



Age Concern New Zealand

# Annual Report

2024-25



**AGE  
CONCERN  
NEW ZEALAND**  
He Manaakitanga  
Kaumātua Aotearoa



# Our Goal

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**Every older person feels connected, has positive choices, and can age well.**

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# Message from the National President

Wayne Bradshaw



On behalf of the Age Concern NZ Board, I am pleased to present the Annual Report for the year fiscal year 1 July 2024 to 30 June 2025.

This marks my final term on the Board of Age Concern New Zealand, and I want to thank everyone for their outstanding work and contributions. Age Concern New Zealand has supported older people and its members for many decades, and it has been an honour to be part of that journey.

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**Over the past five to ten years, I've witnessed significant progress, particularly in our journey towards financial sustainability. In 2016, we developed a strategic focus on building strong foundations for Age Concern New Zealand and the wider Age Concern network. We began by strengthening financial reserves and establishing internal structures to support nationwide relationships.**

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As financial reserves improved, the Board and management launched initiatives to further strengthen the national office and network.

Karen Billings-Jensen joined as Chief Executive in March 2022 and led several projects, including this fiscal year's initiatives.

- Building valued partnerships with government, business, media, and sector organisations, that help inform decisions affecting older New Zealanders and enhances our ability to serve members.
- Quantifying the social return on investment of the Steady as You Go® programme,
- Delivering policy position statements that lay the foundations for our advocacy.
- The implementation of the first two phases of Project Rakau, a new customer relationship management system that enables robust data collection for planning and reporting on contract outcomes. This system will help us better support New Zealand's ageing population. The Board recently approved phase three, which will enhance our financial sustainability through best practices in membership and fundraising data management.

- A quality assurance project to ensure consistency and uphold Age Concern's trusted brand, while continuing to analyse and improve our services.

The national office is small but mighty. I thank Karen for her leadership and the whole team for their commitment to building strong, sustainable foundations and relationships that support our Age Concern network and older New Zealanders.

From November 2025, I'll be cheering from the sidelines as my Board term ends. I'm proud to have served this remarkable charity and want to thank my fellow Board members for their expertise and support. I look forward to enjoying the benefits of its work in my retirement.

Warm Regards,

A handwritten signature in black ink that reads "Wayne".

**Wayne Bradshaw**  
Age Concern New Zealand, National President

# Message from the **Chief Executive**

Karen Billings-Jensen

It seems every year I start this reflection by noting that it has been another busy year with significant service delivery and milestones reached and the 2024-2025 financial year is no different. Once again, we have a lot to celebrate at a national level, while continuing to recognise the impressive work that happens in local communities through local Age Concerns.

It is now three years since our re-branding, and we continue to see how brand awareness grows through both national and local work.

The Huia Awards, which were launched at the same time as the new brand, have now been awarded for the third time. In addition, 12 Age Concern volunteers were awarded Honorary Dignity Champions. Hearing stories of contribution to the sector of so many is humbling. Alongside the privilege of being a judge in the Ryman Older New Zealander of the Year, my heart grows full of the stories of those who make a difference in small and big ways across our communities.

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**This past year has been an incredibly busy year in our policy space. Age Concern New Zealand made 27 submissions over the 1 July 2024 to 30 June 2025 period. This was a substantial 200% increase on the previous year reflecting a wide scope of consultations with an impact on older New Zealanders.**

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Alongside all the different networking and advisory groups we are involved in, our work has huge reach. It is great, for example, to be involved in conversations about the Long-Term Insights Briefing for government departments.

Through our own media and communication channels, we continue to raise issues and commentary, and we have had a strong media presence on our key issues such as housing, cost of living and poverty, loneliness and nutrition to name a few. Our overarching strategic statement continues to permeate throughout all our work - "Every older person feels connected, has positive choices and is able to age well."



It was good to gather again for our Annual General Meeting and Conference, and one of the exciting things was announcing the successful projects for our inaugural Innovation Fund.



