



1 April 2020 to 31 March 2021

ANNUAL REPORT

Our Mission

Taking him by the hand he helped him up...he became strong....and began to walk
Acts 3:7-8

Our mission is to walk alongside and to offer a helping hand so that those we support, gain control and can envisage for themselves a life free from financial struggle.

In this we become the feet and hands of Jesus.

Our History

Agape Budgeting Services Limited is a charitable company registered under the Charities Commission. It was originally established under the umbrella of the Christian Community Charitable Trust in the Hutt Valley and was the inspiration of a group of businessmen who saw the impact of unmanageable debt on families and wanted to make a difference. It was through their vision that Agape was conceived and has, as a result, been able to help almost 4,000 families in the greater Wellington Region since it was established in 1993. Agape is staffed by one part-time Manager and one part-time Mentor and a number of volunteer Budget Advisors, all of whom are trained and give their time at no cost in order to assist others to gain financial freedom. Advisors visit people in their own homes or at a mutually agreed location which includes facilities like local community Citizens' Advice Bureaus. There is no time limit and advisors work at the pace of the person or family being supported until they feel in control and able to manage independently, or that their immediate need has been met.

What We Do – Our Purpose

We provide a comprehensive budget service, designed to support clients through difficult financial situations and give them the skills and resources to pay off debt and manage their money more effectively in the long term. Clients learn how to set up and balance a budget, manage their weekly, monthly and annual expenses using a cash flow, and set up a series of bank accounts to support their budgeting. Our advisors help clients to negotiate with their creditors to agree repayment amounts they can afford, as well as working with Work and Income to ensure clients are receiving their correct benefit entitlements.

We work with our clients as long as they want help. This could be anywhere from one meeting to three years. Our services are 100% free for our clients and are delivered by trained volunteers, mostly in the client's home.

Our one-on-one approach means advisors tailor support to meet individual needs. Meeting our clients in their own homes provides a unique opportunity to identify other needs they might have and connect them with other services and their local communities. Agape has strong relationships with a range of community organisations that provide a range of support including mental health and addiction services, housing, and provision of food and clothing. Our individual advisors are also able to draw on support from their local church communities.

While we actively encourage all clients to pursue every reasonable means to repay their outstanding debt, our advisors and support staff are also able to assist with administrative requirements of Summary Installment Orders, No Asset Procedures, Mortgagee sales and Bankruptcy situations.

Free one-on-one budgeting advice for individuals and whanau

Agape has networks of budgeters across the region, who sometimes operate out of their local churches. These locations include churches in Upper Hutt, Naenae, Lower Hutt, Petone, Karori, Cannons Creek, and Waitangirua. We also operate from the Porirua CAB, and up until December 2020, from the Karori CAB Food Bank.

Budget advisor training services

A key focus of Agape's work is delivering high quality training for budget advisors. Our trainers deliver free training courses to people wishing to volunteer for Agape. They also deliver occasional training services to other groups who wish to train budget advisors.

Following their initial training, Agape advisors are supervised by an experienced advisor for their first clients and attend refresher courses during their first year.

All advisors attend refresher evenings on an ongoing basis to ensure their skills are maintained and that they are up-to-date with the latest law changes, benefit rates, and other issues that impact clients.

Christian Budgeting New Zealand (CBNZ)

Agape continues to participate in CBNZ, collaborating with budgeting groups around New Zealand.

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Agape Budgeting Services is registered with Charities Services. Our registration number is CC21402.

The board is responsible for governance. The budgeting manager, a part-time paid role, reports to the board and is responsible for the oversight of volunteer advisors who work on behalf of the organisation to provide budgeting services. The budgeting mentor is also a part-time paid role.

Board members/Trustees

Name	Position	Dates acted (if not for whole year)
Bronwyn Poad	Chair	
John Skilton	Treasurer	
Lisa Swan	Secretary	
Brian McGettigan	Member	

Employees

Name	Position	Dates acted (if not for whole year)
Heather Lange	Manager	
Peter Gallagher	Mentor	

Volunteers

25 volunteer budget advisors have worked with Agape during the year.

Partners

Name	Role	Dates acted (if not for whole year)
Westpac Lower Hutt	Banker	

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BOARD'S REPORT

Our chairperson, Bronwyn Poad, passed away on 22 May 2021. This was a huge shock to all who knew her. Bronwyn was a vibrant, loving person, who generously gave her time and energy to help others – through her church, her work, and her role in Agape.

