lancaster**  
National President

# Ā mātau kaupapa matua

## Our priorities



# Ō mātou taiwhanga CAB locations



CABs also provide services in additional locations through satellites in suburban community centres and hubs.



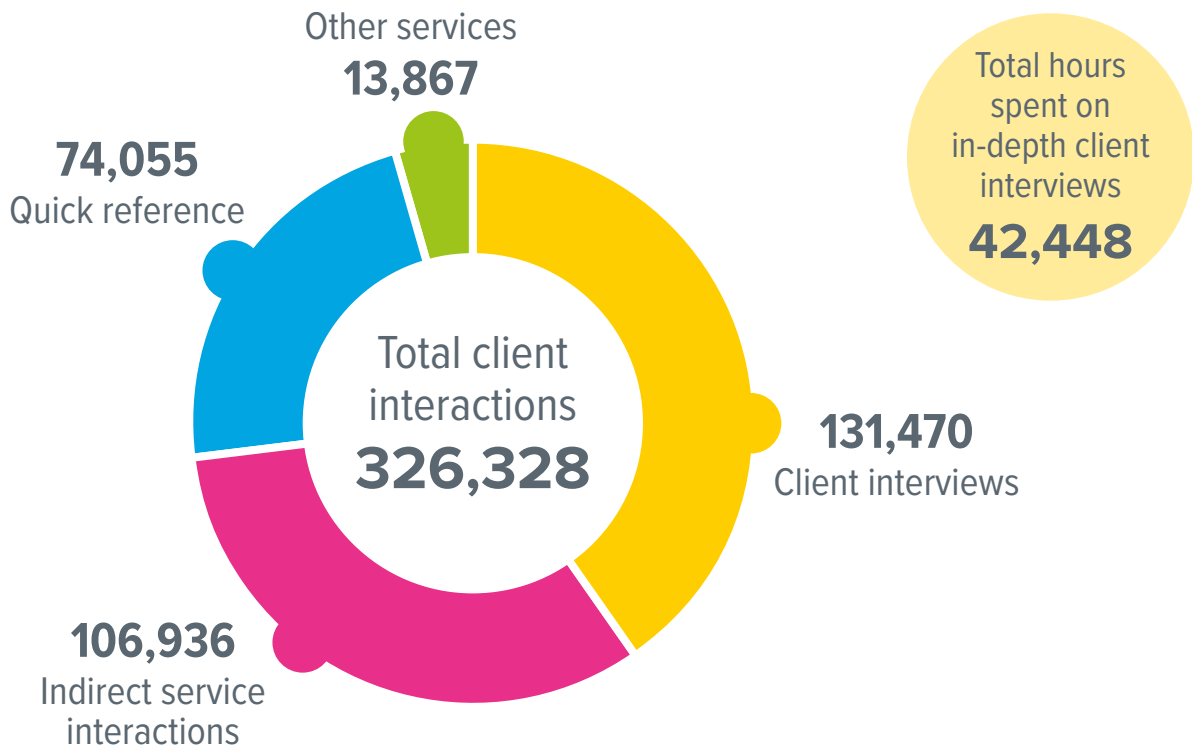
# Te hunga e āwhinahia ana e mātau

## The people we help

We help people with advice on a huge range of topics. In the past year, there were 326,328 total client interactions consisting of 219,392 direct CAB services such as in-depth interviews and quick reference enquiries – as shown below.

Quick reference enquiries consist of providing clients forms, contact details for other services, and directions to providers and organisations. In-depth interviewing involves identifying what is happening for the client, or what information they seek, and to find out what they have done so far. Our trained volunteer interviewers research options specific to each client’s situation. They then explain the information and options to the client in a way that helps them to understand and work out what they may want to do next. We always work to empower the client to make their own decisions.

Additionally, there were 106,936 indirect CAB service interactions, where clients attended CAB hosted clinics. Examples of clinics include but aren’t limited to: Justices of the Peace; budgeting services; counselling sessions; migrant clinics; and other services groups and organisations provide using our premises.

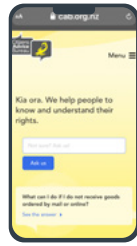




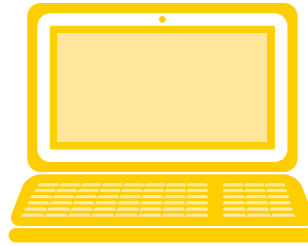
## Method of contact (excluding clinics)



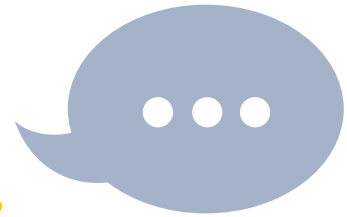
**86,888**  
Face-to-face



**116,740**  
Phone

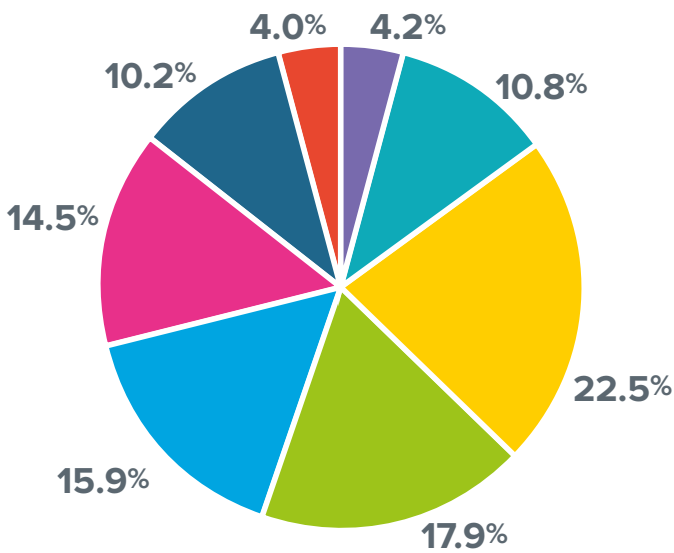


**13,423**  
Electronic



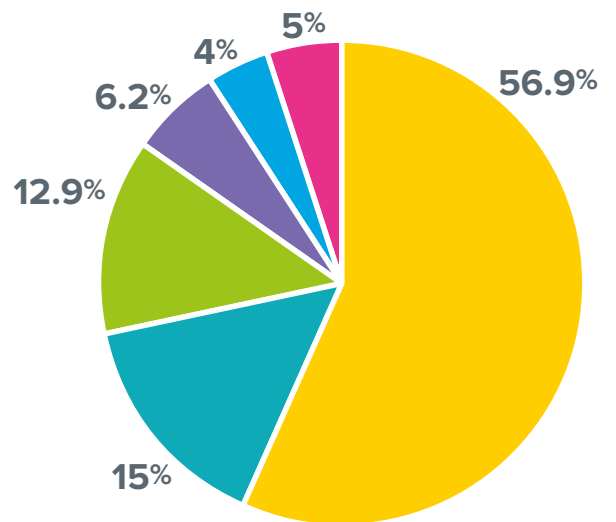
**2,214**  
Online chat

## Client age groups

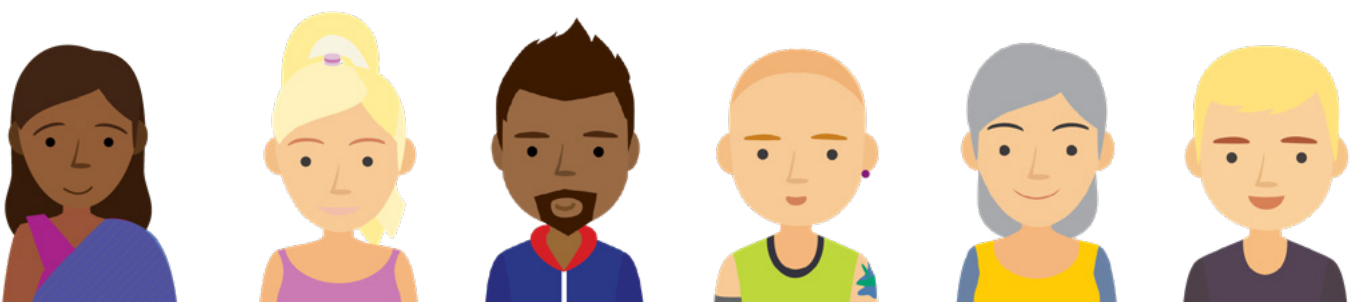


- 0-24yrs
- 50-59yrs
- 25-29yrs
- 60-69yrs
- 30-39yrs
- 70-79yrs
- 40-49yrs
- 80yrs +