*Innovation funding supported Age Concern Coromandel Hauraki's video to support exercise for people living with Parkinson's Disease.*

We may not be able to have funds every year, but it has been fantastic to see inspiring and innovative projects that provide practical activities, creative storytelling recognising how people have shaped New Zealand as they have aged, and intergenerational lenses.

From an organisational point of view, the adoption of the new constitution in line with the Incorporated Societies Act was a great achievement to get over the line and we have particular thanks to our honorary solicitor, John McCay, for all his support. It was also great to have the Minister for Seniors, Hon. Casey Costello, join us again and take an interest in our work right across the country.

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**As you will see within our Annual Report, the implementation of phases one and two of Rākau, our Customer Relationship Management system, has had a huge impact on our work. Our Age Concern network is now able to record more details of their one-to-one work (largely Visiting Services and Elder Abuse and Neglect Prevention), enhance volunteer management processes, and efficiently manage group activities, including health promotion events and programmes.**

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The reporting and evaluation functionality is starting to show its benefit, and this will only grow. Again, huge thanks to Irene Buijvoets, our Office Manager and Project Lead, for leading this piece of work and for the teams

from across the country that were part of the build and test process. As we enter the new financial year, the focus is on membership and donor programmes which are key to building sustainability for our Age Concern network, and strengthen our services for older New Zealanders.

When I think about our work there are several key achievements this year that we want to note and celebrate:

- The completion of the Elder Abuse and Neglect Workforce Capability report for the Ministry of Social Development, and the evaluation of the different ways that we might develop the recommendations.
- The ImpactLab report on Steady as You Go®, which highlighted a \$1;\$2.40 social return on investment from the programme.
- The Quality Assurance project that is now live, and we have seven Age Concerns who have completed their membership audit with plans in place for the next 12 months.
- The revised Staying Safe course where due to a late contract start, delivery picked up huge pace in the second half of the year.

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**The shared work we do across the sector is significant. The establishment of the Aotearoa New Zealand Forum for the Decade of Healthy Ageing has been sector changing.**

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*NZ Police helped us raise awareness during World Elder Abuse Awareness Week in June.*



*Kapiti residents refreshing their driving education at one of our Staying Safe courses.*

It builds on all the work and collaboration that exists in all the shared issues we see and work on together. While we all might have a piece of expertise or lens, the shared response has been amazing. We are stronger together.

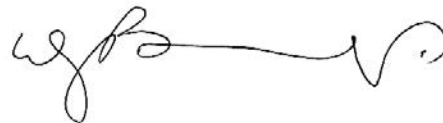
I also want to thank our generous supporters and donors, sponsors, partners, and funders. The continued support enables us to keep doing what we do – advice, advocacy, leadership, and support and resources across our networks and our Age Concern members. We can do so much more because of you.

I want to thank the Board of Age Concern New Zealand for their support over such a busy year. Alongside the amazing team at the national office, we continue to build on our previous work and innovate in new areas. The leadership, knowledge, and passion of my team continue to make me look good, and I thank them for that. I want to acknowledge Natasha Muir, who left as our Fundraising, Communications, and Marketing Manager during the year. She made a huge contribution to our work nationally and locally over seven years, especially leading the work on the brand. It was exciting to welcome Sarah Maxwell into the role, as well as to say farewell to Vicky Beesley and welcome Marie Pert to our fundraising team.

Once again, whenever I have been able to be out and about in our communities and see the work of the wider Age Concern family of staff

and volunteers, I am in awe of the reach and responsiveness that is delivered across the country. The difference that has been made by Age Concern collectively at an individual, whānau, and community level for older people cannot be overstated. Thank you for all that you do to contribute to amazing outcomes, wherever you are.

Ngā mihi



**Karen Billings-Jensen**  
**Age Concern New Zealand**  
**Chief Executive**



# Our Work

Age Concern New Zealand is a trusted charity that has a proud heritage leading, advocating, connecting and collaborating nationally to see delivery of local services that support the wellbeing and rights of older New Zealanders.

The national office supports our Age Concern network, manages national contracts, and provides expert information to inform government, business, media, and sector decisions related to New Zealand's older adults.

