

2013 ANNUAL REPORT

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# General Information

Date of Incorporation	19 May 1993
ABN	43 262 474 001
Office Location and Postal Address	Level 1 231 Adelaide Terrace Perth WA 6000
Telephone	08 6336 7020 (Admin)
Facsimile	08 9221 7088
Email	<a href="mailto:info@cclswa.org.au">info@cclswa.org.au</a>
Website	<a href="http://www.cclswa.org.au">www.cclswa.org.au</a>
Office Hours	Monday to Friday 9.00 am to 5.00 pm
Auditor	Greg Ledger Accountants

# Mission and Objectives

## Our Mission and Objectives

Consumer Credit Legal Service (WA) Inc (CCLSWA) is a not for profit organisation whose mission is:

To help the WA community develop just and fair relationships with banks and financial institutions.

CCLSWA objectives are:

1. To assist consumers of financial services to resolve disputes with banks and financial institutions.
2. To create awareness and understanding of regulation, industry practices and consumer issues in financial services.
3. To improve the financial services marketplace for the benefit of consumers.
4. To develop and maintain effective networks to support the work of CCLSWA and the work of like minded organisations.
5. To manage the association effectively, efficiently and appropriately for the benefit of the community.

## Opening Hours

### Consumer Credit Legal Service WA Inc

Level 1  
231 Adelaide Terrace  
PERTH WA 6000  
Monday – Friday 9.00am – 5.00pm  
Advice Line Mon – Fri 9am -4pm

### Bandyup Prison – Outreach

One day per fortnight  
By appointment

### Boronia Pre-Release Centre – Outreach

By appointment

CCLSWA provides assistance by our Telephone Advice line (TAL). The Advice Line number is 08 9221 7066 and is open between the hours of 9am and 4pm Monday to Friday.

We have access to interpreters to assist clients where English is not their first language.

CCLSWA also has a webpage containing information, fact sheets and an on line enquiry system.

To visit the website, go to

[www.cclswa.org.au](http://www.cclswa.org.au)

# Acknowledgements

## Funding

Consumer Credit Legal Service (WA) Inc would like to thank the following organisations and government departments for their on-going support and funding:

Attorney General's Office

Legal Aid of Western Australia

Public Purposes Trust

Department of Commerce – Consumer Protection

Lotterywest

## Pro Bono and in kind Support

AGS – for the generous provision of a pro-bono solicitor one day/week

Dept. of Commerce – Consumer Protection.

Ashursts Lawyer

## Management Committee, Staff and Volunteers

Thank you to the management committee, staff and the many volunteers who have contributed their time and expertise to CCLSWA over the last year

## Networking

CCLSWA acknowledges the involvement and contribution of the following organisations:

Community Legal Centres Association (WA) Inc.

Woman's Law Centre

University of Western Australia – Law Faculty

University of Western Australia – Social Sciences Faculty

Murdoch University – Business & Law Faculty

Notre Dame University – Law Faculty

Curtin University Business Faculty

ASIC

Dept. of Commerce – Consumer Protection.

Financial Counsellors Association of WA

# CHAIRPERSON'S REPORT

# Chairperson's Report

## ***Chairperson's report – October 2013***

I am delighted to present the report from the Chair on behalf of the Management Committee.

As I have stressed in past years, the CCLSWA provides a very much needed service to our community in an area of ever growing demand and complexity. The detail in this annual report makes the vital nature of the service absolutely clear. The provision of free legal advice, information and advocacy services to vulnerable clients experiencing difficulty with financial and credit issues, and the informed and active participation in positive law reform, are critical roles undertaken by CCLSWA. A high level summary of the wide ranging work of the service is outlined later in this Annual Report and illustrates the depth of services provided by CCLSWA to the community. CCLSWA continues to grow, modernise and build on its past strengths and new initiatives to meet community needs.

The Management Committee is honoured to support everyone associated with CCLSWA in the provision of its services.

Of course, provision of such an excellent service requires great commitment. CCLSWA would not exist without the great generosity and commitment of its many supporters including staff, volunteers, other agencies & community groups and funders.

There are a wide range of people and organisations detailed in this report that provide very generous support to this vital service. So many people have been assisted and lives changed because of their support. We extend heartfelt thanks to each and every one of you for your generosity and choosing to make a difference.

We gratefully acknowledge the ongoing financial support from Federal and State funding bodies, the Law Society, Public Purposes Trust, Dept. of Commerce – Consumer Protection and Lotterywest without which the service could not operate. We thank them for their commitment to CCLSWA and look forward to their continued support of our very important work.

CCLSWA had a particular focus during the past year on careful resource management and has worked through some challenging issues to become an even stronger and more effective service. CCLSWA staff worked very closely with the Management Committee on that process and everyone has my thanks for their dedication and focus on those particular issues. Our Manager, David Kernohan, continues to deliver on the development agenda, all the while guiding the day to day operations of CCLSWA. The Management Committee is grateful to David for his leadership, vision, care and obvious commitment to CCLSWA and our community. Our Principal Solicitor, Faith Cheok, continues to approach her role and leadership of the legal services with particular dedication and focus.

I work closely with David and Faith and am thankful for their professionalism, dedication and demonstrated personal commitment to CCLSWA and its people.