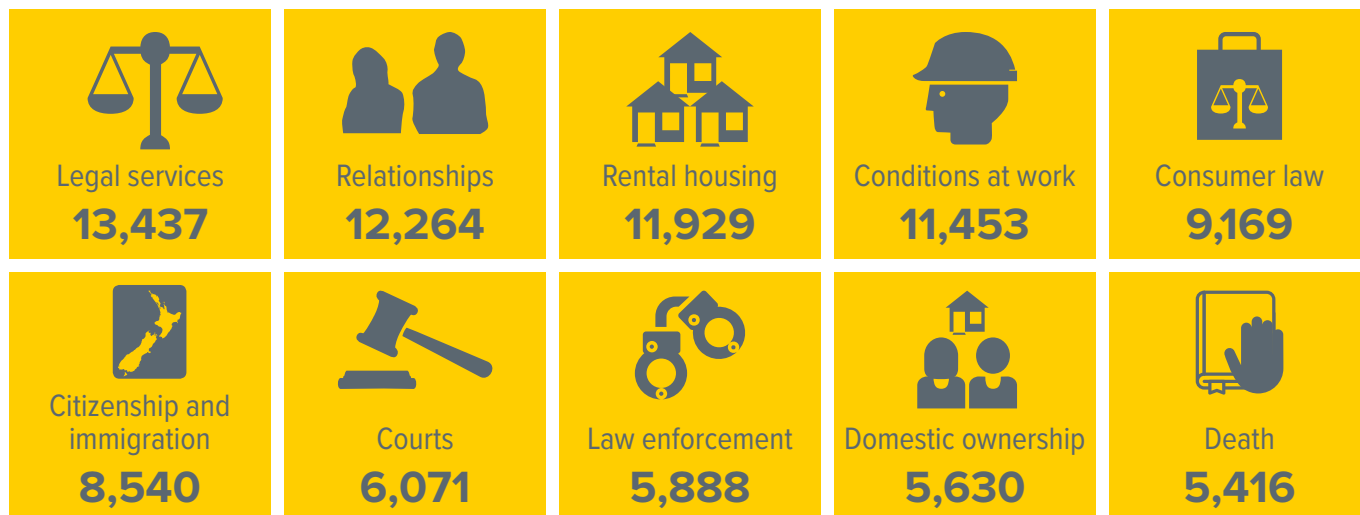
## Summary of ethnicity



- New Zealander & NZ European
- Pacific Peoples
- Asian
- European
- Māori
- Other Ethnicity



## Top 10 areas of enquiry



## Top 10 categories of enquiry by average time taken

**27 mins**

- Out of school learning support

**26 mins**

- Town planning
- Māori issues
- Reproduction and sexual health
- Educational administration

**25 mins**

- Mental health and wellbeing
- Violence and abuse

**24 mins**

- Commercial tenancy
- Emergency housing
- Citizenship and immigration

[www.cab.org.nz](http://www.cab.org.nz)

## Top 10 Your Rights articles viewed on the website





## Ngā pānga huarere taimaha Severe weather events

Our CABs played an important role in supporting their local communities in the lead-up to, during, and in the wake of the severe weather events in the northern and eastern parts of the North Island in early 2023.

They helped to keep people informed about their regions' civil defence status and official advice to the public, they connected people with emergency and relief services – and also with opportunities to contribute to local relief efforts – and helped people address ongoing issues in the aftermath of Cyclone Gabrielle.

CABs helped people access emergency accommodation, food assistance, Civil Defence support payments, and advice about damage to property, blocked drains, trees, tenancy rights, and insurance. They gave support and care through words of reassurance to stressed and fearful clients and through checking in on vulnerable clients as the severe weather set in.

Reflecting the whakataukī (proverb) *Taku pou whakawhirinaki i ngā wā o te porotaika*, from which our name in te reo Māori – Ngā Pou Whakawhirinaki o Aotearoa – is derived, our CABs have been a source of strength for people in these moments of adversity.

“Chris was worried that his house may flood and called to ask if there was an emergency shelter in his area, and what to take with him if he had to evacuate. We located the information for Chris, talked it through, and emailed him a summary of the key information, as requested. He accepted our offer to call him back later in the day, to check in and see how he was being affected.”







## Our service to people in prisons

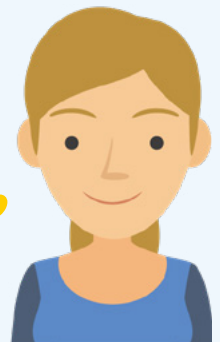
CAB offers a free specialist 0800 phone line to people in prison. This phone line gives them an opportunity to ask questions and receive independent advice and information. In the year to June 2023, the CAB received 894 calls through the phone line. The ongoing restrictions placed on prisoners' activity as a result of COVID-19 has had an effect on call numbers, with the volume of calls yet to climb back towards pre-COVID levels.

Since starting this service, we have seen consistency in the kinds of issues for which prisoners most commonly seek our help. These issues include child support, access/care of children, and budgeting and debt management.



“CABs provide essential guidance and assistance to ordinary people, like me, when dealing with increasingly complex bureaucracy.”

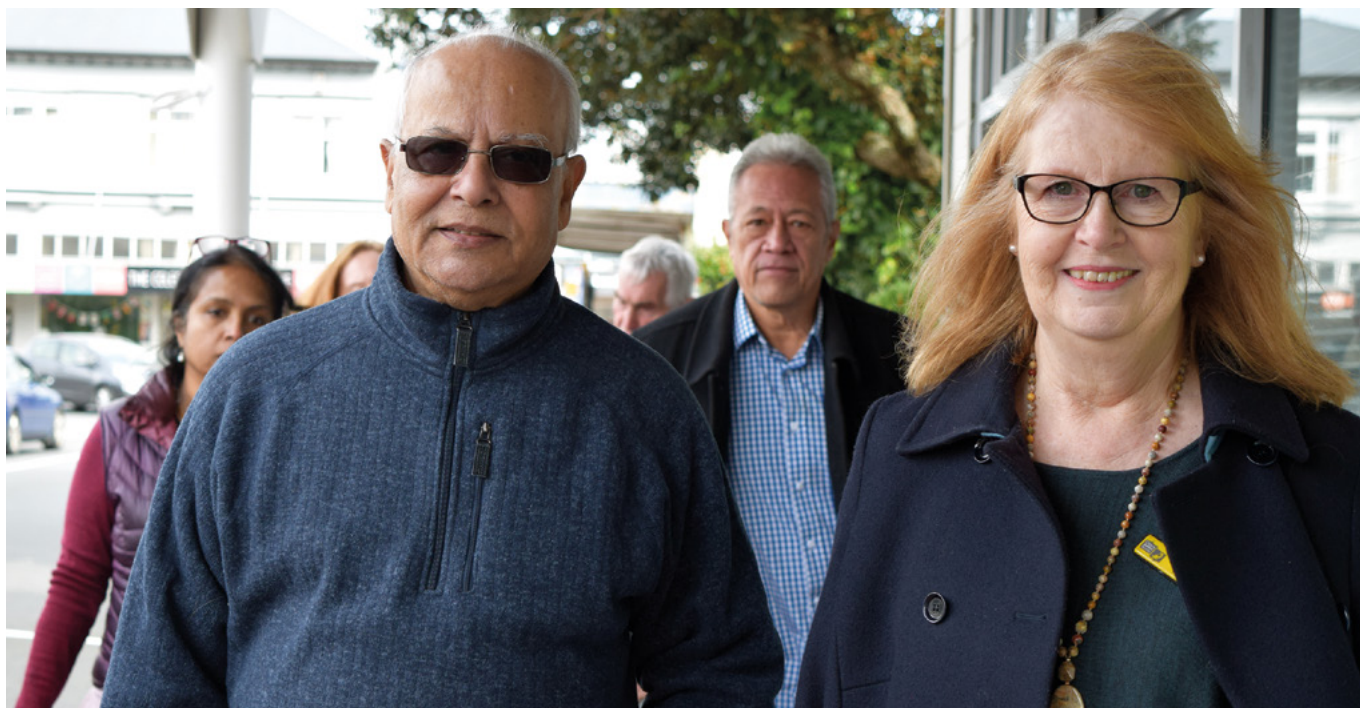
“This is a free service that helps plug the holes in the grey areas between other services. It's essential it continues to be funded!”



“CAB is a hugely valuable organisation offering services to a massive cross-section of society, as it has always done since its inception.”

“CAB provides free advice and information, which is probably even more important and necessary now, for those affected by the cyclone.”





## Mauri Manaia

The CAB Manaia is a taonga for our organisation. It has been with us for as long as the CAB has been in New Zealand. It is part of our logo, thus part of our identity, and represents our uniqueness as the CAB in New Zealand. It also gives us something to live up to – to work in the spirit of the Manaia, honouring its protective forces. It represents our commitment to bi-culturalism and Te Tiriti o Waitangi. This kaupapa in our organisation is called Mauri Manaia.

### Peter Harwood

We pay tribute to Peter Harwood, MNZM, AUT Emeritus Professor who passed away on 17 March 2023. Peter was the founder of the CAB in New Zealand and was instrumental in grounding our organisation in Te Ao Māori right from the start. When setting up the first CAB, Peter sought advice from Ngāti Whātua and they identified the Manaia as the appropriate symbol for the CAB leading to Don Solomon designing a specific Manaia for the CAB.

Peter's passionate commitment to social justice, community and Te Ao Māori continues to influence and guide the development of the CAB in NZ.

He kōtuku rerenga tahi

A white heron's flight is seen but once

### Māori Engagement Report

This year we carried out a significant piece of work under the kaupapa of Mauri Manaia, which was an analysis of how we had engaged with and helped Māori clients coming to the CAB.

Our Māori Engagement Report is based on an analysis of the enquiry data of Māori clients of the CAB over the period of a year (November 2021 to October 2022). The report shows that Māori clients turn to the CAB for assistance to overcome the barriers they face with other organisations in trying to resolve issues, and for the manaakitanga the CAB offers. It illustrates Māori using the CAB because it is a place where they receive the help they need, with their mana being upheld and enabled.