We are active and vocal on relevant issues and work to ensure older people stay connected with their whānau, friends, and community.

During this financial year we made 27 written submissions, participated in a further three online consultations, and consulted with 66 government departments, business, and sector organisations.



## Our five priority areas for action are:



**Health services and access**



**Elder abuse services and prevention**



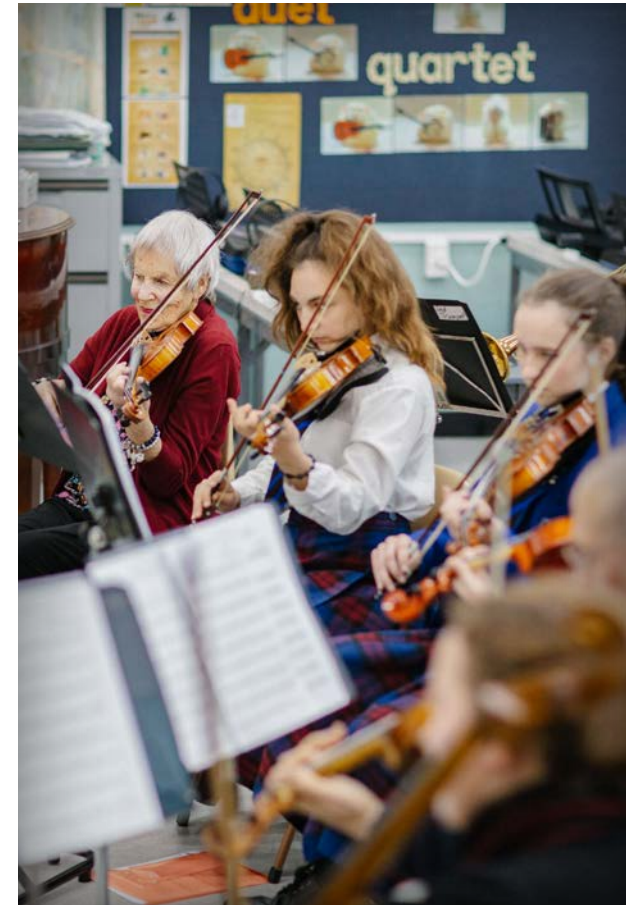
**Loneliness and social connection**



**Housing and urban design**



**Income and cost of living**



# Highlights

## Steady as You Go® \$1 : \$2.40

### Promoting healthy ageing

Steady as You Go® waitlists are showing a significant increase in demand for our weekly strength and mobility exercise class for older people. In 2024, we undertook research to help establish a plan for meeting public demand. The ImpactLab GoodMeasure Report, determined that for every NZ\$1 spent in the Steady as You Go® programme, New Zealand receives a social return on investment of NZ\$2.40.

GoodMeasure outcomes include:

- **Improve physical health;** improved muscle strength and motor fitness and supports individuals' ability to manage their own health.
- **Reduce injurious falls and improvements in general health;** reduces healthcare costs, emergency department visits and hospitalisation rates for individuals and the New Zealand Government.

- **Improved mental health;** improved confidence and reduce the fear of falling, and group classes provide meaningful social benefit for ageing individuals and contribute to building stronger communities.

### A picture of the ageing landscape

Globally and here in New Zealand, people are living longer than before. It's important that New Zealand has a clear picture of the ageing landscape and that our Age Concern network is able to efficiently manage its own client relationships and cases. We also want to maintain data and key processes to continue to deliver our unique services and meet the needs of differing and unique communities.

In 2024, we introduced Rākau, a new Customer Relationship Management (CRM) system to support consistent recording and reporting. At a national aggregated level, this data will allow us to inform and advise the government agencies we work with, and our conversations with partners and the sector.

Age Concern New Zealand national office provides training, resources, coordination, and support to improve the consistency, accountability, and efficacy of the work of local Age Concern delivering services in their communities. This project is an example of that work, and we are proud to have successfully implemented the first stages of our Rākau CRM. We continue to maximise opportunities within Rākau and build a donor/membership platform to help strengthen financial sustainability so older New Zealanders can rely on Age Concern for decades to come.