Thank you to all the staff and volunteers at CCLSWA. Without your application, insight, care and skill none of the work of the service would be possible. You should be proud of the daily contribution you make to the community and the difference you have made in so many lives over this past year.

I remain excited about the energy and possibilities that all of our terrific people bring to this valuable service.

Finally, I would like to thank the Management Committee and other volunteers who have given their time and advice so generously in the last 12 months.

As always, it has been a privilege to be involved with CCLSWA and I once again look forward to the service delivering another year of outstanding and valuable service to the community.

Tim Massey  
Chairperson  
CCLSWA Management Committee

October 2013



# MANAGER'S REPORT

# Manager's Report

## ***Manager's report – October 2013***

The 2012 -13 financial year was a year of achievements, successes and challenges. CCLSWA continued to meet the increasing demand for legal advice through the telephone advice line. (In 2012 CCLSWA provided legal advice on 1,862 matters, in 2013 it had risen to 2,309 matters, an increase of 447 advice matters). The reason for this increase is due to two factors. Firstly, clients are phoning with more complex issues and secondly the expanded volunteer base enables CCLSWA to provide more in-depth advice.. Another success has been the consolidation and expansion of the volunteer program for law students and College of Law students. While there is work to be done streamlining the induction and orientation process, volunteers are an integral part of CCLSWA playing an important role on the advice line. In return volunteers gain invaluable experience interacting with clients, learning what questions to ask to obtain relevant legal facts and often sit in on client interviews with solicitors.

One volunteer described his experience with CCLSWA as follows:

*"Volunteering at CCLSWA gave me the opportunity to work extremely closely with experienced solicitors; an opportunity which is invaluable to law students. This allowed me to very quickly pick up the skills necessary to communicate effectively and efficiently with clients, and to draft and deliver legal advice. The learning curve is a steep one; however the close watch of the solicitors allows volunteers to be confident in their work. It was an incredibly rewarding experience, and I highly recommend all law students looking to further their legal proficiency to apply."*

Volunteers have also been heavily involved with community legal education. The expansion of the community legal education program has been another success for the organisation in the past year and I would like to personally acknowledge the commitment to and work done by Faith in this area. Education sessions have been provided to year 11 and 12 students at Willetton Senior High School and Aranmore College. In Law Week a number of educational sessions were held in conjunction with Fremantle CLC, Peel CLC, Gosnells CLC and ASIC and in early May CCLSWA provided training to financial counsellors on the national credit reform.

A solicitor has also started visiting Bandyup prison providing information and advice to inmates. College of Law students have attended with the solicitor and this has been another opportunity to build their legal skills and broaden their experience in the application of the law. The community legal education program will continue to expand in 2014 with a number of sessions booked with UWA, Murdoch and Curtin universities to provide information to law students on Australian Consumer Law and Credit law.

In March CCLSWA was a finalist for the Department of Commerce – Consumer Protection Richard Fletcher Award. The Award is recognition for organisational achievement in significantly contributing to the advancement of consumer protection within the community.

The new web site was also commissioned this year. I would like to thank Steve Wigley, Managing Director of Innovisionit for all his help and support with developing and implementing the new web site. Much work is also done by Volunteers in drafting news items to upload onto the web site and solicitors in checking the legal content of the various news items and fact sheets that are uploaded onto the website.

In November 2012, CCLSWA restructured staffing due to cost factors. This was a challenging time for staff and I would like to thank them for the sacrifices they made to enable on-going services to be provided to clients.

Thanks goes to Faith for her on-going support, her commitment and hard work in managing the legal aspects of CCLSWA work. The role of Principal Solicitor is multi-faceted, not just in terms of oversight of the advice line and case load of solicitors but also with law reform matters and community legal education. I have appreciated Faith's support in ensuring the work environment of CCLSWA is positive and supportive of staff and volunteers.

Thanks also to Raija for the work she did on case files. Raija has resigned from CCLSWA and we wish her all the best in her future legal practice. I have appreciated Kay's work over the past year, not only her case work but also her contribution and involvement with community legal education, particularly providing information and advice to inmates at Bandyup prison. The work of CCLSWA would be more difficult without the support of Fiona who as Legal Admin Secretary ensures a smooth work flow and that matters are not overlooked or forgotten. Both Faith and I appreciate the important contribution of Fiona to the provision of services to clients.

Dawn has also provided invaluable support with the finances over the past year and I would like to recognise and acknowledge the work Dawn has put into assisting us achieve such a positive result this year.

This coming financial year CCLSWA will continue to consolidate and expand services. The expansion of services will occur in two main areas. Firstly, a grant from Dept. of Commerce – Consumer Protection will enable CCLSWA to provide more support to consumers in Australian Consumer Law matters. Secondly, we will continue to build links with the universities to provide opportunities for law students to experience and contribute to the practical application of law in people's lives.

This coming year the organisation will also be accredited as part of the national accreditation process for community legal centres.

Given the challenges faced by CCLSWA it has been a busier year than usual for the management committee and I thank them for the time they have made available to attend extra meetings to ensure the governance and financial obligations of the organisation are met.

We are grateful to the Attorney General's Office and Legal Aid Western Australia for their on-going funding of CCLSWA. The work of the organisation would not be possible without the funding and support from both the Commonwealth and State Governments.