The report shows an over representation of Māori clients, in relation to other CAB clients, across a range of issues and problems that adversely affect people's lives, such as food poverty and material hardship. The report also highlights the negative impact on mana that Māori often experience when engaging with government agencies and that many processes don't respect tikanga or accommodate whānau life.

We have presented the findings of this report to several government agencies and will continue to look for opportunities to do so in the hope of contributing to beneficial change in the way government agencies engage with Māori.





# Te āwhina i ngā manene

## Helping migrants

Our CABs offer a safe space for migrants needing help with settling in, accessing services, learning about their rights in New Zealand, and upholding those rights. Many migrants appreciate the ability to speak face-to-face with someone at their local CAB when they need this support. Where language is a barrier, we have a system in place enabling us to connect our clients with the help they need in their preferred language.

### Ngā mōtika manuheke

#### Migrant Rights

Through our work with migrant clients and communities, we witness the ongoing problem in New Zealand of the exploitation, mistreatment, and lack of resources and support for temporary migrant workers. We are seeing migrant workers arriving in Aotearoa – often after paying tens of thousands of dollars in agents' fees – only to find the job promised to them does not exist, they are let go after a short period, or their pay and conditions do not meet legal minimum standards and undermine their health and wellbeing.

We have been highlighting these problems and calling for the changes that would make a difference. Included in the changes we seek is the un-tying of work visas from individual employers. These 'tied' visas further skew the balance of power in the employment relationship, give workers a sense of being trapped, and make it harder for them to exit abusive employment relationships. We are hopeful action will be taken to redress this imbalance and better protect migrant workers from exploitation.

“Jaya came to New Zealand under an accredited employer work visa to a 30-hour per week role. However, the employer has only been giving Jaya around 10 hours per week – far below the minimum requirements for Jaya's visa type and nowhere near enough to live on. We located information on employers' legal responsibilities under the accreditation scheme and walked through this with Jaya. Jaya is going to discuss this with her employer, knowing she can return to us for more help if she needs it.”





Migrant Connect is a specialised service that is focused on ensuring that people who have recently moved to Aotearoa New Zealand are able to get face-to-face personalised help to settle in their new community. This service is supported by our extensive knowledgebase, which is invaluable in helping with the wide range of issues new migrants have to navigate.

## Top countries of origin of CAB Migrant Connect clients



## Top categories of enquiry for CAB Migrant Connect clients





## Language Support

Our Language Support service is making a difference in the lives of culturally and linguistically diverse people.

We are committed to ensuring our CAB service is inclusive and that language is not a barrier to accessing vital information and support. Our CAB Language Support volunteers are bureau interviewers around Aotearoa who can provide the CAB service of information and advice in another language (as well as in English).

This year, over 2,400 clients and their families accessed our growing language support service. The most common languages were Mandarin, Cantonese, Korean, Tongan, Samoan, Spanish, Hindi and Arabic. The key areas of enquiry were about access to legal and government services, financial issues and benefits, consumer issues, and housing.

Clients have also been accessing the CAB service in Mandarin through the online platform WeChat, using this channel particularly for translation assistance and help with forms and documents.

The CAB service isn't just about supporting people to understand their rights and responsibilities. It's also about building stronger, more connected communities where everyone who comes to the CAB can access the support they need and feel empowered with their next steps – regardless of which language they speak.

We are fortunate to have multilingual volunteers who can help clients in many languages.

**“** *Riya came to New Zealand, with her family, on a 3-year work visa and has been with her NZ employer for a couple of months. She is unhappy in the job which has more senior responsibilities than the role she signed up for. Her employer has called a meeting to discuss her future with the company and Riya believes she will be dismissed under the 90-day trial period. She is very worried that she and her family will be deported. We located the relevant information online for Riya and at her request phoned Immigration NZ so she could confirm with them her next best steps. Now Riya knows she can look for another job with an accredited employer and apply for variation to her visa, which would allow her to continue working and living in NZ.* **”**





# Te whakapau kaha mō ngā panonitanga pāpori

## Working for positive social change

### Kia whai wāhi atu ki te tika

#### Access to Justice

CAB is a key access point to the justice system and plays an essential role in supporting improved access to justice.

#### Important legal needs research published using CAB data

CABNZ worked with Otago University's Civil Justice Centre on a project using CAB data to identify the most common legal problems people seek help for and the assistance they need for resolving them. This project is a recognition of the vital role the CAB plays in access to justice in Aotearoa. It came out of work led by the Chief Justice and Secretary of Justice seeking to better understand legal needs so that resources can be targeted most effectively.

The research carried out by Dr Bridgette Toy-Cronin and Kayla Stewart was published in November 2022. The report titled, *Expressed legal need in Aotearoa: From Problems to Solutions*, looks at a sample of 5,617 law-related queries made to the CAB in 2021. The most common problems were: consumer (most frequently relating to issues after buying a used car); employment; rented housing; wills, trusts, estate, and care arrangements; and neighbours.

One of the report's recommendations is to ensure that, alongside the improvement of online resources, people can still access specialist one-to-one services. The importance of a clear, well-resourced entry point is acknowledged so people know where to get help and don't get stuck in a referrals loop. The report also recommends more paid roles for people who can provide expert assistance, but are not lawyers. This research will help to shape future access to justice initiatives.



### Regulation of lawyers and legal services

We contributed to the independent review into the need for regulation of lawyers and legal services. Our particular concern was the scope of regulation. The majority of legal services in Aotearoa New Zealand can be provided by non-lawyers. It is the use of the term 'lawyer' that is protected. The review raised the question of whether broader regulation of legal service provision is required, with an emphasis on ensuring consumers are protected. An extensive range of activities could be captured by regulation, including the work of Citizens Advice Bureau.

While the CAB is not publicly promoted as a legal service, the provision of legal services is inherent to our work. The CAB is often the first port of call for people with a legal enquiry, especially for those who cannot afford a lawyer, or who face other barriers to getting legal help. We empower people with knowledge of their legal rights and responsibilities and support them with options so they can take steps to resolve their issues.

We questioned the need for further regulation of legal services given the lack of evidence of harm being caused

by unregulated providers and the risk that regulation may further reduce access to justice – which is already out of the reach of many people.

In its report back, the review panel cited our submission and recommended no change is made to the current scope of regulation, concluding that there is no compelling reason for change. We are pleased with this outcome.

### Access to justice panel with judges' clerks

We participated in the Access to Justice Panel as part of the 2023 Judges' Clerks Conference. The panel was an opportunity to raise awareness of the role the CAB plays in access to justice and to provide our perspective on key policy issues in this area. One of the questions the panel was asked to address was how advancements in technology impact access to justice. This was a chance to talk about our inclusion campaign and how the benefits of technology need to be balanced with an inclusive, human approach in the future design of the courts and justice system.

## Ngā mōtika kairīhi Renters' Rights

The rights of renters have continued to be a significant focus for our social justice work.

### Raising issues of concern

We have consistently raised issues of concern with government officials, Ministers and through the media. We have done this directly and as members of the national Tenant Advocates Network (TAN). Ultimately, we are advocating for a change in the framework for housing provision, from investment to social responsibility, with recognition that people have a human right to a decent home.

#### Reflecting the main areas of concern for our clients regarding renting, we have been advocating for:

- mechanisms that provide for fair rent, rather than just leaving the market to determine what tenants should have to pay
- effective enforcement of healthy homes standards that do not put the burden of responsibility on tenants to fight for their right for a decent home to live in
- the legal framework for renting to be fit for purpose in dealing with the realities of people's living situations today by providing protections for those not currently covered by the Residential Tenancies Act, eg flatmates, private boarders, and renters living with the home owner/landlord
- support and resourcing for tenant advocacy services
- the regulation of property managers, and consistent standards which apply to all people who provide rental accommodation.

### Protecting security of tenure for tenants

We signed a joint letter to Chris Bishop, MP (National), from the Tenant Advocates Network (TAN) in response to Bishop's policy announcement indicating National's intention to reintroduce no-cause tenancy terminations and to stop fixed-term tenancies from rolling over into periodic tenancies. We rejected the claim that these proposed changes are "pro-tenant" and highlighted the importance of security of tenure for tenants.

## The human right to a decent home

We worked with Te Kāhui Tika Tangata, the Human Rights Commission, throughout the period of its Housing Inquiry. The Inquiry sought to understand people's experiences of housing and identify human rights-based solutions to support everyone's right to a decent home, grounded on Te Tiriti o Waitangi. We supported the Commission with insights and feedback, including in the development of a kete of resources and tools people can use to promote the human right to a decent home.



## He nama ki te kāwanatanga Debt to Government

The burden of debt to government by individuals and whānau is a significant issue, affecting the lives of many New Zealanders. For instance, around 1 in 10 people owe debt to Ministry of Social Development (MSD), on average owing more than \$3,500 per person. This is worrying, considering that many of these people are in our lowest income – and most vulnerable – groups.

As part of the Fairer Future Collaboration, we supported the development and dissemination of Fairer Future's 'Lifting the Weight' report. This report highlights people's experiences of owing debt to MSD and shows how, by wiping this debt, Government could make a huge difference to the lives of many. We also took part in a government consultation on debt to government where we repeated this call and asked for other measures to address the debt burden. These include Government adopting a debt prevention approach, and for additional assistance through MSD for essential costs to be non-recoverable (not loans).