*National training for Steady as You Go® co-ordinators.*



## Backing innovation and thought leadership

Over the years, we have been excited to see innovative new programmes developed by Age Concerns, such as the Elder Abuse and Neglect Prevention programme, Staying Safe, and Steady as You Go®.

These successes show the importance of empowering local Age Concerns to trial bold ideas that respond to real community needs.

Although our funding is limited, the Age Concern New Zealand Innovation Fund, which is launched in early 2025, helps to do this.

In this financial year, the Innovation Fund supported Age Concerns to:

- **Celebrate positive ageing;** a creative collaboration of Age Concern Taranaki members, staff, and artist Paul Rangiwhahia.
- **Nourishing and welcoming;** the purchase of equipment has supported Age Concern Rotorua's collaboration with Love Soup to provide 50 frozen meals per week to older people.
- **New pilot programme:** Age Concern Hauraki/Coromandel developed an online resource to support regular exercise for people living with Parkinsons Disease.

- **A Century of Stories;** Age Concern Wellington prepares for its 50th anniversary with a community project, celebrating the stories of Wellingtonians.
- **Pasifika Stories:** Age Concern Horowhenua shares intergenerational stories from the local Pasifika community.
- **Enhancing local connection;** Age Concern Kapiti celebrates International Day of Older Persons with a month of social connection activities.
- **Creative expression:** Age Concern Palmerston North and Districts uses improv theatre to improve social connection, mental agility, and improved wellbeing, and captures the voices and experiences of older people in their Golden Voices podcast.



Age Concern Taranaki and Paul Rangiwhahia.

## Helping make New Zealand a great place to age

Thanks to the incredible people who champion dignity, connection, and wellbeing for our older population. From the dedicated teams and volunteers at Age Concern across the country that provide valued services and support to their communities, to the inspiring Age Concern New Zealand Huia Award winners whose visionary leadership, community development, and advocacy profoundly shape the landscape for generations to come, and our many collaborators who bring expertise and heart to shared initiatives, each play a vital role.

The UN Decade of Healthy Ageing spans 2021 to 2030 and is a global initiative led by the World Health Organisation (WHO), endorsed by the UN General Assembly, and aligned with the final decade of the Sustainable Development Goals. In New Zealand, the Aotearoa New Zealand Forum for the Decade of Healthy Ageing brings together government, agencies, NGO's, researchers, and community leaders. As part of the leadership group, Karen Billings-Jensen is working with the forum to actively advance its mission to make New Zealand Aotearoa a great place to age by combatting ageism, creating age-friendly environments, and encouragement of individuals and organisations to share their contributions to the Decade and participate in shaping future initiatives.



*Huia Award 2024 recipients, Marie Bennett, Louise Parr-Brownlie, Rory O'Rourke with Karen Billings-Jensen.*

# Impact: Age Concern Network

Age Concerns operated in 39 locations as a place to go for services and information about getting older. By listening to our communities, we supported programmes, services, and social connections that have relevance and can be personalised to individual needs. In the last financial year, Age Concern New Zealand has coordinated our national programmes delivered by local Age Concerns, making the following impact for New Zealand and its older adults, their whānau, and communities.