I would also like to thank the Law Society – Public Purposes Trust for their support. The grant from the Law Society contributes to the position of the Principal Solicitor. The role of the Principal Solicitor is vital to ensure compliance with the Legal Profession Act 2008 and the requirements of our Professional Indemnity Insurance as well as developing opportunities for community legal education.

Thanks also goes to ASIC and the Dept. of Commerce – Consumer Protection for their support of the work of CCLSWA and for the time these organisations make available to meet and discuss matters with staff. As indicated earlier, the Dept. of Commerce – Consumer Protection has provided a grant to enable the organisation to provide more support to consumers on consumer law issues. We are grateful for this tangible support for the work CCLSWA is doing.

The support of Ashursts in providing pro-bono support on various matters is greatly valued. Being a small legal practice, the support of the larger private legal practices such as Ashursts is of great benefit to staff so we acknowledge and thank Ashursts for what they have done and look forward to an on-going strong pro-bono relationship with them.

David Kernohan  
Centre Manager  
CCLSWA

October 2013

# LEGAL REPORT

# Legal Report

This has been a year of new projects as well as consolidation of existing ones.

1. Our volunteer programme continues to provide us with a good base of resources to increase the capacity of our legal practice. I have involved volunteers in a bigger number of tasks this year: including the more challenging ones of delivering education sessions to schools, advocacy groups, financial counsellors and university students.
2. CCLSWA has been fortunate in receiving the volunteer services of qualified solicitors from the Australian Government Solicitor (AGS) as well as from elsewhere.
3. We have very actively sought for opportunities in community legal education (CLE). I am confident that CCLSWA is becoming a quality provider of CLE in consumer credit law and the Australian Consumer Law (ACL) to people across our community. I am a firm believer of CLE as a preventative tool, hence am committed to continuously pursuing CLE opportunities
4. We started to advise clients on ACL matters. We have been fortunate to secure some funds from the Department of Commerce (DOC) to dedicate to ACL work.
5. CCLSWA commenced working with the inmates of Bandyup Women's Prison and Boronia Pre-release Centre. Whilst the work is exacting due to the restrictions on the inmates' ability to give consistent and clear instructions, I believe that it is a necessary service to allow the clients to access meaningful assistance on their credit matters that may simply fall by the wayside.
6. We began a monthly radio segment on Heritage FM 107.3 to highlight CCLSWA's work.
7. David and I have embarked on a project to make CCLSWA filing system more akin to a paperless one. We are confident that it will bring many benefits to our office.

## Volunteers

We have worked our volunteers very hard this year.

One ambitious project CCLSWA took on this year was to teach credit law to upper high school students at Willetton SHS, Aranmore Catholic College and Southern River College. To leverage our limited resources, I chose to use our students to deliver the teaching sessions. The volunteers involved were Alex V, Imogen, Laura and Patrick. I believe that the good work will reap longer-term results for CCLSWA. The aim is to get CCLSWA involved in such CLE sessions at many more high schools in future.

One standout volunteer student is Curtis Ward. Curtis began as a College of Law intern with CCLSWA and then continued work after he qualified as a solicitor. Curtis' contribution has been a constructive and reliable factor in the operation of our telephone advice line (TAL) and our volunteer training routine. Curtis has also been an excellent help to us on many files.

Two of our volunteer solicitors deserve mention: Shung Neo, formerly of the Legal Practice Board; and Carla Kovacevic, of the AGS. Their skills, willingness and wonderful work attitudes have helped CCLSWA a long way. Shung's skills are not limited to legal expertise; Shung has skills in IT and has helped us on that front too.

## **Staff**

Raija Ogden, who started work with CCLSWA in late 2011, left our employ in September 2013. Once again, I would like to thank our Centre Manager, David Kernohan. I gratefully acknowledge David's unstinting and faithful support for me. My work and outlook will be drastically different if I could not count on David's honest feedback and his wonderful counsel.

I would also like to make mention of Fiona Payne's gracious and patient help to me. Fiona is my life saver in more ways than one in our legal practice.

I am also grateful for my staff solicitors, volunteer solicitors and student paralegals who are always willing to take on the multiple tasks I hand out to them.

Further, I acknowledge my mentor Leigh Warnick for his valuable time and wise advice on the occasions throughout the year. Leigh's kind manner is always refreshing for me.

Lastly, I would like to acknowledge the Management Committee's involvement in CCLSWA's work. Without the Management Committee's continued support, CCLSWA will not function well.

Faith Cheok  
Principal Solicitor  
CCLSWA

October 2013

# Management Committee and Staff of CCLSWA

## Names of the Management Committee

Chairperson:	Tim Massey
Secretary:	Matt Knox
Treasurer:	Henry Thong
Members:	Aviva Freilich Judi Kellond Marianne Mayer Lorraine Stemp Eileen Webb

Meetings of the committee are now held bi-monthly.

## Staff Members and their Roles

David Kernohan Centre Manager
Faith Cheek Principal Solicitor
Raija Ogden Solicitor
Kay Boey Solicitor
Fiona Payne Administration

## Volunteer Program and Student Supervision

During 2012/2013 CCLSWA continued its Volunteer Program with significant success. The program provides law students with opportunities to assist with casework and clients in an empathetic, professional and challenging environment.

CCLSWA would like to thank our volunteers for their time, dedication and hard work.