## Ko te mahi tahi Collaboration

We use insights from clients' experiences, in our work with other NGOs. We regularly collaborate with a range of groups and organisations to raise issues affecting clients and take joint action on these issues when appropriate. Some of the organisations we collaborated with this year include the Tenant Advocates Network, Fairer Future campaign, the Consumer Protection Partnership Forum, Debt Action Network, and many others.

The insights we have into social issues are also highly valued by government agencies. Because we provide a universal service, we see the impact on people of policies and services from across all areas of government. Government agencies regularly seek intelligence from us (that is, information, experiences and insights from CABs locally and nationally) and our National Office staff were involved in a number of consultations and working groups this year.



“ Shelley lives with her partner, their two young children and an elderly parent. The family receives income support at the moment, and the couple is finding it difficult to put food on the table. They are in debt to Work and Income and are making regular repayment instalments from their benefit. Shelley was referred to the CAB by Work and Income for a food parcel as the family are not eligible for the further food grant they need. Shelley had already seen a financial mentor who told her they had no suggestions for how the family could better manage their income. We were able to get a food parcel for the family and an appointment for Shelley at the local Beneficiary Advocacy Clinic. ”



# Te whakawhāiti ā-pāpori i tēnei wā matihiko

## Social inclusion in a digital age

We have made progress in our campaign for social inclusion in a digital age, with the Government committing to establish an integrated, multi-channel approach to public services and support.

We have continued to advocate for inclusive public services, which means ensuring that people can get the help they need in the ways they need it, whether this is kanohi ki te kanohi (face-to-face), using printed resources, by phone, or online (see our campaign website <https://inclusioncampaign.cab.org.nz/>).

Through the experiences of our clients, we know that a digital-first approach to delivering public services is negatively impacting the wellbeing of many New Zealanders. Access to government services is a human right, and we are advocating for people to be able to engage with government services in a range of ways that reflect people's diverse needs. This is so that people can access their entitlements and fulfil their obligations, with dignity.

**“***The reassurance provided by having human contact should not be under-estimated. Nor should the number of people who cannot use online services for all kinds of reasons. CABs provide this kind of back-up to online assistance.***”**

Assoc Prof Bridgette Toy-Cronin, University of Otago



## Open Government Partnership

We built on the impact made by our petition Leave no-one behind – Campaign to address digital exclusion and the Special Debate on our petition, held in Parliament in July 2022. One major success has been to secure a commitment to multi-channel public services, in New Zealand’s Fourth National Action Plan under the Open Government Partnership (OGP). The Government is a signatory to the OGP – an international agreement to create greater transparency, increase civic participation, and make governments more open, effective, and accountable.

### **Commitment 3 in New Zealand’s Fourth National Action Plan is to:**

**“Establish an integrated, multi-channel approach to public services and support”.**

**It is acknowledged in the Plan that “This commitment will address the barriers people face when government services are delivered online, with limited alternative options for non-digital participation.” The objective of this commitment is the “Provision of inclusive information and services by government agencies through multiple channels that are accessible to and meet diverse needs of all the people of Aotearoa”.**

Securing this commitment came about because of our persistent advocacy and active participation in the co-design process. We have been in regular contact with the Department of Internal Affairs, which is the lead agency for this commitment, and are hoping to see improvements in the design and delivery of public services as the commitment is put into effect over the 2-year period of the National Action Plan.

During this period, Sacha Green, CABNZ National Advisor – Legal and Strategic, was privileged to meet with Sanjay Pradhan, global Chief Executive of the Open Government Partnership and former Prime Minister, Helen Clark, who is an Ambassador for the Open Government Partnership. Sacha heard about the international efforts to strengthen democracy through open government, and spoke about the work of the CAB in advocating for people to be able to participate in democracy through inclusive and accessible information and services.

## Public Sector Summit and Service New South Wales

Chief Executive, Kerry Dalton, was invited to present at the executive leaders’ stream of the Amazon Web Services

(AWS) Public Sector Summit in Canberra, on what underpins trusted public services. This was an opportunity to profile our work. Kerry also had the opportunity to visit Service New South Wales (NSW) sites and meet with the Chief Executive of Service NSW and the Secretary of the Department of Customer Service. Service NSW is an example of an integrated multi-channel public service model which we have encouraged the New Zealand Government to investigate.

In June 2023 we hosted a meeting between key government agencies and Service NSW’s Katherine McDermott, Executive Director of Digital Services. Katherine shared insights of relevance and value for us and for our government partners in our work towards inclusive multi-channel government services in Aotearoa. We also hosted Damon Rees, immediate past Chief Executive of Service NSW, on a visit to CAB Johnsonville.

## AUT research on impacts of digital transformation

A research team from the Auckland University of Technology (AUT) has continued to undertake work prompted by our campaign. Their research project is entitled *Digital first or People first: Changing service delivery in New Zealand*. The team had an article published in a number of mainstream media outlets, which highlights the CAB’s experience with the fallout from the digital-only (or ‘digital enforcement’) approach. It pointed to the need to move from an uncritical focus on digital transformation towards a socially-inclusive system that serves everyone. The AUT team shared preliminary findings from the project at the 2023 Development Studies Association Conference with a presentation titled Challenging the problematic logic of ‘digital first’ in the digital transformation of public service delivery.

## Tenancy Bond Transformation Project – a commitment to inclusion

The Ministry of Business Innovation and Employment (MBIE) is carrying out a major project upgrading the tenancy bond system. We were invited to be part of the project steering group, specifically to help bring the perspectives of tenants (drawing on the experiences of our clients and our work in tenant advocacy) and to ensure that the changes to the system will meet tenants’ needs.

While this is a major digital transformation project, the steering group is committed to an integrated multi-channel model. We see this as an excellent opportunity to work with government to design a genuinely accessible and inclusive system and hope that this project will serve as a useful example for other government agencies.



# E whakamana ana i ngā tāngata ki runga i te ipurangi

## Empowering people online

### Paetukutuku

### Website [www.cab.org.nz](http://www.cab.org.nz)

Our website provides an accessible, mobile-friendly knowledgebase of over 2,000 questions and answers about people's rights, that are based on issues for which our clients seek our help – as well as over 30,000 community directory listings about local services and organisations. There were over 3.5 million visits to our website in the year to 30 June 2023. The website has grown in popularity, reaching a diverse audience all over Aotearoa New Zealand and overseas, and we aim to continue to expand our audience reach.



### Feedback from users

*"Brilliant. Straightforward. Plain English. Completely comprehensible. I wish I'd found this page before I spent days trawling through visa vs visa waiver information and coming away feeling even more confused than ever. Thank you."*

*"I found this site very useful for finding out about family trusts. I thought the links were very good, and the information was very clear with not too much on each page."*

*"Thank you. The information was accurate. The contact chat representative was exact in all information gained."*





## Aratohu Tenant Advocacy

We continued to maintain and develop the Aratohu Tenant Advocacy website. The Aratohu is a comprehensive online resource providing support and guidance to tenants and their advocates. It is a practical guide with in-depth information about tenants' rights, and strategies and guidance for resolving problems. It is for both tenant advocates and people who wish to advocate for themselves. It includes information about issues that tenants experience. It also highlights services that tenants, and their advocates, can access for more help and support.

During the last year there were 41,312 visits to the Aratohu and 69,708 pages viewed. The top five pages on the site were:

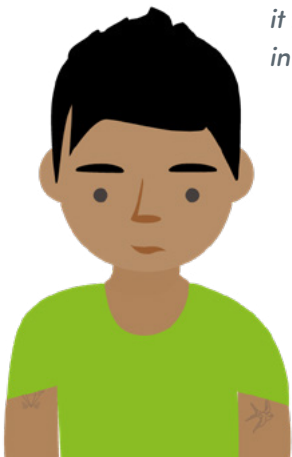
1. Rent in advance and other charges
2. Dealing with breaches of quiet enjoyment
3. Right to quiet enjoyment
4. How to raise issues with the landlord
5. Unenforceable and unlawful and clauses

## BenefitMe

We collaborated with the Digital Aotearoa Collective, a civil society collective committed to addressing injustice and improving well-being in Aotearoa, to create BenefitMe <https://benefitme.nz/>.

BenefitMe is an independent online tool for finding out what income support you are entitled to from Work and Income. It allows people to easily find out the government financial assistance available to them. It empowers people to know their rights and entitlements and helps equip them for interacting with government agencies and advocating for themselves in relation to their entitlements.

**“** When Koa moved into his flat, he found that one of the windows cannot be closed securely. He made the landlord aware of this at the time, but it has never been fixed. Someone broke into Koa's flat when he was away from home for a few days recently. He has tried contacting the landlord and property manager, but they are not responding. Koa doesn't have a computer so came to us for help to find the phone number for the Tenancy Tribunal. **”**



## Pae pāpāho hapori Social media

We have continued to make our mark across social media platforms with steady growth in followers and audience reach. Our channels include Facebook, Instagram, Twitter and most recently Reddit and LinkedIn – where exploring and engaging with new audiences have been a priority. Citizens Advice Bureau NZ's social media channels now have a collective reach of over 10,000 followers. We will keep pursuing new audiences and followers to build on our social media presence and reach.

