

Community Business Bureau

ANN MILES

Annual Report 2019/20

Our 2019-20 report

Statement of Acknowledgement

Community Business Bureau would like to acknowledge the traditional owners of the lands on which we work and live: the Kaurna, Larrakia, Wann-gal, and Wajuk people, and the Boon Wurrung and Woiwurrung (Wurundjeri) peoples of the Kulin Nation. We recognise their continuing connection to land, waters and culture, and we pay our respects to their Elders past, present and emerging.



About Community Business Bureau

Since 1995, Community Business Bureau has been supporting people and organisations to do better business, so they can create a bigger social impact.

The driving force behind CBB is a vision to support the not for profit sector to achieve its social objectives. We work as partners with our customers, united by our common purpose to make a positive impact on communities facing disadvantage.

Our reach and impact

When the not for profit workforce has well-developed business skills, and knows how to apply them for social impact, they can get more done for communities in need.

For more than 20 years we've been operating as a not for profit social enterprise, growing to a team of over 50 staff and serving more than 600 organisations around Australia - from small groups working at the "grass roots", to large, established organisations.

We intend to grow our national footprint and increase our reach to help even more not for profit organisations do better business.

Our vision

A thriving not for profit sector that is achieving its social objectives.

Our mission

Champion better business practices to deliver social impact.

Our values

CBB staff will always be ethical in our dealings with clients and stakeholders. We shall offer and deliver services in a manner which reflects strong commitment to the following values:

- Respect
- Integrity
- Service
- Empowerment

Connect with us



cbb.com.au

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The theme for this year's annual report is growth, shown through the use of the leaves, blossoms and gumnuts from our native Australian plant, the eucalyptus. Given the difficulties that 2019/2020 has brought to our beautiful nation and its people, we feel very fortunate to have had a successful year.

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Meet our board







Michelle Cox Treasurer



Board Member



Gregg Ryan Board Member Finance, Risk & Audit Committee Member



Kaye Smith

Board Member Finance, Risk & Audit Committee Member (until October 2019)



Paul Santinon Board Member Finance, Risk & Audit Committee Member (from December 2019)



Erica Benn Board Member



Rob Silva Board Member

Chairperson's report



This year we welcomed 79 new organisations, meaning that by the end of 2019/20, we were supporting nearly 600 not for profits to offer salary packaging to their employees.

The challenges presented by the COVID-19 pandemic, on the back of a horrendous bushfire season, have created massive uncertainty and forced change for all of us. The 2020 experience has put many organisations – employees, leadership and boards – under intense pressure. We are concerned about the prospects for our sector as we work through the health and economic impacts of the pandemic, but feel fortunate that CBB is well placed to offer continuing support to not for profits as they manage the inevitable upheavals that will continue into 2021 and beyond.

This year we welcomed 79 new organisations, meaning that by the end of 2019/20, we were supporting nearly 600 not for profits to offer salary packaging to their employees. The benefits of salary packaging support those organisations with attracting and retaining talented employees, and in turn, help those employees to access more of their incomes.

Our strong financial performance this year, in spite of COVID-19, has positioned us well for continued investment into the sector. We offered not for profits free access to consulting and professional development support under two Community Business Grant programs. The first focused on building financial management capability and the second on leadership development for times of uncertainty and ambiguity. The positive feedback from participants shows our impact in growing organisational confidence and business capability.

CBB has also invested in our NDIS Success program, matching our federal government grant under the Jobs and Market Fund. After several years of running consulting programs for disability service providers under contracts with the Government of South Australia, this is our first Commonwealth funded program, demonstrating CBB's standing as an expert on business models for not for profit disability service providers.

As CBB continues to grow, our operating environment has become increasingly complex, so it's more important than ever that we have a strong mix of skills and experience on the Board. We have been delighted to welcome three new Board members this year – Rob Silva, Erica Benn and Paul Santinon. Together they bring strong skills and experience in IT, communications, finance and major projects. I am grateful to all CBB Board members for the support and guidance that they have provided the organisation this year.

Finally, I would like to thank our former CEO, Andrew Stewart and our two Acting CEOs, Jo Swingler and Jane Arnott for their leadership of the organisation over the past year, and to the broader CBB team for their outstanding commitment to our organisation, our clients and our sector.



Aaron Chia Chairperson



CEOs' report



Having a local contact is important to many of our clients, so this year we opened a new office in NSW to serve our growing customer base, as well as increasing our staffing in WA and the NT.