# ACTIVITIES & SERVICES

# CCLSWA Services

## CCLSWA is a not-for-profit

Community Legal Centre funded by the Commonwealth Attorney General's Department and Legal Aid of Western Australia to provide free legal services to West Australian consumers in the areas of:

- Home loans
- Consumer credit
- Banking transactions
- Debt collection
- Personal loans
- Motor vehicles &
- Various consumer law matters

## CCLSWA provides:

- Telephone advice
- Minor assistance for low income and disadvantaged consumers
- Legal representation for individuals in public interest matters
- Information and education to community workers and consumers about credit and debt matters
- Policy work and law reform activities to improve the rights of consumers of financial services.

## CCLSWA Achievements

Staff and volunteers worked together to provide the following services to West Australian consumers in the 2012 – 13 year:

- CCLSWA provided referral service to 323 clients.
- CCLSWA provided comprehensive legal advice to 1400 clients.
- CCLSWA provided case work assistance to 53 clients
- CCLSWA assisted 69 clients with dispute resolution procedures

## Policy and Law Reform

CCLSWA is committed to advocating to improve the rights of consumers of financial services through policy and law reform. In 2012 – 13 staff made 12 submissions to effect law.

## Community Legal Education (CLE):

Some of the CLE highlights

- Commission of the new CCLSWA web site which had 3,089 visitors with over 14,000 downloads.
- School education session for Year 11 & 12 students at Willetton Senior High School; Aranmore College and Southern River College.
- Education sessions for law students at UWA and Murdoch University.

## Exciting Developments for 2013 – 2014

Moving forward into 2014 CCLSWA is looking forward to:

- Providing legal advice and information to women in Bandyup
- Further expansion of the Community Education Program into high schools and Universities.
- Providing legal advice and support to consumers on Australian Consumer Law matters.
- Strengthening CCLSWA's connection with other like minded organisations.
- Providing practical experience to law students on the application of the Credit Code and Consumer Law.

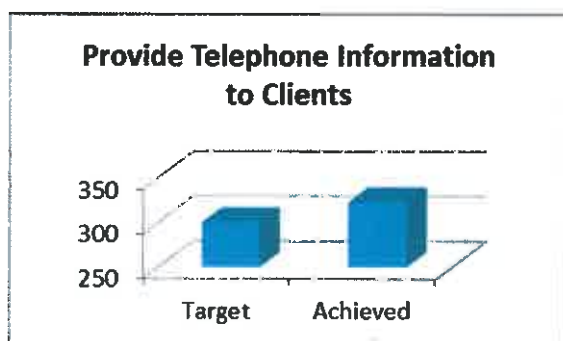
# Legal Information Facts and Figures

## Actuals v Targets

**Total Clients 2012/2013.....1400**  
**Information Activities.....323**  
**Total Advice Activities.....2156**

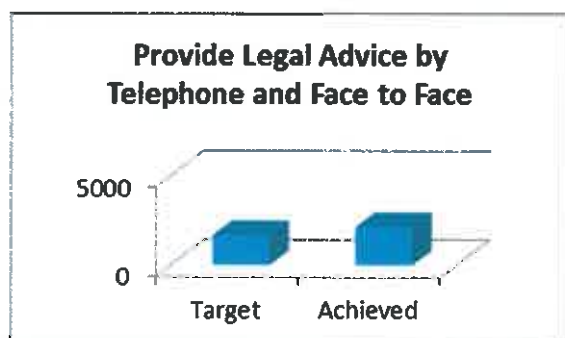
### Provide Telephone Information to Clients:

**Target.....300**  
**Achieved.....323**



### Provide Legal Advice by Telephone and face to face:

**Target.....1700**  
**Achieved.....2156**



## Cases and Information

**Total Cases Open 2012/2013.....120**

Open at start.....67  
 New.....53  
 Ongoing at year end.....30

**Total Cases Closed 2012/2013 90**

Minor Cases Closed.....21  
 Medium Cases Closed.....43  
 Major Cases Closed.....26

Closed involving Court Representation .4  
 Closed involving Primary Dispute Resolution.....69  
 Closed involving Public Interest Indicator.6

### Non-Casework

**Projects.....92**  
 Completed.....54  
 Community Legal Education.....23  
 Law Reform & Legal Policy.....16

# Activities

## Client Activity Summary

	<u>2011/2012</u>	<u>2012/2013</u>
<u>Clients</u>		
Total Number of Clients	<b>1478</b>	<b>1400</b>
New clients	1308	1232
Repeat Clients	129	108
Existing Clients	41	60
<u>Activities</u>		
Information Activities	<b>152</b>	<b>323</b>
Total Advice Activities	1862	2156
Public interest dimension	3	2
<u>Cases</u>		
Total Cases open during the period	<b>131</b>	<b>120</b>
Open at period start	49	67
New (opened in period)	82	53
Still open at period end	67	30
Total cases closed during period	<b>64</b>	<b>90</b>
Minor	29	21
Medium	27	43
Major	8	26
Closed involving court representation	3	4
Closed involving primary dispute resolution	53	69
Closed test cases	0	0
Closed with public interest indicator	1	6
<b>Non-Casework Projects</b>		
Total Projects open during period	<b>58</b>	<b>92</b>
Open at period start	26	34
New	32	58
Still open at period end	34	38
Open community Legal Education projects	7	9
Open Law Reform & Legal Policy projects	15	16
Total Projects completed during period	<b>24</b>	<b>54</b>
Minor	14	32
Medium	7	17
Major	3	5
CLE	13	23
LRLP	4	12
Projects Deferred during period	<b>1</b>	<b>1</b>

# Top 20 Problem Types

These are the Top 20 problem types we have come across over the last year.