The CABNZ Reddit presence was recently featured in a Spinoff article, acknowledging our organisation for venturing into text-based social media while other organisations and businesses focused on media-based channels (such as Facebook and Instagram).

Our social media channels have been useful in connecting to a wide group of people in Aotearoa New Zealand, including our many CABs around the country (some CABs who manage Facebook and Instagram accounts, share and use national-level CAB content on their local pages/channels).

Facebook messages are another way for clients to reach us with queries ranging from immigration to employment and everything in between. The team at CAB Te Awamutu responds to these enquiries.

Our channels share information from CAB website articles offering resources and helpful tips on people's rights and obligations, highlight the wonderful work of our CAB people, and spread awareness about the service and what we offer. With our social justice advocacy, we continue to be a voice for the people – advocating for rights and working towards social change through our ongoing campaigns. Social media is regularly used to promote our social justice mahi by sharing submissions, petitions, and appearances in the news media, and actively engaging with audiences.

Our tangata, our people, are CAB taonga and we aim to celebrate them throughout the year. Awareness Week which runs in March is a way for us to promote the service as well as recognise our CAB volunteers and staff who serve the community around Aotearoa New Zealand. National Volunteer Week and Student Volunteer Week give us an opportunity to share stories of our amazing diverse and skilled volunteers.

Citizens Advice Bureau will continue to diversify and broaden horizons when it comes to reaching out to our communities – wherever they may be.





## Ngā karere o te wā In the media

Media engagement is an important part of our mahi at the CAB. We regularly receive and respond to calls from media, as well as proactively contact media, especially when we are running a campaign.

Given the reach of the CAB throughout the country and the data we collect on the service we provide to our clients, we are a sought-after voice on the issues affecting people in their everyday lives. Media seek us out for comment on social issues and for help to find people of lived experience who can put a human face to stories and provide insights into how an issue is impacting people and the community. Media are also interested to speak with us at times of great significance for our service, especially when there are potentially big impacts for the communities we serve.

This past year has been a particularly active one on the media front for the CAB. Not only have we had our business-as-usual media work, but with the threatened funding cuts for our Auckland CABs through Auckland Council's draft Annual Budget process, we were also busy responding to the high level of media interest in that story.

### SPINOFF

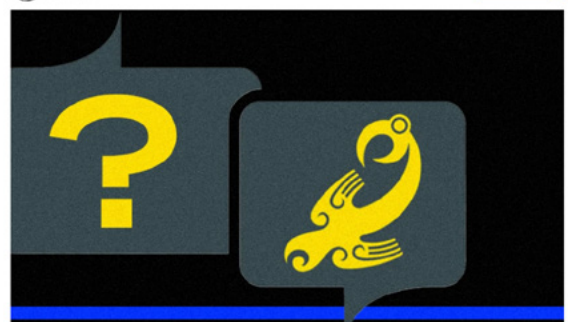
ELECTION 2023 POP CULTURE KAI BOOKS SECTIONS ▼ PODCASTS VIDEO MORE ▼

SOCIETY February 15, 2023

#### What Citizens Advice Bureau does for Auckland, and why it's worth saving

Bridgette Toy-Cronin  
Guest writer

Share Story



It was heart-warming to see friends of the CAB – ex-clients and volunteers, other community organisations, social commentators, journalists, and members of the public – speaking up in the media about the value of our service and the importance of continuing to support our work and presence in the city.

Other issues we have spoken out on in the media this year include the need for multichannel (not just online) services for the public, tenants’ rights, financial hardship and the cost of living, debt to government, rates relief, car insurance and insurance add-ons, migrant worker exploitation, and more. We have received coverage over a range of outlets, platforms and programmes including on 1News, The Project, Newshub, RNZ, Newstalk ZB, NZ Herald, The Post, Stuff, Newsroom, The Spinoff, The Big Idea, and others including local radio and print.

**Dozens of migrant workers left jobless, destitute**

From **Morning Report**, 7:39 am on 14 June 2023

Listen 5:40" Add to playlist Download

Dozens of Chinese migrant workers have been left jobless and destitute after paying thousands of dollars for work visas - only to be left with no work or dismissed by their employer shortly after they arrive. Others claim the jobs were fake and they didn't get a single day of work. The Citizens Advice Bureau is representing eight Chinese workers. National Policy Advisor Louise May spoke with Corin Dann.

Stuff life & style

## Renters' rights advice: Can I end my tenancy early?

Sacha Green · 05:00, Aug 27 2022



My landlord says if I break my tenancy agreement I'll have to cover the rent until a new tenant is found. Can they do that?

**ADVICE:** We're putting your renting and tenancy questions to a panel of experts. To ask your question, email [homed@stuff.co.nz](mailto:homed@stuff.co.nz).

Today, our expert is Sacha Green, the National Advisor Legal and Strategic for Citizens Advice Bureau NZ. Green represents the CAB on the national Tenant Advocates Network and leads CAB's social justice work in the housing area.

**Newshub**  
23 August 2023

HOME VIDEO NEW ZEALAND WORLD DECISION 33 SPORT ENTERTAINMENT LII

**COST OF LIVING**

### Majority of Kiwis planning to cut costs this Christmas as inflation bites

09/11/2022 Kaysha Brownlie

Watch: Christmas is just over a month away and whether you love it or hate it, the one thing everyone will feel is inflation. Credits: Images - Getty Images, Video - Newshub.

POLITICS / LOCAL COUNCIL

### Relief as Citizens Advice Bureau earns reprieve from mayor's spending cuts

10:40 am on 15 May 2023

Felic Watson, reporter  
[nzherald.co.nz](https://www.nzherald.co.nz) [rnz.co.nz](https://www.rnz.co.nz)

Why don't call centres have any humans? | The Project NZ

Seven Sharp  
May 1

A Kiwi institution under threat. Rotorua Council is looking at cutting funding for the Citizens Advice Bureau. But there's a way you can step in and help.





# Tō mātou whakahaerenga me ōna tāngata

## Our organisation and its people

### E uara ana i ō mātou tāngata

### Valuing our people

#### Our volunteers

Citizens Advice Bureau | Ngā Pou Whakawhirinaki o Aotearoa has around 2,000 volunteers in over 80 locations throughout the country. Through their mahi aroha, giving their time and expertise freely to provide information, advice and support to the public, our volunteers contribute to the wellbeing of their communities.

During the challenges of the past year, including severe weather events and the high cost of living, our volunteers have been there for people, helping them access support for immediate and ongoing needs so they can keep safe and well. Reflecting the whakataukī, Taku pou whakawhirinaki i ngā wā o te porotaika, from which our name in te reo Māori is derived, our volunteers are a source of strength for people in their moments of adversity.



## Valuing and supporting our people

With the increasing relaxation of COVID-19 restrictions in New Zealand, we sought to provide opportunities for bringing CAB people together face-to-face to reconnect, share, and think about the future. Over September and October 2022, we held a series of regional hui – Kaihautū hui – in Auckland, Hamilton, Wellington and Christchurch, where we networked, shared ideas and best practice, and discussed strategic issues and challenges for the CAB. The key ideas and themes that emerged will help inform work at the local and national levels for supporting and developing our service to communities.

During National Volunteer Week in June 2023, we celebrated the wonderful mahi and diversity of our volunteers. Across our organisation, we are diverse in many ways including gender, age, ethnicity, culture, religion, and work experience. Our volunteers include tertiary students who value the opportunity for real-world learning, migrants who have been helped and want to give back, and Māori and Pasifika volunteers who know the disadvantage experienced in their communities.

66

*“A CAB’s door is the first, and often the only, door to knock when the walls feel like they’re closing in. The free and readily accessible advice CAB volunteers offer means there is always someone present to tend and befriend in a time of need.”*

Devika Dhir, Legal Researcher, former CAB client and volunteer

*“These people helped me to see things another way, they gave me the time of day, they helped me unpack my issues. If it wasn’t for the support, advice and compassion I may have been homeless. I am 20 now I was 17 years old then. People like me need people like them.”*

*“There is a wealth of knowledge and compassion offered by CAB folks, which cannot be replaced with any software.”*

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## Ko te ako me te whakawhanake Learning and development

We support our people with learning and development so they can deliver the CAB service to the public and keep up to date with changes to people’s rights and obligations in Aotearoa. Volunteers can access 70 learning and development sessions across the full range of issues clients come to us about.

Nationally, we provide a range of resources to assist with learning and development and enable it to happen in different ways to suit learners and CABs – whether it is in person or online, self-paced or within a group. Many of our CABs take a blended approach, using a combination of these.

This past year has seen an increase in registered users of our award-winning online learning website, from around

2,000 to 2,300 registered users, and an increase in learning sessions completed online, from around 6,000 to 6,500.

With the easing of COVID-19 measures, our CABs have been enjoying getting back together face-to-face, and most meet monthly for learning and development. In the year to June 2023, we estimate there have been over 600 face-to-face learning opportunities for our people.

We also collaborate with other agencies and use online platforms such as Zoom to bring CAB people together from across the country for learning sessions on a range of topics, delivered by subject specialists.

## CAB changes

In the past year a number of CABs have merged their services with other CABs. This promotes sustainability of our service by enabling volunteers to focus their efforts on direct service provision to clients, and also encourages working together and sharing resources.