**Bron was a very impressive woman, and Agape was very close to her heart.
She will be hugely missed.**

This was a peculiar year in many ways, which prompted us to think differently about our ways of working. Beginning the year in lockdown meant having meetings via Zoom, volunteers who were unable to go to client's homes due to social distancing requirements, and cancellation of planned training for new advisors, and of a movie fundraiser. Our level of activity and client engagement was necessarily lower in that time, but it soon became apparent that the need for budget advice and mentoring was increasing in our communities as many people lost employment due to the impacts of Covid-19.

We had already, in 2019/20, noted the difficulty in attracting new Advisors for training, and with fewer options available in 2020/21 this became increasingly problematic. We had started exploring the shift to some online modules to replace the need for advisors to attend sessions at weekends and evenings. Restrictions imposed as measures to limit the effect of the pandemic in New Zealand prompted us to consider online training more seriously, and our manager, Heather Lange, prepared and recorded sessions which can be provided to trainees to work through in a time that suits them.

Heather Lange tendered her resignation in May 2021. While we are very sad to see her go, we are pleased for her and wish her much success in her new role.

We were invited to have a stand at Tawa College's Manaaki night in March 2021. The college promoted this event as "A chance to come together as a community for a night to hear speakers and to gather information and support on all areas of your health and well-being, for yourself or others, now or for future reference." This was a successful and well-attended event, and gave us the opportunity to talk with a number of people who were not previously aware of the services and support we offer. Rangatahi from the college were more interested than we may have expected, and asked about opportunities to hear more about how to manage money better.

Another highlight of this year was receiving grants and donations to meet our financial needs, during a year when we anticipated that funds would be harder to obtain due to increased demand as many organisations struggled to replace normal revenue streams impacted by Covid-19.

Budget advisory services in New Zealand are increasingly regulated. Agape is one of few in the region that is not government-funded, and we are grateful for Brian McGettigan's representation of the non-government funded organisations in his engagement on quality assurance matters with FinCap. We continue to review Agape's place in this environment.

We believe that financial freedom is a key to improved wellbeing, and one that many New Zealanders are struggling to achieve. It takes time and commitment, and we don't always see the impact of the work that we do, but we trust that our labour will bear fruit and we know that the difference for families continues to be real and life changing.

ACKNOWLEDGMENTS

We are very grateful for the time, expertise, and effort that is put into supporting Agape and its mission. In particular, we acknowledge:

- Budget Advisors – Thank you so much for graciously and generously giving your time to establish relationships and work with clients. Your work is often the difference that helps clients to turn around their financial situation. Your commitment and continued service to Agape is so appreciated, and we pray that you will know God’s blessing in this work.
- Heather Lange – You have done such a wonderful job for Agape, Heather. We have relied on you heavily this year, for budgeting service in addition to the normal aspects of your management role. We appreciate all that you’ve done to connect clients with budget advisors, mentoring budget advisors, working directly with clients, and building networks with other organisations. You bring such a lovely calm working style, empathy and wisdom to all that you do. Thank you! We are going to miss you, and wish you all the very best in your new role.
- Peter Gallagher – Thank you for your mentoring and technical support for budget advisors, Peter. Your breadth and depth of experience is so important, and beneficial for our clients. We also appreciate your willingness to step into the Manager role for the interim, while we consider longer-term options.
- Abigail Poad – Thank you, Abigail, for the support you have provided to John Skilton for his work in preparing the funding applications this year. Agape cannot function without that funding, and your work helped to secure the revenue that was needed.
- Funders – All services provided by Agape are completely free to our clients. We are therefore fully dependent on grants and donations to cover costs incurred. Our thanks go to the following organisations for grants and donations provided during the year:

Grants: T G McCarthy Trust	Donations: CCCT
COGS Wellington	Porirua Gospel Chapel
COGS Whitireia	Individuals who have made private donations
COGS Hutt Valley	

LOOKING TO THE FUTURE

We have a few challenges and opportunities to address early in 2021/22, with Heather’s resignation, Bron’s promotion to glory and the resignation/retirement of some long-standing budget advisors.

Strategic review: We continue to assess Agape’s place in the budgeting services landscape, and how to maintain relevancy and impact for clients. The need to recruit a new Manager also prompts us to review the opportunities for that role.