As you can see our main area is Consumer Credit and Debt, but we have also been involved in a wide range of related issues.

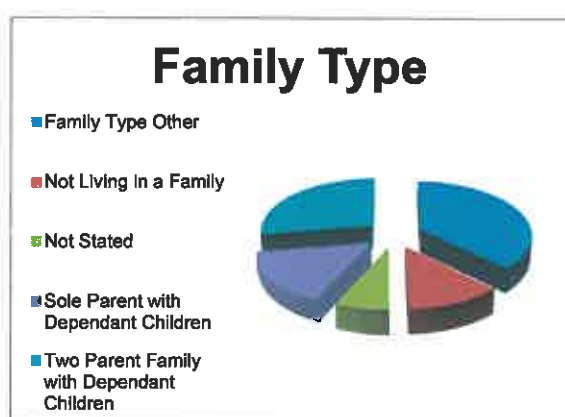
Credit and debt consumer credit	927
Credit and debt owed by client	397
Credit and debt collection	264
Credit and debt Other	175
Consumer complaints financial/insurance/super etc	170
Credit and debt information/privacy	126
Consumer complaints services	86
Credit and debt recovery (court)	85
Motor vehicle Other	59
Other civil	59
Credit and debt bankruptcy	58
Consumer complaints fair trade/trade/sell practice	53
Consumer complaints Other	52
Credit and debt management/negotiation	45
Other civil property disputes	30
Other civil contracts	27
Credit and debt owed to client	25
Family Law Other	22
Property other	21
Consumer complaints products	21
All Other Problem Types	99
<b>Total Problem Types</b>	<b>2801</b>

# New Clients

## Facts and Figures

### Family Type

Family Type Other	460
Not Living in a Family	153
Not Stated	86
Sole Parent with Dependant Children	192
Two Parent Family with dependant Children	341
<b>Total</b>	<b>1232</b>



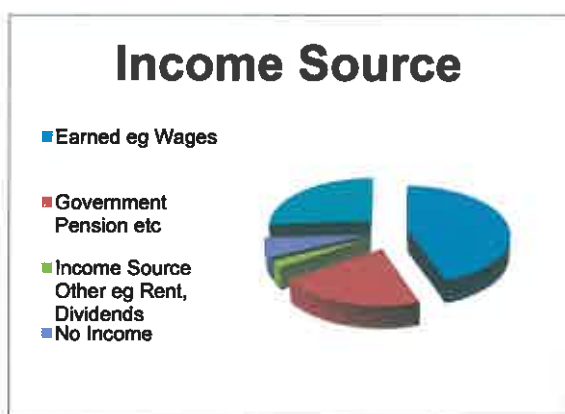
### Indigenous Status

Aboriginal but not Torres Strait Islander	59
Both Aboriginal and Torres Strait Islander	3
Neither Aboriginal nor Torres Strait Islander	1062
Not Stated or Specified	107
Torres Strait Islander but not Aboriginal	1
<b>Total</b>	<b>1232</b>



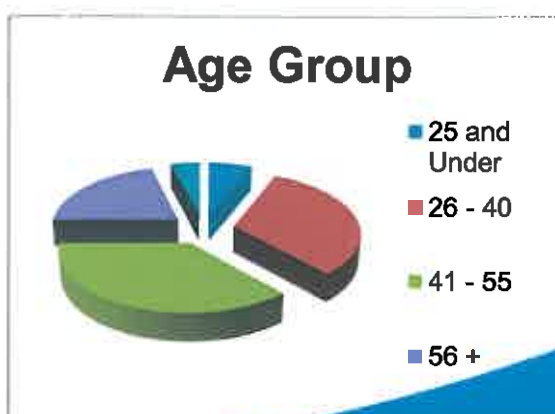
### Income Source

Earned eg Wages	549
Government Pension etc	255
Income Source Other eg Rent, Dividends	30
No Income	77
Not Stated	321
<b>Total</b>	<b>1232</b>



### Age Group

25 and Under	77
26 – 40	395
41 – 55	451
56+	259
Not Specified	50
<b>Total</b>	<b>1232</b>



# FINANCIAL REPORT



# Financial Reports

**CONSUMER CREDIT LEGAL SERVICE (WA) INC**

**ABN 43 262 474 001**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30 JUNE 2013**

Committee's Report

Statement of Divisional Income and Expenditure Statement

Income and Expenditure Statement

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Auditor's Declaration

**OFFICIAL**

**CONSUMER CREDIT LEGAL SERVICE (WA) INC.**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30 JUNE 2013**

**Name of Organisation:** Consumer Credit Legal Service (WA) Inc.  
**Financial Year Period:** ...01... / ...07... / ...2012.. to ...30... / ...06... / ...2013..