- CAB Hibiscus Coast and CAB Helensville have merged with CAB North Shore.
- CAB Ōtaki has merged with CAB Kāpiti.
- CAB Mid Canterbury became a stand-alone legal entity with its own governance as from 1 July 2022.
- CAB Hauraki merged with CAB Hamilton in January 2023.

Prior to mid-January 2021, CAB Hauraki was its own incorporated society and received funding from a number of organisations to support the CAB service in the communities of Waihi and Paeroa. In mid-January 2021 the bank account was closed, and the remaining reserves were transferred to CABNZ. Funding unspent at 20 January 2023 of \$22,204 was transferred to CAB Hamilton.

CABs have taken opportunities to open outreach services when there is community need and when they have the resources to do so. These are often opened in collaboration with other agencies. Some recent examples include CAB Pakuranga which has opened an agency in Pukekohe, and our Nelson Tasman, Tauranga, Glenfield, Hibiscus Coast, Takapuna, Birkenhead and Wellsford CABs which have opened satellite services.

Sadly, after struggling with low numbers of volunteers for several years and despite significant support from CAB New Plymouth, Central Taranaki Agency closed its doors at the end of the financial year. The volunteers can be proud of their legacy of having provided information, advice and support to the Stratford community over 27 years.

James Searle Say Foundation



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

	2023 Total funding received	2023 Less unspent transferred to new legal entity	2023 Part year (to July 2022)	2022 Full year
	\$	\$	\$	\$
<b>Revenue</b>				
Ashburton District Council*	254	(254)	–	14,746
Community Trust of Mid and South Canterbury	–	–	–	8,000
NZ Lottery Grants Board	–	–	–	5,000
Lions Foundation	–	–	–	10,551
Sundry*	7,800	(7,800)	–	–
CHMC – transfer of unused funding	–	–	–	9,280
<b>Total revenue</b>	<b>8,054</b>	<b>(8,054)</b>	<b>–</b>	<b>47,577</b>
<b>Expenses</b>				
Salaries and other employee costs			–	39,967
Computer			–	144
Contracting			–	–
Office administration other			–	1,245
Publicity, branding and resources			–	505
Premises			–	5,322
Training			–	394
<b>Total expenses</b>			<b>–</b>	<b>47,577</b>

Prior to 1 November 2020, Community House Mid Canterbury Charitable Trust (CHMC) was providing the legal structure and governance role for CAB Mid Canterbury. CHMC received funding for the establishment of operations of CAB Mid Canterbury. The unspent funding was transferred to CABNZ when it took over the legal structure and governance role 1 November 2020. The above statement includes revenue received and expenditure made by CABNZ on behalf of CAB Mid Canterbury in the year ended June 2022.

CAB Mid Canterbury became a stand-alone legal entity with its own governance as from 1 July 2022. The funding unspent at 30 June 2022 of \$8,054 \* was transferred to the new legal entity July 2022.

### Citizens Advice Bureau Hauraki Revenue and Expenses under CABNZ's Legal Structure

	2023 Total funding received	2023 Less Unspent Transferred to CAB Hamilton	2023 Part year (to January 2023)	2022 Full year
	\$	\$	\$	\$
<b>Revenue</b>				
Hauraki District Council	5,000	(5,000)	–	10,000
NZ Lottery Grants Board	5,000	(4,663)	337	5,000
Lion Foundation	–	–	–	9,449
Valder Ohinemur Trust	–	–	–	5,100
James Searle Say Trust*	1,937	–	1,937	3,063
Trust Waikato*	3,000	–	3,000	5,700
Transfer of CAB Hauraki Incorporated bank accounts*	12,541	(12,541)	–	–
Other	–	–	–	43
<b>Total revenue</b>	<b>27,478</b>	<b>(22,204)</b>	<b>5,274</b>	<b>38,355</b>
<b>Expenses</b>				
Salaries and other employee costs			(55)	18,412
Computer			319	5,996
Office administration, other			893	2,052
Publicity, branding and resources			25	686
Premises			2,800	8,641
Telephone and internet			266	2,009
Training			206	405
Travel			820	154
<b>Total expenses</b>			<b>5,274</b>	<b>38,355</b>

\*Includes unspent funding at 30 June 2022 transferred to the 2022-2023 year (Trust Waikato \$3,000, James Searle Say Trust \$1,937 and bank account \$12,541).

The above statement includes all revenue received and expenditure made by CABNZ on behalf of CAB Hauraki in the years ended June 2022 and June 2023.

Prior to mid January 2021, CAB Hauraki was its own incorporated society and received funding from a number of organisations to support the CAB service in the communities of Waihi and Paeroa. In mid January 2021 the bank account was closed and remaining reserves transferred to CABNZ.

Since then, CAB Hauraki has continued to operate temporarily under the governance of CABNZ until January 2023 when CAB Hamilton took over the governance of CAB Hauraki. The funding unspent at 20 January 2023 of \$22,204 was transferred to CAB Hamilton.



# Te pūtea Funding

## Auckland funding

This year our organisation faced a funding crisis with Auckland Council proposing to cut all funding to CABs in Auckland from 1 July 2023, 2 years into a 3 year contract. One third of all CABs are in Auckland and the majority of their funding comes from Auckland Council. Given the lack of notice and the quantum of funding involved (\$2.2 m), there were no realistic options for alternative funding, meaning that, if the Council proceeded with its proposal then Auckland CABs would have to close. The impact of this on the people of Auckland and on the CAB as a whole would have been devastating.

Auckland CABs swung into action, with the support of CABNZ, and publicised the impact of what was being proposed.

There was an outpouring of public support for the CAB service and the contribution it makes to the well-being of people and communities. In submissions to Auckland Council and in a petition with over 20,000 signatures, people made it clear to Auckland Council that they opposed cutting funding to Auckland CABs. Auckland Council listened and at its meeting on June 2023 it passed a budget that no longer included the proposal to cut CAB funding from the 2023/24 budget.

We are extremely grateful for all the support from the public, other community organisations and leaders which was hugely affirming for our whole organisation. We are also grateful to Auckland Council for not proceeding with its original proposal.

## Rotorua funding

Around the same time, Rotorua Lakes Council was proposing to cut its funding to CAB Rotorua after the current contract ends in June 2024. This was part of cutting all Council funding for community organisations. However, the public got behind the CAB and expressed their opposition to the cuts to community funding. As a result the Council has amended its position from definitely cutting its community funding to reviewing it as part of its Long Term Plan process.

While both of these situations were very stressful, the public support that was shown affirmed the value the community places on the CAB service.

However, what this points to is the need for a more stable and sustainable funding framework for the CAB which is such a bedrock service for communities throughout NZ.

This is something that CABNZ has been working on for several years with central government partners.

## Central government funding

Our principles and values are key to our ability to grow and develop in a way which maintains the integrity of our service. We seek relationships with organisations who share common outcomes with us, who will support our sustainability and respect and value our independence.

While funding remains a challenge for us, we are grateful for the funding that we do receive and are fortunate to have developed positive and productive relationships with key central government partners. In 2022, CABNZ entered into a new contract with three government agencies – Ministry of Social Development (MSD), Ministry of Business, Innovation and Employment (MBIE), and Department of Internal Affairs (DIA). While there has been a long-standing funding relationship with these three government agencies, as part of this new contract MBIE, DIA, MSD and CABNZ agreed to develop a strategic plan for an optimal and achievable future-state model between government agencies and CABNZ.

It was agreed the future-state model must:

- optimise the partnership to achieve shared outcomes
- be underpinned by a sustainable relationship and funding model, including funding local CABs
- reframe the relationship from transactional, provider/purchaser, to one that appropriately recognises the role of CABNZ in Aotearoa New Zealand and as a valuable, independent partner for government
- ensure there is a joined-up approach across government funding and relationships that ensures sustainability, certainty, longevity, equality and mutual respect.

A Steering Group (CABNZ, MBIE, DIA, MSD) and Project Group (CABNZ, MBIE, DIA, MSD, IRD, MoJ) was established to advance the design of a future state model and Saunders and Associates was engaged to carry out this work.

This work has been completed and we now have a model for a long-term partnership with central government that is focused on shared outcomes, is relational not transactional, looks to contribute funding to all parts of the CAB, including local CAB frontline services, is sustainable, and provides for a joined-up approach across government.

While developing and agreeing on the model is a hugely significant milestone, further work needs to be done to develop the detail to support implementation and we look forward to working with our government partners on this.

We acknowledge the amazing work of Emma Saunders, from Saunders and Associates and the input of people from across government. We specifically acknowledge the time, energy and commitment from those involved in both the Steering Group and Project Group.



# Ngā Pou Whakawhirinaki o Aotearoa

## Citizens Advice Bureau New Zealand

Every CAB is a member of Citizens Advice Bureaux New Zealand (CABNZ). As members of CABNZ they nominate and elect a National Board made up of 10 people, all of whom also work as volunteer interviewers in their 'home' CAB. This requirement ensures each Board member has a working understanding of our service and organisation.

The National Board provides strategic direction and vision for the CAB in Aotearoa New Zealand. There are four face-to-face Board meetings each year, plus remote meetings as needed, to enable Board members to develop as a team and work effectively together to provide leadership and shape our strategic direction.