2019/20 saw another year of growth for CBB with the achievement of our highest annual revenue to date for the organisation. For us, this means that we have been able to offer services to more not for profits and their employees. Our growth is the result of new organisations signing up for CBB salary packaging services, as well as continued high retention rates for our existing clients. We believe this demonstrates how much our clients value our commitment to delivering high quality, personalised services. In turn, we love receiving their feedback on our friendly and responsive team.

Alongside our growth in salary packaging, our consulting team delivered two government funded programs this year – enabling us to reach an even broader range of not for profit organisations and disability service providers. The ILC Ready program was funded by the Government of South Australia to build the capability of South Australian organisations to plan and run disability inclusion projects under the federal Information, Linkages and Capacity Building grant program. We also kicked off our NDIS Success program, offering support to new and growing disability service providers to develop business plans for NDIS service provision in under-supplied markets. This program is funded by a federal grant under the Jobs and Market Fund, with matched funding from CBB's Community Development Program.

Having a local contact is important to many of our clients, so this year we opened a new office in NSW to serve our growing customer base, as well as increasing our staffing in WA and the NT. With COVID-19 restricting travel, this proved to be a timely development, allowing us to continue to provide face to face meetings where State and Territory regulations allowed.

Clearly COVID-19 has had a massive impact on all of us, however we appreciate that CBB has been able to continue to operate with minimal impact. Our employees have transitioned to home working and we've used digital tools to connect with clients to deliver both salary packaging and consulting services. We know that COVID-19 has been much tougher for many of our clients who have had to invest in significant infection control measures and radical changes to their business models in order to continue to operate and provide vital community services. In response to COVID-19, we launched a 'Working Mind' grant, offering twenty places in an online program to integrate neuroscience and mindfulness practices into organisational leadership, supporting not for profit leaders to navigate these challenging times. This followed another round of our Community Business Grants, offering consulting support to build organisations' financial management capabilities.

Our former CEO, Andrew Stewart, left the business midyear, and we stepped in as Acting CEOs in late February – just before the COVID-19 lockdowns started. Our focus in this time has been on maintaining high levels of customer service and ensuring the wellbeing of our employees. We are very grateful to the CBB Board, our clients – and most of all – to the CBB team for their incredible support during this period.

Jane Arnott and Jo Swingler Joint Acting CEOs





Highlights of the year

32 grants awarded

Across two rounds of our Community Business Grants program, CBB has proudly awarded a total of 32 grants to Australian not for profits.

For more information on each of the grants, please see pages 10 and 14 of this report.

38,792 calls answered by our Customer Care Team

CBB prides itself on offering the highest level of customer service to the organisations we support. That's why we have a dedicated Customer Care Team.

For more information about how well our Customer Care Team performs, see pages 14 and 15 of this report.

New staff in our Darwin and Perth offices

In order to better service our growing number of clients, we are excited to have welcomed new staff to our Darwin and Perth offices.

> Welcome Sariana Perry, Tim Budge and Andy Gason!



broader range of not for profit

organisations and disability Service providers

20% growth in salary packaging customers



new clients

New office opened in NSW

As part of our mission to provide the highest level of customer service to our clients, we now have a dedicated local Relationship Manager to service our growing customer base in Sydney and across regional NSW.

Welcome Nicola Burton!

Supporting our sector

CBB is dedicated to building the capacity and sustainability of the Australian not for profit sector.

We're a not for profit too, so we understand that it's not just about the bottom line. It's about doing the right thing, working on difficult issues, supporting vulnerable people and delivering long term social impact to the communities we serve. And we have an obligation to do it well.

In order to strengthen our sector, CBB provides the following services, programs and supports...

Community Business Grants - Financial consulting

This year we launched our Community Business Grants program. The program draws on our understanding of sector issues from our work with over 600 not for profit organisations across Australia, and builds on our previous experience of making grants over many years. Each grant round offers targeted consulting solutions from our expert Business Consultants.

The first round of the program was financial consulting support in which three grant types were offered. Organisations were invited to apply for a financial health check and analysis (two grants offered), a financial budget for 2020/2021 (two grants offered) or a finance for non-financial managers online program (eight grants offered). These grants gave the recipients access to expert support, allowing them to increase their knowledge as well as giving them tools and resources to better manage their organisation's financial health for the long term.

See **Supporting our sector's people** for more information about the second round of our grants program: 'Working Mind'.