I hereby certify that:

- (a) I am not a principal, member, shareholder, officer, employee or accountant of the Organisation or of a related body corporate as defined in section 9 of the Corporations Act 2001;
- (b) In my opinion, the attached financial statements which comprise a Statement of Financial Position, a Statement of Comprehensive Income (previously known as a Statement of Financial Performance), and Notes to the Financial Statements of the above-mentioned Organisation ('the Organisation'), and, if general purpose reports are provided, a Statement of Cash Flows, for the stated Financial Year Period are:
  - i. based on proper accounts and present true and fair view of the Organisation's financial position and financial performance in accordance with applicable Accounting Standards and other mandatory professional reporting requirements in Australia, and
  - ii. in accordance with the terms and conditions of the Agreement Commonwealth of Australia and Legal Aid Western Australia and Consumer Credit Legal Service (WA) Inc., a copy of which has been made available to me, in relation to the provision of community legal services.
- (c) The fourth quarter CLSIS Funds Report, containing details of the Organisations transactions for the financial year, including audit adjustments, and the Organisation's grant position at the beginning and end of the financial year is provided in respect of funds provided in accordance with the Terms and Conditions of the Agreement referred to in (b)ii above for all Funding Categories.

This is an unqualified audit report.

Unless written under separate cover, I hereby further certify that, in my opinion, there is no conflict of interest between myself and the Organisation or its Management Committee.

**AUDITOR DETAILS**

**Full Name:** Ross Gregory Ledger  
**Name of Company (if applicable):** Greg Ledger Pty Ltd  
**ACN or ABN Number:** 63 066 718 134  
**Registered Auditor:** *If Yes:*  
 **Yes**       **No**  
**Registration No.:** ...14163.....  
**Signature:**   
**Date:** ..20.... / ...09... / ...2013.....

**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

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**Statement of Financial Performance**

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**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

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**DECLARATION BY THE MEMBERS OF THE COMMITTEE  
FOR THE YEAR ENDED 30 JUNE 2013**

The committee of the Consumer Credit Legal Service (WA) Inc. has determined that the organisation is not a reporting entity. The committee has determined that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the accounts.

In the opinion of the committee of the Consumer Credit Legal Service (WA) Inc.:

- 1     a)     the statement of financial performance gives a true and fair view of the result of the organisation for the year ended 30 June 2013 ; and
- b)     the balance sheet gives a true and fair view of the state of affairs of the organisation as at 30 June 2013 .
- 2     At the date of this statement, there are reasonable grounds to believe that the organisation will be able to pay its debts as and when they fall due.

This statement is made in accordance with a resolution of the committee and is signed for and on behalf of the committee by:

  
Chairperson

x   
Treasurer

**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

**STATEMENT OF DIVISIONAL FINANCIAL PERFORMANCE  
FOR THE YEAR ENDED 30 JUNE 2013**

		65% Generalist Services	35% State	PPT	Consolidated
		\$	\$	\$	\$
<b>Income</b>					
Grants	Commonwealth	134,917			134,917
	State	179,408	179,766		359,174
	PPT			75,966	75,966
CCLS membership		154	83		237
Reimbursements		3,517	1,894		5,410
Interest received		4,412	2,375		6,787
<b>Total Income</b>		<b><u>322,407</u></b>	<b><u>184,118</u></b>	<b><u>75,966</u></b>	<b><u>582,491</u></b>
<b>Expenditure</b>					
Advertising & Promotion		5,545	2,986		8,531
Archiving		1,175	633		1,808
Accounting Fees		13,759	7,409		21,168
Audit fees		1,690	910		2,600
Bank charges		219	118		337
Cleaning		584	314		898
Client support services		756	407		1,163
Computer expenses		5,546	2,986		8,532
Consultancy fees		2,811	1,514		4,325
Depreciation		10,054	5,413		15,467
Employment support		244	131		375
Insurance		542	292		834
Leases		17,205	9,264		26,469
Publication & information resources		7,046	3,794		10,840
Meeting expenses		204	110		314
Memberships		2,723	1,466		4,189
Postage		522	281		803
Practising certificate fees		2,356	1,269		3,625
Printing & stationery		2,597	1,398		3,995
Rent & outgoings		25,878	13,934		39,812
Repairs & maintenance		168	90		258
Salaries		230,387	124,055	69,829	424,271
Staff amenities		1,857	1,000		2,857
Staff entitlement provisions		(31,554)	(16,991)		(48,545)
Staff training & development		5,684	3,060		8,744
Superannuation		20,386	10,977	6,137	37,500
Sundry expenses		66	36		102
Telephone & fax charges		13,794	7,427		21,221
Travel & accommodation		6,716	3,617		10,333
Utilities		14,689	7,909		22,598

**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

**STATEMENT OF DIVISIONAL FINANCIAL PERFORMANCE (continued)  
FOR THE YEAR ENDED 30 JUNE 2013**

	<b>65% Generalist Services</b>	<b>35% State</b>	<b>PPT</b>	<b>Consolidated</b>
Over provisions for: Publications and training project provision	(31,850)	(17,150)		(49,000)
<b>Total expenditure</b>	<b>331,798</b>	<b>178,660</b>	<b>75,966</b>	<b>586,424</b>
<b>Net Surplus / (Deficit)</b>	<b>(9,391)</b>	<b>5,457</b>	-	<b>(3,933)</b>