**President:** Ian James (until November 2022)  
Neil Lancaster (from November 2022)

**Vice presidents:** Patricia Pera  
Linda Hodge – Vice President (from May 2023)  
Peter Taylor – Vice President (until May 2023)

**Board members:**

- Glenda Berriman (until November 2022)
- Don Cowie
- Noel Matthews (from November 2022)
- Anne McCracken (until November 2022)
- Susan McKinnon (from June 2023)
- Prabodh Mishra (until November 2022)
- Raewyn Polglase
- Sue Shotter (from November 2022)
- Phil Smith (from December 2022)
- Shirley Trumper (from November 2022)

## Te Tari ā-Motu

### National Office

As members of CAB New Zealand, each CAB complies with nationally agreed indicators of quality governance and operations, including service delivery. They are supported by resources, processes, information and advice provided by National Office staff.

Our Chief Executive, working with the National Office team, is responsible for day-to-day operations that deliver on the National Board's strategic direction and priorities, including providing support to CABs throughout the country. This support includes the following:

- An integrated IT system supporting each client interaction (we call this system *cabnet*). *cabnet* consists of:
  - an extensive, accessible, mobile-friendly knowledge-base, available directly to clients on our public website, that provides over 2,000 questions and answers about people's rights, and a directory of more than 30,000 local service providers.
  - an intranet giving access to additional information to support volunteers responding to client enquiries, a system for recording each client enquiry, and internal policy, guidelines and support resources to facilitate effective management and governance of a CAB.
  - a reporting system with the ability to provide insights into issues and trends both locally and nationally.
- Provision and management of the national 0800 freephone system for clients to access the CAB service for free from a landline or mobile phone. We also have a dedicated 0800 line that people in prison use to access the CAB service.
- Design of, and support for, the national learning and development system for volunteers, including online learning, and the creation and maintenance of resources for face-to-face workshops. From time to time, we also provide workshops directly to volunteers on specific

topics, for example, how volunteers’ work contributes to national social justice and policy advocacy work. These workshops may be face-to-face or via webinar or Zoom.

- Helpdesk support for the IT system, governance and operational advice, and reporting on client enquiry data.
- Provision of national branding and publicity materials, media releases that can be adapted for local use and social media resources.
- Service development guidance, support and advice.
- Access to discounted professional indemnity insurance.

- Quality assurance oversight and support.

CABs also benefit from the increased awareness of the organisation through:

- Maintenance by CABNZ of a national presence on social media and responding to media requests where possible, showing the relevance of the CAB service to communities throughout the country.
- Representation through submissions and input into central government processes.

Chief Executive	Kerry Dalton
National Service Support Coordinator	Carol Andrews
Knowledge Content Advisor	Ester Bahebeck
National Data Analyst	Gwyneth Carey-Smith
National Information Coordinator	Violet Chong
Client Enquiry Analyst	Christine Coshan
Finance Manager/Board Secretary	Sandra Francis
National Advisor Legal and Strategic	Sacha Green

National Development and Research Advisor	Rob Haig
Deputy Chief Executive	Andrew Hubbard
National Learning and Development Facilitator	Sandra Jones
National Policy Advisor	Louise May
Systems Administrator and Help Desk Support	Andrew Parr
Administration Coordinator	Lucinda Quayle
National Advisor – Policy and Communications	Jolene Simoes
National Service Support & Engagement Advisor	Lexi Taylor

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

The following people are our Life Members. They are exceptional individuals who have provided outstanding service to the organisation nationally, and were elected as Life Members by at least a two-thirds majority of CABs from across the country:

Jill Van Angeren	Ann Jones	Kathy Rean
Pat Colenso	Thomas Katene	Leonie van der Sluis
Wendy Fletcher	Ellen Kitto	Heather Thomas
Trish Hanlen	Joan Mattingley	
Ron Horne	Marilyn Petersen	

Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Service Performance for the year ended 30 June 2023

In accordance with the new financial reporting standard: Service Performance Reporting (PBE FRS 48), a Statement of Service Performance has been provided.

## The aims of CABNZ are to:

- Ensure that individuals do not suffer through ignorance of their rights and responsibilities, or of the services available, or through an inability to express their needs effectively; and
- Exert a responsible influence on the development of social policies and services, both locally and nationally.

## What we do?

We support CAB service sites with the infrastructure and support to:

- Provide free, confidential, independent information and advice to clients.
- Help people know and understand their rights and responsibilities.
- Help people find community services they need.

We also write and maintain all the information on the CAB website which provides information directly.

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

## CAB service sites supported by CABNZ

	2023	2022
Service sites supported with infrastructure and support during the year	80	82
<b>Service sites that CABNZ has provided temporary legal structure and governance during the year until such time as they could become stand-alone units:</b>		
Mid Canterbury (2022) and Hauraki (2022 & 2023)	1	2
<b>Service sites closed during the year:</b>		
Central Taranaki (2023) and Otorohanga & Wairoa (2022)	1	2



Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea

## Summary Financial Statements

Statement of Service Performance for the year ended 30 June 2023 (continued)

### Clients Supported by the CAB Service

	2023	2022
Information, support and access to services is available to help people understand their rights and obligations and get help through:		
<b>Direct person to person provision of information and advice</b>		
Face-to-Face	86,888	44,445
Phone	116,740	125,584
Electronic	13,423	22,285
Online chat	2,214	6
Other	215	299
<b>Total direct person to person provision of information and advice</b>	<b>219,480</b>	<b>192,619</b>
Clinics provided by other organisations in the bureau	106,936	63,403
<b>Total provision of services including clinics</b>	<b>326,416</b>	<b>256,022</b>
<b>Other bureau services – additional to providing information and advice</b>		
Number of Community Directory listings maintained on the CAB website	27,459	26,821
<b>Number of users of the CAB websites:</b>		
Main website: <a href="http://www.cab.org.nz">www.cab.org.nz</a>	2,656,373	2,394,605
Tenancy Aratohu <a href="https://tenant.aratohu.nz/">https://tenant.aratohu.nz/</a>	31,893	19,633
Number of pages viewed on the CAB websites	10,767,724	10,187,511

### We act as a voice for positive social change

Our service provides us with unique information about the issues affecting people in communities nationwide. Every time a person seeks the CAB's help, we record what they sought help about and what we did in response.

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

The universal nature of our service and our diverse range of clients means that this is a truly unique source of information about what's going on across the communities that we serve. We use this information both locally and at a national level. We provide feedback through participation in a number of working groups including:

- Ongoing participation in the Tenants Advocacy Network to raise issues affecting clients, and taking joint action on these issues when appropriate.
- Providing insights to the Tenancy Services about enquiries relating to tenancy issues, including plans to update the bond system.
- Continued engagement with an alliance of NGO's, Unions and people with lived experience of the welfare system to pressure the government to ensure adequacy of income.

Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Service Performance for the year ended 30 June 2023 (continued)

- Providing information to the Commerce Commission in relation to consumer credit issues and scams.
- Working with the Access to Justice Advisory Group about improving access to the justice system.
- Continued work on addressing impacts of digital exclusion, which you can read about at [inclusion.cab.org.nz](https://inclusion.cab.org.nz)
- Involvement with the Debt Action Network to address issues impacting people's financial wellbeing.
- Involvement with the Consumer Protection Forum.
- Involvement with the Insurance Council Consumer Advisory Group.
- Involvement with the Government's Digital Inclusion NGO Reference Group.

## During the last year we made formal submissions on:

- Submission to the departmental consultation on the proposed framework for debt to government – March 2023
- Submission on Worker Protection (Migrant and Other Employees) Bill – December 2022
- Proposed regulations for the Incorporated Societies Act 2022 – Nov 2022
- A fair chance for all: Breaking the cycle of persistent disadvantage – Nov 2022
- Submission on Accessibility for New Zealanders Bill – Nov 2022
- Discussion Document on the Regulation of Lawyers and Legal Services – Sept 2022
- Submission on Wayfinding for Civil Justice Consultation – July 2022

You can find all the submissions and further information on <https://www.cab.org.nz/what-we-do/social-justice/>

Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea

## Summary Financial Statements

Statement of Comprehensive Revenue and Expense for the year ended 30 June 2023

	2023	2022
	\$	\$
<b>Revenue from non-exchange transactions</b>		
Operating grants revenue	1,554,011	1,603,285
Specified grants revenue	675,274	835,932
Donations	33,705	14,330
	2,262,990	2,453,547
<b>Revenue from exchange transactions</b>		
Sale of publicity material	8,779	8,408
Interest revenue	36,236	15,184
Membership subscriptions	22,200	22,800
Other operating revenue	1,925	1,700
	69,140	48,092
<b>Total revenue</b>	<b>2,332,130</b>	<b>2,501,639</b>
<b>Expenses</b>		
Amortisation	39,134	35,739
Depreciation and impairment	6,762	8,186
Salaries and other employee costs	1,356,120	1,243,069
Office administrative expenses	123,973	119,703
Learning and development	12,247	2,568
Membership support	12,167	8,911
Cabinet / National Office IT	58,039	57,819
National Board	20,436	8,520
National meetings	5,436	2,424
Publicity and communication	45,084	60,679
Purchase of publicity material	7,435	8,149
Projects other	88,980	48,304
Specified grants – salaries and other employee costs	–	58,379
Specified grants – other costs	675,274	777,553
<b>Total expenses</b>	<b>2,451,087</b>	<b>2,440,003</b>
<b>Operating (deficit) surplus for the year</b>	<b>(118,957)</b>	<b>61,636</b>
<b>Other comprehensive revenue and expense</b>	–	–
<b>Total comprehensive revenue and expense for the year</b>	<b>(118,957)</b>	<b>61,636</b>