Recruitment and support for budget advisors: Deciding what path to take with recruiting new advisors, training, and development of policies and procedures, remain themes of discussion. We are planning further development and use of online training, and will continue to seek feedback on how to improve the effectiveness of this.

Thank you for taking the time to read this report. We hope it has provided insight to our mission and work.

Board. June 2021

MANAGER'S REPORT

This year has been a strange one, beginning while we were in lockdown, with almost no new clients, and finishing in the midst of a housing crisis that makes it almost impossible for lower-income private-renters to succeed. I want to thank every Budget Advisor who has given up their time to work with a client. The work you do in sharing God's love and showing that someone is worth it no matter how many mistakes they have made, is immeasurable. It can be a thankless task, trying to get someone to change innate behaviours, but every seed sown has the potential for change and growth.

During 2020/21 we saw 123 families, with 165 children. This is a decline for the second year running and may point to some of the financial Covid-19 support that was available. Banks, creditors and WINZ were all geared up to make sure that people effected by the lockdowns had options. The biggest change in our numbers over this year was the increase in our clients in private rental and the decline in numbers of clients in Housing New Zealand, now Kainga Ora housing. The growing gap between those in affordable, income-related housing, and those struggling to cover private rents is stark. WINZ now offers Temporary Additional Support to most clients in private rentals, but on a more permanent basis. This means we have been referred to more by WINZ and Kainga Ora, but often need to refer those clients on, as our service cannot see those clients in the timeframe required.

During the year, the amendment to the Credit Contracts Legislation went through. This created some changes in the industry, where some lenders moved out of the high-cost lending area (interest of over 50% p.a.) and some smaller lenders withdrew from the market altogether. Debt remains the second-biggest issue for our clients. Unfortunately, we only have debt figures for about 23% of our clients, so we do not have an accurate picture of the level of debt our clients are carrying. What we can see from the information we have, is that the figures are significantly reduced from last year, to just over \$23,000 per client of non-mortgage debt.

Thank you to all the volunteers – both Advisors and Board, for your support over the last three years. It has been a privilege to work with you all, and the grace you have shown when I am trying to cajole you into seeing a client, nag you into returning your paperwork, or articulate my latest frustration / idea / direction at Board Meetings has been humbling. Thanks also to Peter, for the encouragement you have given our Advisors, and for taking over from me in an interim capacity. This gives the Board space to work out where Agape fits in the Budgeting world, and to mourn the loss of our beloved Chairperson Bron.

And finally, to you Bron, you were a wonderful support and always happy to make time for me amongst your busy work life. The way you listened to me, reflected, and offered considered advice meant a lot to me. I will not forget your calm but driven influence.