## Building a more connected New Zealand – one relationship at a time. Visiting Service



**1,424**  
referrals received



**488**  
visitors trained



**46,188**  
visits



peer  
support  
meetings



internal  
audits



phone calls

## Sector Collaborations



**33** meetings  
across 16  
external  
agencies



**4** research  
conference  
and meetings



member of an  
external steering  
committee



mentor for  
Volunteer  
New Zealand  
programme

Supported by  
**Health New Zealand**  
Te Whatu Ora

Promoting healthy ageing  
Health Promotions



831

health promotion activities were run in local Age Concerns



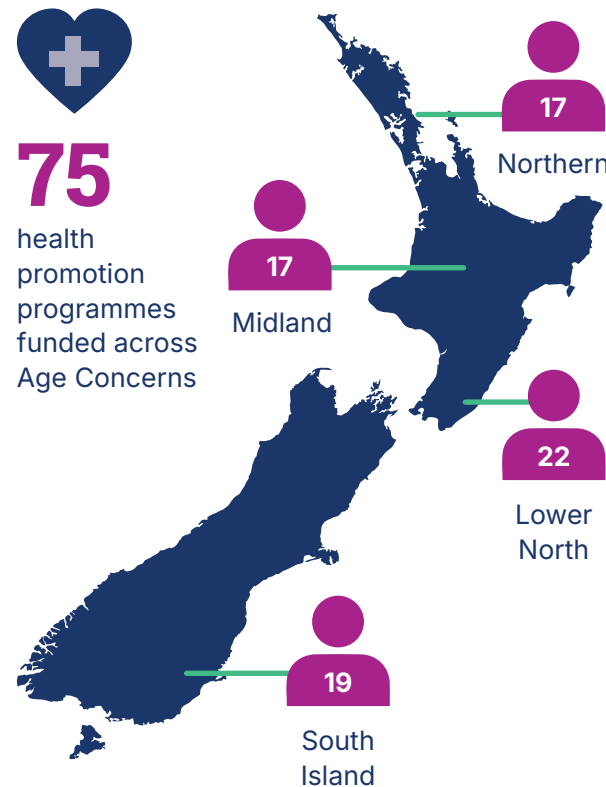
13,835

older New Zealanders attended the programmes



75

health promotion programmes funded across Age Concerns



6,128

participated in a weekly programme

57%



of programmes target people in low decile communities

Programme outcomes

- ✓ Improved nutrition
- ✓ Increased physical activity
- ✓ Reduced injury and falls
- ✓ Improved mental health
- ✓ Increase knowledge of housing options and services for seniors

Sector Collaborations

44



collaborative projects developed or delivered



Membership paid for all Age Concerns to be members of the Health Promotion Forum of New Zealand

## Peer-led exercise programme Steady as You Go®

Total numbers including groups not funded by ACNZ



## Digital literacy Education and support



### Sector Collaborations

- Local councils and district
- SeniorNet
- NZ Police
- Libraries
- Grey Power
- Literacy Aotearoa
- Local marae, iwi
- Hato Hone St John
- Community Support networks
- REAP
- TechMates
- Volunteers
- Rotary
- Settlement Services
- Retirement Villages
- High Schools
- Seniors' group

Supported by



**Driver refresher courses**  
**Staying Safe**



**200**

Staying Safe courses delivered



**4,214**

older New Zealanders attending Staying Safe courses



training material updated

Funded by



**Protecting the rights and wellbeing of older people**  
**Elder Abuse & Neglect Prevention**

**159**



responses to phone calls from citizens requesting advice and support

**56**



discussions with elder abuse workers, peer support, and training sessions

**External training, consultation, and advice**

**40**



meetings with government and community agencies

**39**



meetings with community agencies and researchers for collaboration

**10**



presentations across the banking, finance, and legal sectors, alongside policy, justice, training and service providers

**11**



Elder abuse and neglect prevention expert group meetings

**Positive choice, no matter where you live**  
**Age Concern New Zealand national engagement**

**151,000**  
website users

**163,463**  
Facebook reach

**11,936**  
Linkedin organic impressions

**4,600**  
blog views

**102**  
digital newsletters delivered

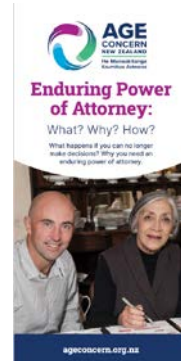
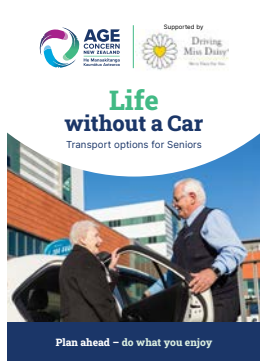
**4,032**  
Instagram reach

