



**1 April 2019 to 30 March 2020**

**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 business men 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 over 3000 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 are able to manage independently.

## **What We Do – Our Purpose**

Our budgeting service is a comprehensive 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 3 weeks to 3 years. Our services are 100% free for our clients and are delivered by comprehensively 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 Karori CAB Food Bank and the Porirua CAB

### Budget advisor training services

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

As well as attending the three initial training days, 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 etc.

### Christian Budgeting New Zealand (CBNZ)

Agape continues to participate in the CBNZ movement, comprising collaborating budgeting groups spread around New Zealand

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## ABOUT US

### OUR PEOPLE

#### 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	From 2020

#### Partners

Name	Role	Dates acted (if not for whole year)
John Robertson	Honorary Auditor	
Westpac Lower Hutt	Banker	

#### Grants and Donations:

Our thanks go to the following organisations for Grants and support to raise funds:

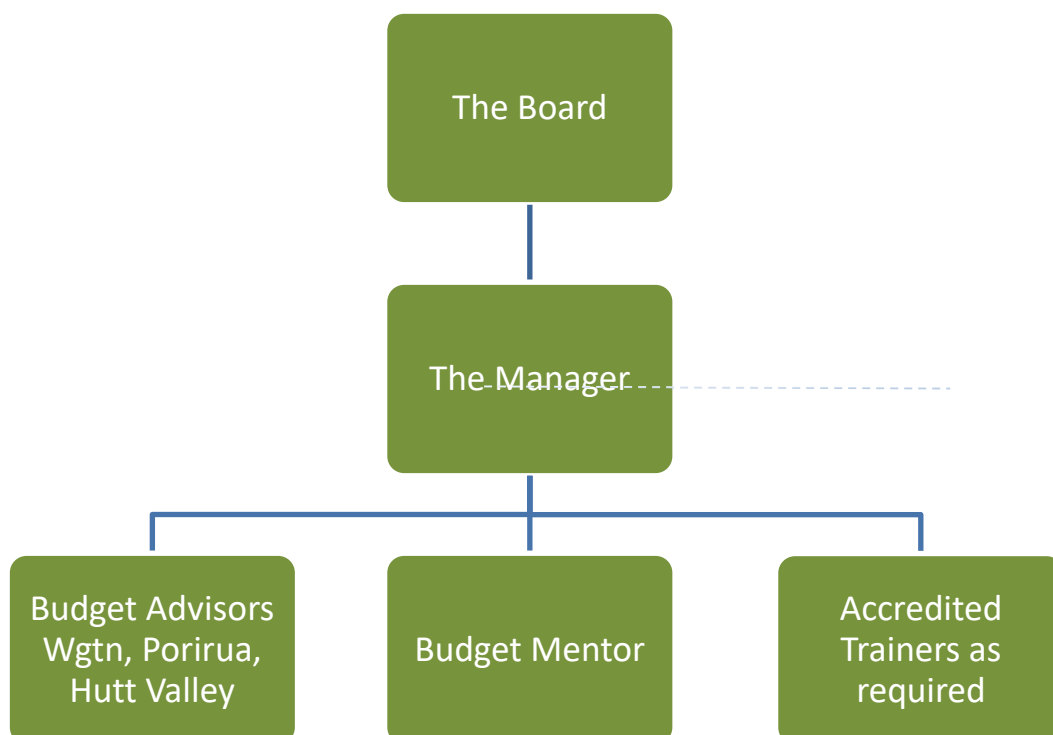
Grants	Donations
Hutt Mana Charitable Trust	CCCT
T G McCarthy Trust	Porirua Gospel Chapel
COGS Wellington	Private Donations
COGS Whitireia	
COGS Hutt Valley	

## STRUCTURE & MANAGEMENT

Agape Budgeting Services is registered with New Zealand Charities and Not-for-profits Commission.

The organisations structure consists of a part-time paid Manager and part time paid Trainer who both report to a governing board.

The manager is responsible for the oversight of volunteer advisors who work on behalf of the organisation to provide budgeting services.



## CHAIRPERSON'S REPORT

The last year has been an interesting one for Agape. We had signaled some potential changes to the structure of Agape in relation to CCCT which was on the back of some financial challenges in the two previous years, largely related to decreases in income through grant applications. We had gained agreement to explore separating our legal ties with CCCT and had planned to have that as a focus for this financial year. At this point that work has not progressed. This has largely been due to the workload of a volunteer Board and following a better financial report in 18/19 the urgency for this change reduced. Our income this year has largely met our need and we have welcomed Abigail Poad who is supporting John Skilton outside the Board with Grant applications.

We continue to keep in review the place that Agape holds on the Budgeting Landscape. There continues to be a tension with being a largely voluntary organisation and meeting the needs of a world that is increasingly regulatory. Deciding what path to take with training, policy alignment and other procedural alignments for Agape to keep relevant in our service delivery remains a theme of discussion.

This last year has seen a change in referral rate and more difficulty in attracting new Advisors for training. Some options have been looked at and as we end the year with an unprecedented World pandemic that takes us into lockdown, we need to explore new and innovative ways to think about how we deliver services. To that end we are exploring changing our training to online modules that will replace the need for advisors to attend sessions at weekends and at night. We think that this may be a good option and Heather Lange, our budget manager is beginning to explore what this might include.

Financial freedom remains the gateway to so much more for families and for individuals who struggle. We often may not see the real or total impact of the work that we do. But none the less the difference for families continues to be real and life changing.