Funded programs - ILC Ready and NDIS Success

Our consulting team delivered two government funded programs this year, enabling us to support to a broad range of not for profits and disability service providers.

The ILC Ready program was funded by the Government of South Australia to build the capability of South Australian organisations to plan and run disability inclusion projects under the federal Information, Linkages and Capacity Building grant program. Our Business Consultants ran a series of webinars and regional workshops, with close to 200 organisations and individuals taking part, as well as providing one to one support to 20 of those organisations.



Running from July to December 2019, survey results following completion of the one to one support showed that 100% of respondents were satisfied or very satisfied with the program and 88% felt more confident in applying for an ILC grant in future.



Participants at our Mount Gambier (top) and Port Pirie (bottom) ILC Ready regional workshops.

The first round of our NDIS Success program kicked off in April 2020, offering support to new and growing disability service providers to develop business plans for NDIS service provision in under-supplied markets. This program is funded by a federal grant under the Jobs and Market Fund, with matched funding from CBB's Community Development Program.

Over 500 individuals registered to participate in the program, getting access to a range of webinars, Q&A sessions, tools and resources, as well as an online forum for networking. Round 2 of the program begins in August 2020.

Total Community Development Program contribution for 2019/20



*Including staff donations

Conferences, events and sponsorships

We continue to support and engage in other professional development events for the sector through exhibiting at or sponsoring the following events:

- ARRCS Juninga Centre Day 10 July 2019
- > Autism SA Staff Awards Night 28 July 2019
- Better Boards Conference 1-4 August 2019
- ACSA Workforce Symposium 30 August 2019
- ACSA National Summit 8-10 October 2019
- Volunteering SA&NT AGM 23 October 2019
- LASA National Conference 27-29 October 2019
- Converge Conference 27-29 November 2019
- Not for Profit People Conference 24-25 February 2020



Michael Coley (State Relationship Manager) and Jo Swingler (Joint Acting CEO and General Manager, Salary Packaging) at the ACSA National Summit in Melbourne.

Free BoardMatch service

BoardMatch is a free service which supports not for profit organisations to find suitable candidates for their board vacancies. Vacancies are listed on CBB's website, advertised in our Foreword blog and promoted via our social media accounts.

This year our unique service allowed 20 NFP organisations to advertise 26 positions, with many successfully filled.



Backpacks 4 SA Kids receiving their casual day donation.

Staff casual days

On the last Friday of each month, CBB holds a casual day, with staff donating a gold coin (or two) to wear casual clothes. Funds raised by our staff are then matched by CBB's Community Development Program. This year the organisations that received these funds were:

- Backpacks 4 SA Kids Inc
- Indigo Junction

Due to COVID-19, our staff worked from home, so no casual days were held after early 2020.

Charity Champions fundraising program

Charity Champions is CBB's staff-led fundraising program. Each quarter a different CBB team organises an activity with the view to raising money for the team's chosen charity. Funds raised are then matched by CBB's Community Development Program. This year, CBB's staff selected the following organisations:

- ▶ NT Friendship & Support
- Backpacks 4 SA Kids Inc

Due to COVID-19, our staff worked from home, so no Charity Champions events were held after early 2020.

Staff volunteering

Our staff are passionate about the not for profit sector and demonstrate this through volunteering in a number of different ways. In 2019/20 our employees gave over 408 hours of their time. Activities include packing Christmas hampers, working as board members, fundraisers, blood donors, school volunteers, sport coaches, mentors and more.

Supporting our client organisations

Our clients and our sector are at the heart of everything we do at CBB. Unlike other salary packaging providers, we don't restrict our support to large organisations. Why would we? All organisations, regardless of size, have the ability to make a significant impact for the community and the people they serve. CBB works with clients of all sizes in all locations, with over a third of our clients being located in regional and remote areas.

In order to support our client organisations, CBB provides...

Dedicated support

We understand our sector and the needs of those who work in it. We offer our clients:

- Personalised service including a dedicated Relationship Manager you can contact via mobile or email, as well as the direct contact details of our leadership team.
- On-site visits to assist you and your employees to sign up to salary packaging, or to present at staff meetings.
- Assistance during the recruitment process so your candidates will view you as an employer of choice.

This year we opened a new office in NSW to serve our growing customer base in Sydney and across regional NSW. We have also increased our staffing in SA, WA and the NT, allocating more time and resources to supporting our client organisations.