**53**  
media enquiries

**42**  
media statements & interviews

**8**  
media referrals to Age Concern network or sector organisations

**National resource printed & distributed**



**Top 10 web pages viewed**



Age Concern New Zealand national campaign & events



ANZ Scam Awareness Campaign



Huia Awards



Honorary Dignity Champion



Pink Ribbon Event



World Elder Abuse Awareness

July

Wills Week

Oct

International Day of Older Persons

Cyber Smart Week webinar

Apr

National Conference 2025

May

June

UN Decade of Health Ageing National Forum Hui



# Financial Summary

30 June 2025

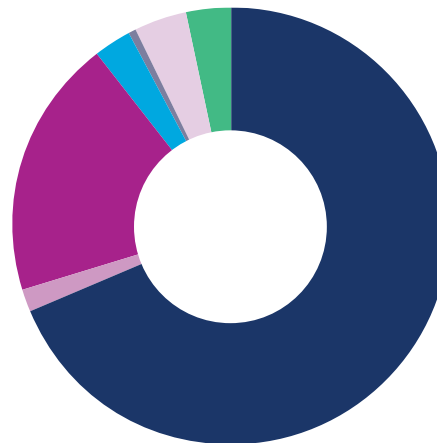
## Results

Age Concern New Zealand has continued to have an active role in coordinating services around New Zealand for older people and this is reflected in the revenue and expenditure.

Revenue received by the way of grant and general donations remained steady and the awareness of the work of Age Concern New Zealand has been high, with acknowledgment and financial support from donors and partners wanting to help.

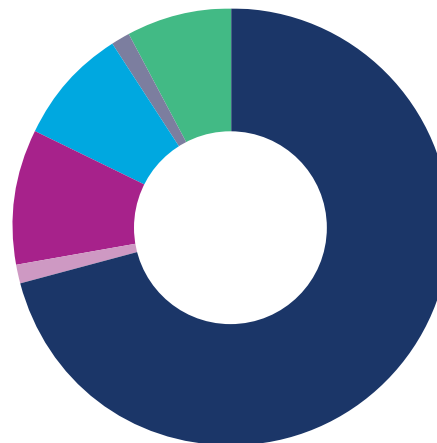
We acknowledge the support from our national contract partners – Health NZ Te Whatu Ora and NZ Transport Agency Waka Kotahi.

Age Concern New Zealand continues to fully monitor expenditure and is working hard to maintain non contractual financial support to ensure a sustainable future.



## Revenue

Contract – Non exchange revenue	<b>2,513,564</b>
Contract – Exchange revenue	<b>67,810</b>
Grants	<b>702,006</b>
Donations and Estate Funds	<b>93,286</b>
Membership fees	<b>23,506</b>
Rakau Licence Fee Income	<b>144,385</b>
Other revenue	<b>116,291</b>



## Expenditure

Contractual payments and direct expenses	<b>2,460,839</b>
Innovation payments to Age Concerns	<b>44,703</b>
National office salaries	<b>345,592</b>
Information systems, Rakau and telecommunications	<b>302,873</b>
Depreciation and amortisation	<b>44,898</b>
Other operating costs	<b>265,466</b>

The summary financial statements are a summary of Age Concern New Zealand Incorporated (ACNZ) audited financial statements for the year ended 30 June 2025 which were authorised for issue by the Board on 30 October 2025. The summary financial statements have been extracted from the full financial statements for the year ended 30 June 2025. The summary financial statements have been prepared in accordance with PBE FRS 43 Summary Financial Reports. The full financial statements were audited and an unqualified audit opinion was issued on 30 October 2025.

The full financial statements have been prepared in accordance with generally accepted accounting practice and they are presented in New Zealand dollars. No information extracted from the full financial statements has been restated or reclassified.