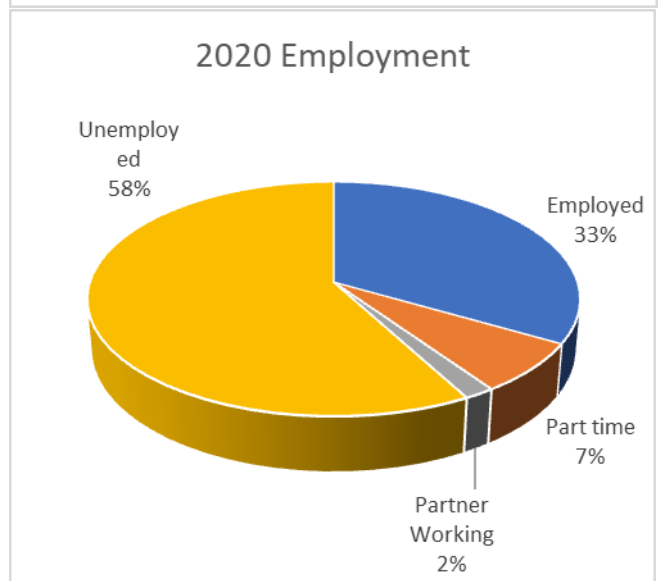
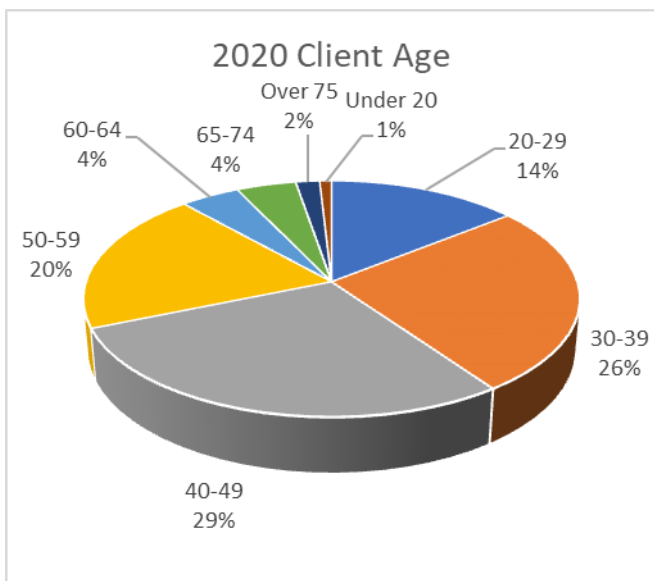
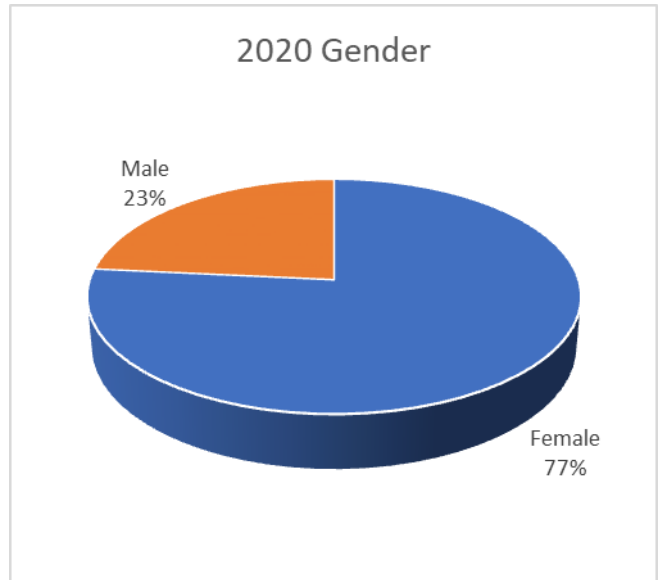
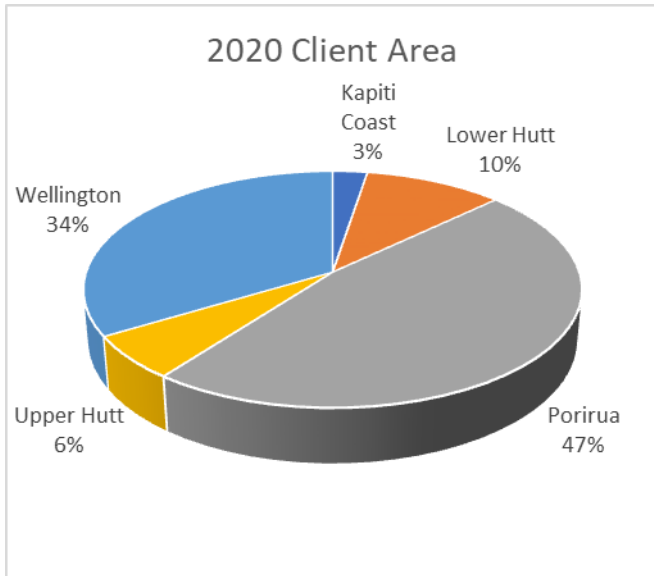
Heather Lange
Budgeting Manager