**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

**STATEMENT OF FINANCIAL PERFORMANCE  
FOR THE YEAR ENDED 30 JUNE 2013**

	2013	2012
	\$	\$
<b>Income</b>		
Government	494,091	544,240
Non-Government	75,966	75,966
<b>Other Income</b>		
Donations	-	-
CCLS membership	237	300
Reimbursements	5,410	1,532
Interest received	6,787	24,835
<b>Total Income</b>	<b><u>582,491</u></b>	<b><u>646,873</u></b>
<b>Expenditure</b>		
Advertising & Promotion	8,531	16,303
Agency temporary staff	-	23,774
Archiving	1,808	1,801
Accounting Fees	21,168	1,824
Audit fees	2,600	3,000
Bank charges	337	297
Board & governance expenses	-	272
Cleaning	898	2,821
Client support services	1,163	2,162
Computer expenses	8,532	31,662
Consultancy fees	4,325	34,673
Depreciation	15,467	7,877
Employment support	375	319
Insurance	834	5,580
Leases	26,469	12,106
Publication & information resources	10,840	21,871
Meeting expenses	314	846
Memberships	4,189	4,809
Postage	803	796
Practising certificate fees	3,625	7,343
Printing & stationery	3,995	9,824
Rent & outgoings	39,812	39,774
Repairs & maintenance	258	4,489
Salaries	424,271	446,008
Staff amenities	2,857	6,980
Staff entitlement provisions	(48,545)	(14,867)
Staff recruitment expenses	-	24,122
Staff training & development	8,744	8,228
Superannuation	37,500	38,117
Sundry expenses	102	128
Telephone & fax charges	21,221	15,382
Travel & accommodation	10,333	5,464
Utilities	22,598	2,058



**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

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**STATEMENT OF FINANCIAL PERFORMANCE (continued)  
FOR THE YEAR ENDED 30 JUNE 2013**

	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Over provisions for:		
Publications and training project provision	(49,000)	(80,700)
Future contingency reserve	-	(9,169)
<b>Total expenditure</b>	<b><u>586,424</u></b>	<b><u>675,974</u></b>
<b>Net Surplus / (Deficit)</b>	<b><u>(3,933)</u></b>	<b><u>(29,101)</u></b>

**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

**BALANCE SHEET  
AS AT 30 JUNE 2013**

	2013	2012
	\$	\$
<b>Assets</b>		
<b>Current Assets</b>		
Bankwest Cheque Account	1,449	159,243
TeleNet Businesss Saver	41,101	2,119
Westpac Cheque Account	4,476	154,448
Westpac Savings Account	80,883	2,003
Cash on hand	400	360
Prepayments	15,984	-
Sundry debtors	100	342
GST receivable	-	3,092
	<u>144,393</u>	<u>321,607</u>
<b>Non-Current Assets</b>		
Leasehold improvements	19,768	17,409
Less: Accumulated depreciation	(3,838)	(1,121)
Plant & equipment	125,558	117,491
Less: Accumulated depreciation	(73,805)	(61,055)
	<u>67,682</u>	<u>72,724</u>
<b>Total Assets</b>	<u>212,075</u>	<u>394,331</u>
<b>Current Liabilities</b>		
Sundry creditors	3,064	74,726
PAYG payable	3,642	17,626
GST payable	6,640	-
Superannuation payable	2,307	4,079
Provision for annual leave	15,715	53,223
Provision for annual leave loading	2,750	9,314
Provision for long service leave	23,768	32,148
Provision for super on employee entitlements	3,907	-
Provision for publications and training project	-	49,000
	<u>61,793</u>	<u>240,116</u>
<b>Net Assets</b>	<u>150,282</u>	<u>154,215</u>
<b>Accumulated Funds</b>		
Balance at beginning of year	154,215	183,316
Add Surplus / (Deficit) for the year	(3,933)	(29,101)
<b>Accumulated Funds at End of Year</b>	<u>150,282</u>	<u>154,215</u>

**CONSUMER CREDIT LEGAL  
SERVICE (WA) INC.**

**STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 30 JUNE 2013**

	Note	2013 \$	2012 \$
<b>Cash Flow from Operating Activities</b>			
Receipts from Government Grants		494,091	544,240
Receipts from Non-Government Grants		75,966	75,966
Receipts from other sources		5,647	1,832
Interest received		6,787	24,835
Payments to suppliers & employees		<u>(761,929)</u>	<u>(595,237)</u>
Net cash provided by/(used in) operating activities	2	<u><b>(179,438)</b></u>	<u><b>51,636</b></u>
<b>Cash Flows from Investment Activities</b>			
Payments for purchases of plant & equipment		<u>(10,426)</u>	<u>(73,221)</u>
Net cash provided by/(used in) investment activities		<u><b>(10,426)</b></u>	<u><b>(73,221)</b></u>
Net increase (decrease) in cash held		(189,864)	(124,857)
Cash at beginning of the year		<u>318,173</u>	<u>443,030</u>
<b>Cash at end of the year</b>	<b>1</b>	<u><b>128,309</b></u>	<u><b>318,173</b></u>
<b>Notes to Statement of Cash Flows</b>			
<b>1. Reconciliation of Cash</b>			
Cash on hand		400	360
Cash at bank		<u>127,909</u>	<u>317,813</u>
		<u><b>128,309</b></u>	<u><b>318,173</b></u>
<b>2. Reconciliation of net cash used in operating activities to operating result</b>			
Operating Surplus / (Deficit)		(3,933)	(29,101)
Depreciation		15,467	7,877
(Increase) / Decrease in receivables		(12,650)	(3,429)
Increase / (Decrease) in provisions		(97,545)	(104,736)
Increase / (Decrease) in payables		<u>(80,777)</u>	<u>77,753</u>
Net cash provided by/(used in) operating activities		<u><b>(179,439)</b></u>	<u><b>(51,636)</b></u>