They comply with Public Benefit Entity International Public Sector Accounting Standards ("PBE IPSAS") and other applicable financial reporting standards as appropriate that have been authorised for use by the External Reporting Board for Not-For-Profit entities. For the purpose

of complying with NZ GAAP, the Society is a public benefit not-for-profit entity and is eligible and has elected to apply Tier 2 Not-For-Profit PBE IPSAS on the basis that it does not have public accountability and it is not defined as large.

The summary financial statements cannot be expected to provide as complete an understanding as is provided by the full financial statements of financial performance, financial position and changes in equity. A copy of the full financial statements can be obtained, free of charge, from

ACNZ. The Board of Directors elected to report in accordance with Tier 2 Not-For-Profit PBE Accounting Standards and in doing so has taken advantage of all applicable Reduced Disclosure Regime ("RDR") disclosure concessions.

## Summary Statement of Financial Position

### As at 30 June 2025

	30 June 2025 \$	30 June 2024 \$
<b>ASSETS</b>		
Current Assets	1,908,288	1,899,610
Non-current Assets	249,159	224,603
<b>Total Assets</b>	<b>2,157,477</b>	<b>2,124,213</b>
Current Liabilities	351,602	514,846
<b>Net Assets</b>	<b>1,805,845</b>	<b>1,609,367</b>
<b>Total Equity</b>	<b>1,805,845</b>	<b>1,609,367</b>

**Summary Statement of Financial Performance**  
**For the year ended 30 June 2025**

	<b>2025</b>	<b>2024</b>
	<b>\$</b>	<b>\$</b>
<b>REVENUE</b>		
Contract – Non exchange revenue	2,513,564	2,473,409
Contract – Exchange revenue	67,810	66,150
Grants	702,006	641,520
Donations and Estate Funds	93,286	71,565
Membership fees	23,506	22,788
Conference Sponsorships and registrations	8,000	19,478
Rakau Licence Fee Income	144,385	–
Interest	89,085	101,700
Other	19,206	71,945
<b>Total Revenue</b>	<b>3,660,848</b>	<b>3,468,555</b>
<b>EXPENDITURE</b>		
Contractual payments and direct expenses *	2,460,839	2,412,384
Innovation Payments to Age Concerns	44,703	–
National office salaries	345,592	383,058
Information systems, Rakau and telecommunications	302,873	178,222
Depreciation and amortisation	44,898	3,521
Audit fee	13,670	11,114
Events, Meetings and Webinars	35,967	29,806
Other costs	215,829	209,512
<b>Total Expenditure</b>	<b>3,464,371</b>	<b>3,227,617</b>
<b>Total Comprehensive Revenue and (Expenditure) for the year</b>	<b>196,477</b>	<b>240,938</b>

\* This reflects the direct costs relating to contract income, including an allocation of staff costs to administer the contract, but does not cover other overhead costs.

**Summary Statement of Movements in Equity**  
**For the year ended 30 June 2025**

	2025 \$	2024 \$
<b>EQUITY AS AT 30 JUNE 2024</b>		
Retained Earnings	666,438	569,518
Reserves **	942,929	798,911
<b>Opening Equity as at 30 June 2024</b>	<b>1,609,367</b>	<b>1,368,429</b>
<b>Total Comprehensive revenue and expenses for the year</b>	<b>196,477</b>	<b>240,938</b>
<b>CLOSING EQUITY AS AT 30 JUNE 2025</b>		
Retained Earnings	634,211	666,438
Reserves **	1,171,634	942,929
<b>Closing Equity as at 30 June 2025</b>	<b>1,805,845</b>	<b>1,609,367</b>

\*\* Includes reserves for a number of projects.