Satisfaction surveys

CBB is committed to high quality customer service and continuous improvement. As such, we regularly send feedback surveys to enable our customers to share their thoughts about the services and products they receive from us. Based on these feedback surveys, CBB has a Net Promoter Score (NPS) of **71** which is considered to be excellent.

Additional benefits for our salary packaging clients

On top of our prompt and personalised customer service, CBB is proud to offer additional benefits to our salary packaging clients. These include the ability for their employees to book sign-up appointments through our online booking system (with sign-ups available within two days of the request).

We also partner with like-minded organisations such as Beyond Bank who provide our salary packaging cards and offer award winning online and mobile banking services.

Financial support for our clients

Providing support to our clients is easily one of the most rewarding parts of our job. Over the last year, CBB contributed funds to a range of programs and initiatives designed to support our salary packaging client organisations, enhancing employee attraction, retention and development. Examples include staff award and recognition programs, volunteer gifts, contributions to staff emergency relief funds and more.

Expert consulting

CBB's expert Business Consultants work alongside senior management teams to understand their organisation and market, ensuring the right foundations are in place for our clients to respond to their market environment. We form relationships with our clients, not a dependency, giving our clients knowledge and skills that they can utilise long into the future. Our Business Consultants often continue to support our clients with ongoing mentoring after projects are completed.

Across 2019/20, our consulting projects included strategy, change management, market analysis, service design, budgeting, business planning, financial management, HR foundations, workforce planning, remuneration review, customer experience, governance and reporting.

CBB's consulting services were delivered through workshops, surveys, coaching, research, reports, webinars and Zoom.



Consulting statistics:

3500 consulting support

hours of support

registrations for free

(this includes ILC Ready and NDIS Success,

consulting support

Client projects

5 one to one clients consulting

projects

20%

regional

workshops

unique views

of clients returned for further support

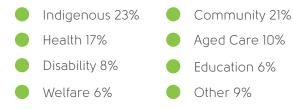
as well as Community Business Grants) webinars with over

Salary packaging statistics:

new client

organisations in 2019/20

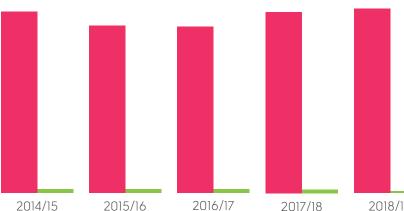
Sector representation



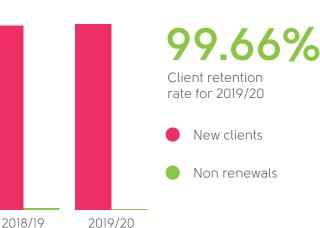
Customer satisfaction

Satisfied with the information provided to begin salary packaging

Satisfied that enquiries are dealt with in a friendly, courteous manner



2016/17

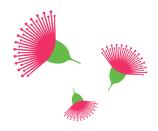




20% growth in customers across 2019/20

Attraction and retention

Supporting our sector's people



At CBB, we believe that by providing individuals with opportunities to increase their knowledge and practical skills, those learnings can be shared and utilised long into the future. That's why we are proud to offer professional development opportunitites for current and future sector leaders. Not only that, we provide high quality salary packaging services that help sector employees stretch their income further, with a dedicated team to help them get the most out of the benefits available to them.

In order to support our sector's people, CBB provides the following...

Community Business Grants - Working Mind

Our Community Business Grant program recognises the importance of developing the sector's people, particularly those responsible for running not for profit organisations and key community services.

Whilst the first round of these grants came in the form of financial consulting support, the second grant round – offered following the arrival of the COVID-19 pandemic – was delivered as a 10-week online Working Mind program. The aim of the program was to provide sector leaders with knowledge, insights and practices to help them live and work effectively in times of uncertainty and complexity. Twenty places were offered for the program, providing grant recipients with insights into how we work and the neuroscience of attention, stress and decision making. The program also explored resilient ways of thinking and working, teaching skills that could be implemented personally and then shared with participants' teams and applied across their organisations.

Community ExecNet events

Each year, CBB coordinates breakfast events called Community ExecNets. These events offer not for profit board members, CEOs and executives a platform to learn, network, collaborate and share ideas with sector peers.

In late 2019, we held a Community ExecNet in Adelaide, looking at the outcomes of the Royal Commissions into the Aged Care and Disability sectors. We were pleased to have Henry Newton, Senior Policy Officer at NDS and Dr David Panter, Chief Executive at ECH Inc. as our guest speakers. Henry and David covered areas such as how Royal Commissions are carried out, how organisations can prepare for the outcomes and what to expect moving forward. The event welcomed close to 50 attendees.