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



Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Changes in Net Assets for the year ended 30 June 2023

	Cabinet fund reserve	Retained surplus	Total equity
	\$	\$	\$
Balance 1 July 2022	212,823	1,170,889	1,383,712
Deficit for the year	–	(118,957)	(118,957)
Other comprehensive revenue and expense	–	–	–
Transfer to (from) equity reserves in the year	46,617	(46,617)	–
<b>Balance 30 June 2023</b>	<b>259,440</b>	<b>1,005,315</b>	<b>1,264,755</b>
Balance 1 July 2021	173,311	1,148,765	1,322,076
Surplus for the year	–	61,636	61,636
Other comprehensive revenue and expense	–	–	–
Transfer to (from) equity reserves in the year	39,512	(39,512)	–
<b>Balance 30 June 2022</b>	<b>212,823</b>	<b>1,170,889</b>	<b>1,383,712</b>

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

Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea

## Summary Financial Statements

Statement of Financial Position as at 30 June 2023

	2023	2022
	\$	\$
<b>Assets</b>		
<b>Current assets</b>		
Cash and cash equivalents	856,636	559,279
Short term investments	577,179	1,021,345
Receivables from exchange transactions	7,631	49,733
Receivables from non-exchange transactions	–	–
Prepayments	2,250	28,530
Inventories	3,950	3,091
	1,447,646	1,661,978
<b>Non-current assets</b>		
Non-current investments	80,000	40,000
Plant and equipment	10,618	14,812
Intangible asset	223,419	262,553
	314,037	317,365
<b>Total assets</b>	<b>1,761,683</b>	<b>1,979,343</b>
<b>Liabilities</b>		
<b>Current liabilities</b>		
Trade and other creditors	61,245	61,666
Deferred revenue	350,000	425,532
Employee entitlements	85,683	108,433
<b>Total liabilities</b>	<b>496,928</b>	<b>595,631</b>
<b>Total net assets</b>	<b>1,264,755</b>	<b>1,383,712</b>
<b>Net assets</b>		
Accumulated funds	1,005,315	1,170,889
Cabinet fund reserve	259,440	212,823
<b>Total net assets</b>	<b>1,264,755</b>	<b>1,383,712</b>

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

Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea Summary Financial Statements

Statement of Cash Flows for the year ended 30 June 2023

	2023	2022
	\$	\$
<b>Cash flow from operating activities</b>		
<i>Cash was provided from / (applied to):</i>		
Operating grants	1,554,011	1,576,065
Specified grants	608,712	816,973
Membership subscriptions	22,200	22,800
Donations	33,705	14,330
Receipts from goods & services provided, exchange transactions	8,712	8,720
Receipts from other operating revenues	1,925	1,700
Payments to suppliers	(314,383)	(273,710)
Payments to employees	(1,376,425)	(1,224,270)
Specified grants – payments to employees	–	(58,379)
Specified grants – payments to suppliers	(675,274)	(777,553)
<b>Net cash from (used in) operating activities</b>	<b>(136,817)</b>	<b>106,676</b>
<b>Cash flow from investing activities</b>		
<i>Cash was provided from / (applied to):</i>		
Purchase of short-term deposits	(2,557,179)	(3,131,345)
Sale of short-term deposits	2,961,345	2,912,674
Purchase of plant and equipment	(2,568)	(81,124)
Sale of plant and equipment	–	–
Interest received	32,576	13,327
<b>Net cash from (used in) investing activities</b>	<b>434,174</b>	<b>(286,468)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>297,357</b>	<b>(179,792)</b>
Cash and cash equivalents beginning of the year	559,279	739,071
<b>Cash and cash equivalents at end of year</b>	<b>856,636</b>	<b>559,279</b>

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



Citizens Advice Bureaux New Zealand Incorporated

# He pūrongo poto mō te pūtea Summary Financial Statements

Notes to the summary financial statements for the year ended 30 June 2023

## 1. Reporting entity

These summary financial statements comprise the summary financial statements of Citizens Advice Bureaux New Zealand Incorporated (CABNZ) for the year ended 30 June 2023.

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

## 2. Statement of compliance

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

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

The full financial statements were authorised for issue by the CABNZ Board on 31 August 2023 and have been audited. An unqualified opinion was received.

## 3. Changes in accounting policy

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

## 4. Summary of accounting policies

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

### 4.1 Basis of measurement

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

### 4.2 Presentation currency

The financial statements are presented in New Zealand dollars.

### 4.3 Revenue

#### 4.3.1 Revenue from non-exchange transactions

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

##### (1) Donated services

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

##### (2) Operating grant revenue

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

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

##### (3) Specified grant revenue

Specified grants revenue includes funding received by CABNZ for bureaux. This is paid directly on to bureaux. The 2023 specified grants revenue also includes funding received for the provision of the Citizens Advice Bureaux Hauraki service while CABNZ was temporarily providing the legal structure and a governance role until January 2023.

#### 4.3.2 Revenue from exchange transactions

An exchange transaction is where CABNZ receives value from another entity and directly gives that entity an approximately equal value in exchange.

### 4.4 Cash and cash equivalents

Cash and cash equivalents include cash on hand, deposits held on call with banks and term deposits with maturities of three months or less.

### 4.5 Short term investments

Short term investments comprise term deposits which have a term of greater than three months and therefore do not fall into the category of cash and cash equivalents.

## 4.6 Debtors and other receivables

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

## 4.7 Inventories

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

## 4.8 Creditors and other payables

Trade creditors and other payables are stated at cost.

## 4.9 Employee entitlements

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

## 4.10 Deferred revenue

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

## 4.11 Special Purpose Reserve (cabinet fund reserve)

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

## 4.12 Plant and equipment

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

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

- Computer equipment 25%
- Furniture and office equipment 15% – 25%

## 4.13 Intangible Assets

The carrying value of an intangible asset with a finite life is amortised on a straight-line basis over its useful life. Amortisation begins when the asset is available for use and ceases at the date the asset is derecognised. The amortisation charge for each year is recognised in the surplus or deficit. The following amortisation rates have been used:

- Cabinet software 10% – 13.34%

## 4.14 Income Tax

Due to its charitable status CABNZ is exempt from income tax.

## 4.15 Goods and Services Tax (GST)

CABNZ is registered for GST. Therefore, all amounts in these financial statements are shown exclusive of GST, except for receivables and payables that are stated inclusive of GST.

The net amount of GST recoverable from, or payable to, the Inland Revenue Department (IRD) is included as part of receivables or payables in the Statement of Financial Position.



## Independent auditor's report

### To the Members of Citizens Advice Bureaux New Zealand Incorporated

#### Opinion

The summary financial statements which comprise the summary statement of service performance, the financial position as at 30 June 2023, the summary statement of comprehensive revenue and expenses, summary statement of changes in net assets and summary statement of cash flows for the year then ended and related notes, are derived from the audited general purpose financial statements of Citizens Advice Bureaux New Zealand Incorporated for the year ended 30 June 2023.

We expressed an unqualified audit opinion on the general purpose financial statements in our audit report dated 31 August 2023.

In our opinion, the accompanying summary financial statements is consistent, in all material respects, with the audited general purpose financial statements, in accordance with FRS-43 *Summary Financial Statements*.

#### Summary financial statements

The summary financial statements do not contain all the disclosures required for the full general purpose financial statements under Public Benefit Entity Standards Reduced Disclosure Regime (PBE Standards RDR). Reading the summary financial statements, therefore, is not a substitute for reading the audited general purpose financial statements of Citizens Advice Bureaux New Zealand Incorporated and the auditor's report thereon.

#### The responsibility of the Board for the summary financial statements

The Board are responsible for the preparation of the summary performance in accordance with FRS-43.

#### Auditor's responsibilities

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects, with the audited general purpose financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (New Zealand) (ISA (NZ)) 810 (Revised), *Engagements to Report on Summary Financial Statements*.

Other than in our capacity as auditor we have no relationship with, or interests in, Citizens Advice Bureaux New Zealand Incorporated.

Moore Markhams

**Moore Markhams Wellington Audit** | Qualified Auditors, Wellington, New Zealand  
28 September 2023

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Moore Markhams Wellington Audit is a partnership of MK Rania and AJ Steel. Moore Markhams independent member firms in New Zealand are in [Auckland](#) - [Christchurch](#) - [Dunedin](#) - [Hawke's Bay](#) - [Queenstown](#) - [Wairarapa](#) - [Wanganui](#) - [Waverley](#) - [Wellington](#).

# He mihi nui ki ngā kaituku pūtea

## Thank you



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



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



**MINISTRY OF  
JUSTICE**  
*Tāhū o te Ture*

**INTERNAL AFFAIRS**



*Te Tari Taiwhenua*

**Inland Revenue**  
*Te Tari Taake*



**Lottery Grants Board**  
*Te Puna Tahua*  
LOTTO FUNDS FOR YOUR COMMUNITY

**Stats** **NZ**  
Tatauranga Aotearoa







Citizens **Advice** Bureau  
Ngā Pou Whakawhirinaki o Aotearoa

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