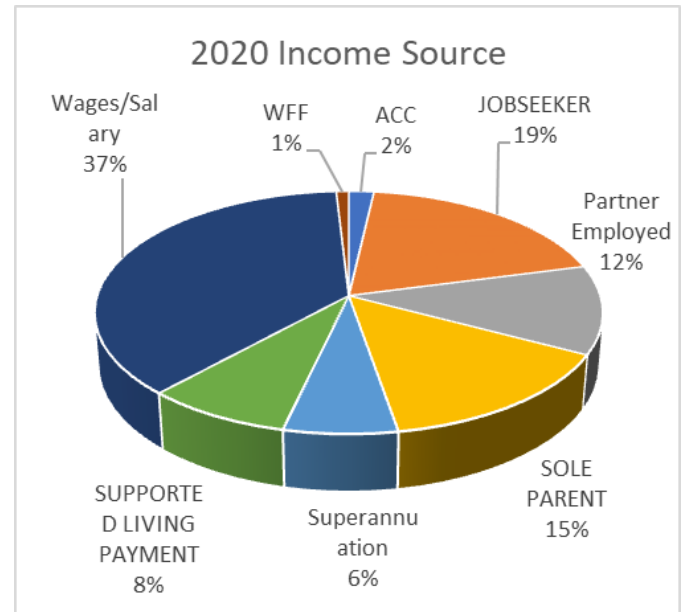
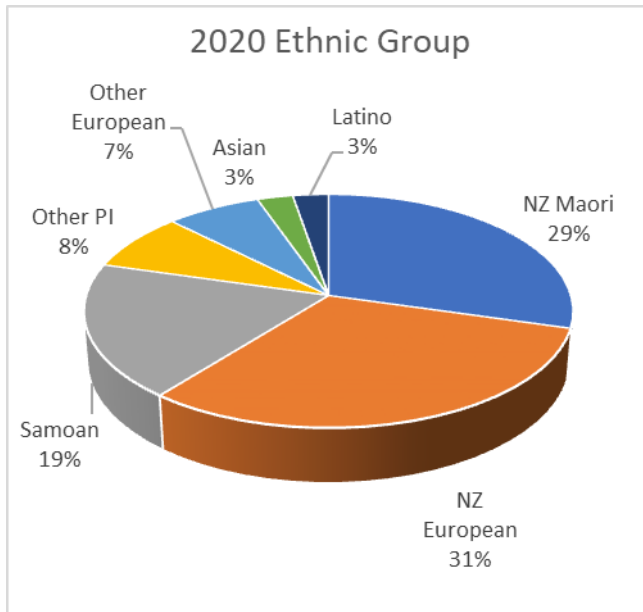
SECTION 3

OUR CLIENTS, BUDGET ADVISORS AND TRAINING

CLIENTS

The following graphs provide a demographic overview of the clients we have met with in 2020/21. These show that most clients were female, almost half live in Porirua, and more than half were not employed.





BUDGET ADVISORS AND TRAINING

After finding it increasingly hard to put a training session together where multiple volunteers could commit to the same weekend slot, Covid-19 delivered us the gift of online training. September saw our inaugural zoom training, which was attended by three new Advisors over three evenings. Thanks to Mario, Tony and Jeff for being our guinea pigs, and Peter for sitting in and offering support. Thanks also to the advisors / supervisors who are supporting them through the observations phase.

At the time of writing this report, a group of advisors have just started a Strength-based training course, delivered by CBNZ. We really appreciate the support of CBNZ in delivering our supplementary training for us. This particular course is a good reminder to consider the language we use while trying to engage with clients, and aiming to get the best outcome for each client we meet.

We said goodbye to Huia Tavita in March after 17 years volunteering with Agape. Thank you for your faithful service Huia.

We also farewell Chris Winstanley, who has volunteered with Agape for 10 years. Throughout this time Chris also headed up our service at the Karori Foodbank, finishing only recently when she shifted out to Aotea. Thanks to you Chris for your dedicated service.

We finish up this year with 28 Budget Advisors and 3 Probationary Advisors.

TREASURER'S REPORT

Agape recorded a net deficit for the year of \$186 after making allowances for the timing differences that occur when charitable grants and donations are received in one period but spent in another. This compares with a reviewed deficit of \$1,732 for the previous financial year.

Expenses increased by around \$3,000 for the year compared to 2020/21. Income was up the previous year by just over \$8,000 mainly due to an increase in grants from CCCT.

Support for the work of Agape from those organisations and individuals from whom we have received funding over 2020/21 – many of which have been long-standing supporters of our work – has been able to meet the organisation's need.

In addition to the individuals, and owners and administrators of the private trusts who would like to maintain confidentiality, the Board would like to thank each of the following entities and their representatives for their generous contributions to our precious funding over the year:

- Grant – COGS Whitirea
- Grant – COGS Hutt Valley
- Grant – COGS Wellington
- Grant – T G McCarthy Trust
- Donation – CCCT
- Donation – Porirua Gospel Chapel

Financial statements are attached to the back of this report.

John Skilton
Treasurer