Keith Fulton Memorial Scholarships

Keith Fulton was an inaugural CBB Board Member, strongly committed to the work of the community sector and a great believer in lifelong learning. Therefore, our Keith Fulton Memorial Scholarships are aimed at enhancing the skills of leaders in the community sector. Each year CBB awards two half scholarships to not for profit leaders to support their fees for the Governor's Leadership Foundation course provided by the Leaders Institute of South Australia.

In 2020 we provided scholarships to:



Samantha Sturm Head of Fundraising & Marketing at Ronald McDonald House Charities SA Lena Gasparyan Project Officer at Multicultural Communities Council of SA

Foreword blog

Our Foreword blog is designed to give not for profit sector professionals the latest tips and tricks for running a sustainable organisation, as well as giving you access to free advice from our expert Business Consultants.

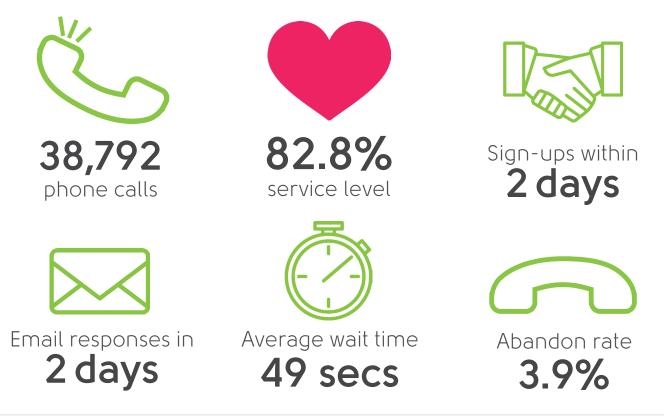
Over the last year, our Business Consultants wrote and published 42 articles to support those working in the not for profit sector.



Just a few of the friendly staff from our Adelaide-based Customer Care Team.

Our friendly Customer Care Team

At CBB, each and every member of our team is passionate about supporting the not for profit sector and those who work within it. And anyone who has called into our Customer Care Team will have experienced this dedication first-hand. Whether it's an update to regular salary packaging payments, or wanting to book a time to sign-up, our Customer Care Team are there to offer support and make salary packaging with CBB as efficient and beneficial as possible.



"Your customer care team really are out to give customer care. Always courteous and friendly and extremely patient. Nothing is too much trouble and they make sure you fully understand everything." Karla, Mossman Support Services

"I was delighted with the response from your customer care service. The information I needed was explained in a way I could understand and I felt happy that my salary packaging was in good hands." Caroline, scosa "The Customer Care Team has been always on my side when I called or visit the office in person. It's been a blessing to be served with a smiling face and a reassuring voice that made me feel I am okay." Vikatoria, Helping Hand

"I got a higher tax return this financial year, even though I was earning more annually than in my previous job. This means I have more money to save towards a home deposit, which makes me more optimistic for the future." Isabel, Julia Farr Association

Our national client base

600+ 1500+ client organisations client locations



Southern Aboriginal Corporation is a long-standing and highly satisfied client of CBB for salary packaging services. CBB staff regularly support Southern Aboriginal Corporation to conduct presentations and hold one on one meetings with staff. They provide a holistic and empathic approach to salary packaging which our team appreciate greatly. Over 80% of eligible staff are currently packaging with CBB, and it has been their dedication to customer service which has contributed to this success.

Sri Mallela, FInance Manager at Southern Aboriginal Corporation





CBB is an excellent salary packaging provider both from the employer and employee perspective. Their forms are easy to understand, and their customer service team are very helpful. Mitch in the Darwin team is responsive, enthusiastic and always makes himself available to help staff understand packaging. Larrakia Nation is very happy to have CBB as our packaging provider and we look forward to continuing our association with them.

Lee Upton, HR Manager at Larrakia Nation Aboriginal Corporation





Women's Legal Service

CAWLS and CBB partnered over ten years ago to provide comprehensive salary packaging benefits for our employees. CBB offer a very professional service and their team are responsive to our needs. The processes for our Bookkeeper to follow are streamlined and work well. The NT Relationship Manager keeps in contact regularly and it is great to have contact with one person who knows our organisation. Salary packaging has become an important part of our recruitment package.