# CONSUMER CREDIT LEGAL SERVICE (WA) INC.

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## NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2013

### **Note 1 - Statement of Significant Accounting Policies**

These financial statements are a special purpose financial report prepared in order to satisfy the financial reporting requirements of the organisation, pursuant to the constitution of the organisation and the requirements of the Association Incorporations Act of WA. The committee has determined that the organisation is not reporting an entity.

The statements have been prepared in accordance with the requirements of the following applicable Accounting standards and other mandatory professional reporting requirements:

AASB 102 Inventories  
AASB 110 Events Occurring After Balance Date  
AASB 118 Revenue  
AASB 1031 Materiality  
SAC 1 Statement of Accounting Concepts "Definition of the Reporting Entity"

No other applicable Accounting Standard's or mandatory professional reporting requirements have been applied.

The financial statements are prepared on an accrual basis. They are based on historic costs and do not take into account changing money values or, except where specifically stated current valuation of non current assets. The accounting policies adopted are consistent with those of the previous year.

### **Going Concern**

The financial statements have been prepared on a going concern basis, which contemplates continuity of normal activities of the organisation. The ability of the organisation to continue as a going concern will be dependent upon the continued receipt of grants from the State Government of Western Australia and supporting bodies.

### **Principal Activities**

The principal activity is to:

- Provide free and confidential legal services, which include legal information and legal advice, advocacy, and representation in the Children's Court.
- Help young people, carers, and workers develop their understanding of the law and how it works.
- Undertake research, and campaigning for law reform, in areas that affect young people.

### **Plant and Equipment**

Plant and equipment are included at cost. All fixed assets are depreciated over their estimated useful lives commencing from the time the asset is held ready for use using the diminishing value method.

## **CONSUMER CREDIT LEGAL SERVICE (WA) INC.**

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**Notes to and forming part of the Financial Statements (continued)  
For the year ended 30 June 2013**

### **Superannuation**

Staff superannuation has been paid in accordance with the requirements of the Superannuation Guarantee Charge legislation and is paid to complying funds.

### **Employee Entitlements**

Provision is made in respect of the organisation's liability for annual leave and long service leave. Both the provision for annual leave and long service leave has been accrued in respect of all employees from the commencement of their employment with the organisation.

## **Independent Audit Report**

### **To the members of Consumer Credit Legal Service (WA) Inc.**

#### **Report on the Financial Report**

I have audited the accompanying financial report, being a special purpose financial report, of Consumer Credit Legal Service (WA) Inc., which comprises the balance sheet as at 30 June 2013, the income statement for the year then ended, the statement of cash flows, a summary of significant accounting policies, other explanatory notes and the declaration by the members of the committee.

#### **The Responsibility of the Members of the Committee for the Financial Report**

The Members of the committee of the entity are responsible for the preparation and fair presentation of the financial report. The members of the committee responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

#### **Auditor's responsibility**

My responsibility is to express an opinion on the financial report and the disclosures based on my audit. I conducted my audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Members of the committee, as well as evaluating the overall presentation of the financial report.

The financial report has been prepared for distribution to members for the purpose of fulfilling the members of the committee financial reporting under the constitution. We disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for the audit opinion.

#### **Independence**

In conducting my audit, I have complied with the independence requirements of the Australian professional accounting bodies.

#### **Audit opinion**

In my opinion, the financial report gives a true and fair view of the financial position of Consumer Credit Legal Service (WA) Inc. as of 30 June 2013, and of its financial performance for the year then ended in accordance with accounting policies described in Note 1 to the financial statements.

#### **Basis of Accounting**

Without modifying our opinion, we draw attention to Note 1 to the financial report, which describe the basis of accounting. The financial report has been prepared for the purpose of fulfilling the committee's financial reporting responsibility under the constitution. As a result, the financial report may not be suitable for another purpose.



RG Ledger  
Chartered Accountant  
Registered Company Auditor

20 SEPTEMBER 2013

# **GREG LEDGER PTY LTD**

**CHARTERED ACCOUNTANT**

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*Liability limited by a scheme approved under Professional Standards Legislation.*

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20 September 2013

The Board of Management  
Consumer Credit Legal Service (WA) Inc  
Level 1, 231 Adelaide Terrace  
Perth WA 6000

## **AUDITOR INDEPENDENCE DECLARATION**

This declaration is made in connection with the audit of the financial report of Consumer Credit Legal Service (WA) Inc. for the year ended 30 June 2013 and in accordance with the provisions of the Corporations Act 2001.

I declare that, to the best of my knowledge and belief, there have been:

- No contravention of the auditor independence requirements of the Corporations Act 2001 in relation to this audit;
- No contravention of the Code of Professional Conduct of the Institute of Chartered Accountants in Australia in relation to this audit.

Yours sincerely



**Ross Gregory Ledger**  
**Chartered Accountant**  
**Registered Company Auditor**