## Statement of Cash Flows

For the year ended 30 June 2025

	2025 \$	2024 \$
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
<b>Cash was received from:</b>		
Receipts from Non-Exchange Transactions	3,331,139	3,387,995
Receipts from Exchange Transactions	255,253	222,144
Interest, dividends and other investment receipts	94,963	100,060
Receipts from other operating activities	–	–
Net GST receivable	44,188	–
<b>Cash was applied to:</b>		
Payments to suppliers	595,525	398,807
Payment to employees	885,077	854,294
Payments to Age Concerns	2,102,181	1,946,202
Net GST payable	–	6,872
<b>Net Cash Flows from Operating Activities</b>	<b>142,760</b>	<b>504,024</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
<b>Cash was received from:</b>		
Receipts from the sale of property, plant and equipment	–	–
Receipts from sale on investments	106,428	–
<b>Cash was applied to:</b>		
Payments to acquire property, plant and equipment	77,867	199,007
Increase in Investments	116,588	359,774
<b>Net Cash Flows from Investing Activities</b>	<b>(88,027)</b>	<b>(558,781)</b>
<b>Net Increase / (Decrease) in Cash</b>	<b>54,733</b>	<b>(54,757)</b>
Opening Cash	432,492	487,249
<b>Closing Cash</b>	<b>487,225</b>	<b>432,492</b>
<b>This is represented by:</b>		
Cash and Cash equivalents	487,225	432,492

# Thank you

Together, we can make  
New Zealand a great  
place to age

## Grants and donors

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Age Concern New Zealand Donors  
Aotearoa Gaming Trust  
Black Diamond Technologies Ltd  
Estate of Peter Wallace  
Four Winds Foundation  
Heartland Bank  
Jogia Charitable Trust  
Little Company of Mary  
Lottery National Community  
Committee  
NZ Community Trust  
Pelorus Trust  
Pub Charity  
Suncorp  
The Good Registry  
Trillian Trust  
Wallace Holmes Fund  
Wellington Masonic Club Inc  
West Georgia Trust

## Corporate partners

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ANZ  
Driving Miss Daisy  
NZ Health Group  
Perpetual Guardian  
Public Trust

## In-Kind Support

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Spark  
Three Quarter Society  
Tomorrow's Meals  
Trigger Marketing  
Potential Films  
Wellington International Airport

## Representation, consultation and collaborations

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Accident Compensation Commission, Access Alliance, Aged Care Association, Aged Care Commissioner, Aged Residential Care, Age Friendly Expert Advisory Board, Alzheimers NZ, Arthritis NZ, ASB Community Council, ANZ Bank, Banking Sector – wider connections with Heartland Bank, Westpac etc., Carers Alliance Executive, Carers New Zealand, Cert NZ, Commerce Commission, Dementia NZ Matewareware network, Department of Corrections Social Workers, Digital Inclusion Alliance Aotearoa, Earthquake Commission Reference Group (Now Natural Hazards Commission), Elder Abuse and Neglect Prevention Expert Group, Electricity Retailers Association of New Zealand, Energy Efficiency & Conservation Authority, Fire and Emergency New Zealand, Fundraising Institute of New Zealand, Fragility Fracture Registry Network, Global Anti-Scam Alliance (Oceania), Good Shepherd New Zealand, Grey Power New Zealand Federation, Health and Disability Commission, Health Promotion Forum, Hohou Te Rongo Kahukura – Outing Violence, Human Rights Commission, Ministry of Justice, Live Stronger for Longer, Ministry of Social Development, National Cyber Security Centre, National Safer Walking Reference Group, Neighbours Aotearoa Steering Group, Netsafe, New Zealand Association of Gerontology, New Zealand Banking Association, New Zealand Council of Christian Social Services, New Zealand Forum for the UN Decade of Healthy Ageing, New Zealand Health Group, New Zealand Police, New Zealand Transport Agency, Waka Kotahi, Office for Seniors, Ministry of Social Development, Office of the Banking Ombudsman, Philanthropy NZ, Policy and Advocacy Network, Public Trust, Retirement Commission – Te Ara Ahunga Ora, Retirement Village Advisory Group, Retirement Village Residents Association, Selwyn Foundation, Spark, Statistics NZ, Stroke Foundation, Tenants Advocates Network, Te Whatu Ora, Thriving Communities, Transpower Consumer Advisory Panel, Utilities Disputes New Zealand, University Researchers, Volunteering New Zealand, Whaikaha Supported Decision making.



**AGE**  
**CONCERN**  
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He Manaakitanga  
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