Alice de Brenni, Business Manager at Central Australian Women's Legal Service

// DVCQNNECT Be heard. Be safe.

We have utilised CBB for some four plus years now at DVConnect and personally, I have previous experience with their service in other organisations. Having utilised a number of salary packaging organisations in the past, CBB clearly exceeds in terms of customer service, quality and responsiveness. Our staff have nothing but positive praise in all their interactions with CBB.

Kathy Whiting, Director - People & Corporate Services at DVConnect

I SOCIAL OUTFIT

Value alignment is a prerequisite for The Social Outfit in every collaboration. The professional team at CBB not only shares our values, but has shown time and time again to go the extra mile to understand the needs of our diverse staff and to provide them with outstanding customer service.

Camilla Schippa, CEO at The Social Outfit





Resthaven streamlined services as the organisation grew and engaged CBB as their salary packaging broker in 2019. There have been staff members with long employment tenures who have not previously signed up to salary packaging until CBB staff were engaged and have now attended our sites and have undertaken one to one and group discussions on the advantages of salary packaging. I highly recommend CBB as the right choice for a not for profit organisation when considering salary packaging for their staff. They provide a personalised service and have a values focused approach to everything that they do.

Darren Birbeck, Chief Executive Officer at Resthaven Inc.

Our partners





Beyond Bank

Beyond Bank is one of the largest 100% customer-owned banks in Australia. With branches in Australian Capital Territory, South Australia, Western Australia, New South Wales and Victoria, Beyond Bank offers a range of personal, business and community banking services, wealth management and financial planning solutions to more than 240,000 customers.

Established over 60 years ago, Beyond Bank strongly believe that understanding the value of money positively influences financial wellbeing for individuals which leads to a more prosperous, sustainable and successful community.

In 2007, the Beyond Bank Foundation was established with a primary purpose to give back to the community and support community endeavours. The Foundation has contributed more than \$25 million to local communities through sponsorships, grants and donations.

As a sustainable business, Beyond Bank aims to help their customers, people and communities achieve social, economic and environmental sustainability now and into the future. This commitment is demonstrated by their B Corp certification. B Corp is a global movement of people using business as a force for good. As Australia's first bank to be certified as a B Corp, Beyond Bank continues to meet the highest standards in performance, transparency and accountability.

Visit: www.beyondbank.com.au



Beyond Bank's Canberra City branch was opened in late 2019 and was co-created with community partners in the disability sector to make it accessible to all. Going beyond physical accessibility, Beyond Bank consulted with a range of people with lived experience to create a space where those with cognitive impairments and intellectual disabilities such as dementia, autism or down syndrome can also feel at ease.

The branch was purpose built to accommodate the special needs of those living with a disability with subtle changes to textures, colour, signage, flooring and benchtops to make it warm and inviting.

With feedback provided from the community at various stages along the process, the final result has been a resounding success.

streetfleet StreetFleet

StreetFleet is an Australian owned vehicle leasing and fleet management company servicing organisations across Australia and New Zealand. Our strong relationship with CBB as a Corporate Partner has now spanned over a decade.

StreetFleet support not for profit organisations through effective strategies such as vehicle fleet utilisation, improved cashflow, freeing up capital, vehicle disposal, leasing options and accessible transport.

StreetFleet continue to work with disability service providers across the country and have built on this relationship with the recent appointment as National Disability Services' (NDS) Vehicle Fleet Partner.

As a Corporate Partner of CBB, StreetFleet is conscious of their social and corporate responsibility and continue to give back to the community through a range of supporting sponsorships in the sector. In addition, StreetFleet have created the Native Pathways Project, taking climate action and offsetting carbon emissions of vehicles under our management. Working with Carbon Neutral Australia to measure, reduce and offset carbon emission will allow investment in the future of sustainability of our planet, starting right here in Australia.

For our novated clients, StreetFleet has enhanced services such as:

- Dedicated roadside assistance and accident management line
- Discounted fuel at over 90% of fuel stations in Australia through Wex Motorpass
- Fast online reimbursements
- Comprehensive advice on vehicles
- Fast turnaround on finance applications

StreetFleet have recently launched a new website with updated Novated Lease Calculator functionality, improved service locator, events, news and more.

Visit: www.streetfleet.com.au



StreetFleet and CBB staff at CBB's December 2019 Community ExecNet event "What now for the disability and aged care sectors? Outcomes and expectations from Royal Commissions".







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