On behalf of the Board I do hope that you enjoy reading this report as a summary of our work in 2019/2020

Yours in Christ

*Bronwyn*

Bronwyn Poad

**Board Chair**

June 2020

## MANAGER'S REPORT

As Bron has referred to, the second half of the financial year has brought about the challenge and opportunity of revising our training. Peter has moved out of his training role, and it has become increasingly difficult to fill a session of volunteers who can all commit to the same weekend sessions. The COVID-19 lockdown saw a switch for many to exploring working online, and thus our next training idea was born. Simplifying the steps to training new advisors should relieve the pressure on current advisors.

The last year has seen a quieter year for us, with less restrictions placed on WINZ clients when receiving help, and thus less referrals through WINZ. This is not necessarily a bad thing, as clients who are required to see us are not always motivated to keep working with us beyond their immediate crisis. We have had our ups and downs of clients who are ready to receive help and those who still have some work to do before being ready to engage. It is disappointing when we are ready to help but the client is not ready. But we have had some wins across the board, through clients who have accessed interest-free loans through us, a client who has paid off his debt and started saving for a house, and clients whose KiwiSaver withdrawals have seen some relief from an untenable situation. At times of discouragement, remember that we don't always see the difference we have made. Much like a child learning to eat a new food, some of our clients need to attempt to receive help multiple times before they are ready to work with us.

With Peter's request to stop delivering our training, we have created a mentoring role for him looking to work alongside new advisors, and encouraging all our advisors. Peter has a wealth of knowledge across nearly every budgeting situation, and is happy to give advice, be a sounding board, or come along to see what a budget advisor is doing if required. This provides a great support to me as I invest more time into training, and I want to thank Peter for that and for the support he provides me with my own clients too.

Lastly, I want to acknowledge the work of Kevin Warburton who has just stepped down from Agape (from 31 July 2020) after ten years as an advisor, with the last five years running a weekly clinic at the CAB in Porirua. We finish the year with 29 Active Budget Advisors, and two Probationary Advisors.

Thanks to you all for your ongoing work and commitment to your clients.  
Keep up the good work.

Heather Lange  
Budgeting Manager



## **STATISTICS:**

The last 12 months has brought a lower, but steady stream of clients from across the Wellington region. We have seen 141 Clients with 193 Children. We see clients across a large income range, but nearly half are struggling with debt, regardless of their income. The total debt of the 65 clients that we have debt details for was \$2.3 million, with an average of \$35.5k. Three of those clients had non-mortgage debt of over \$100k. Debt remains one of our clients' biggest issues, with the high cost of renting being equally prominent.

## **TRAINING REPORT**

There was no new Budget Advisor training done across this financial year, though five out of our last six Probationary Advisors completed their supplementary training. CBNZ continue to be of good support behind the scenes, and we will look to them in the future to address ongoing training needs.

## TREASURER'S REPORT<sup>1</sup>

### Finance and Charitable Donations

Agape recorded a net deficit for the year of \$1,732 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 surplus of \$5,949 for the previous financial year.

Expenses increased by just under \$1,000 for the year compared to 2018/19. Income was down on the previous year by almost \$14,000 mainly due to reduced income from grants and an almost \$7,000 reduction in grants from CCCT.

Support for the work of Agape from those organisations and individuals from whom we have received funding over 2019/20 – many of which have been long-standing supporters of our work – has been able to match and the organisation's need. Encouragingly grants were also received from some new sources during the year.

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 – Hutt Mana Charitable Trust
- Grant – T G McCarthy Trust
- Donation – CCCT
- Donation – Porirua Gospel Chapel

John Skilton  
Treasurer

<sup>1</sup> Financial statements are attached to the back of this report

## ACKNOWLEDGMENTS

Each year we continue to be grateful for all the work that people do to support Agape and its mission.

- Budget Advisers – our thanks to our Budget Advisors who give time graciously to support Agape’s work. There are many lives changed by the work that you do and we are deeply grateful for your continued service.
- Heather Lange – Heather is a complete joy to work with. Thank you Heather. We see your desire to provide a quality budgeting service to the Wellington region and appreciate the way that you approach the role. We could not be more grateful for all you do and particularly for the way you do it.
- Peter Gallagher – Peter’s role this year is in the process of changing from being our trainer to the role of mentor. This is to help us put some structure around new advisors and be available to help trouble shoot issues that need the type of expertise that Peter brings.
- Members of the Board – Thanks to Brian for his continued service to Agape. I am in awe of your knowledge of and networks in the budgeting world. We are very grateful for all that you do and especially in keeping us up to date and cognisant of current developments. John has continued as Treasurer and does an amazing job in the midst of a pretty busy life. We are incredible grateful for you and I am pleased we have been able to bring Abigail on to support you and lessen some of the funding application load. Huge thanks to you John. Huge thanks also to Lisa who really brings not just the lens of being an advisor, but also has a strong strategic perspective. I really appreciate you Lisa and want to thank you for all that you bring. As every year, my huge thanks to all the board members for their dedication, you are a wonderful group of people to work with and I thank you for all the support you give to Agape and also to me in my role as chair.

## LOOKING TO THE FUTURE

As we look to the future a number of tasks are before us:

1. **Training:** This will be a strong priority this year as we look to increase our numbers of advisors. We will be trialling some new platforms for virtual training to assess how this works for us. WE will also be increasing our advertising in churches for new advisors.
2. **Strategic review:** We continue to assess Agape’s place in the Budget landscape. An area for development over the coming year is a review of policies and procedures to ensure currency.

## Contact Details

**Postal Address:** Agape Budgeting Service Ltd  
P O Box 13-107  
Johnsonville 6440  
WELLINGTON

**Phone:** (04) 477 3000  
**Email:** [info@agapebudgeting.org.nz](mailto:info@agapebudgeting.org.nz)  
**Web:** [www.agapebudgeting.org.nz](http://www.agapebudgeting.org.nz)

Thank you for taking the time to read this report. We hope that you gain a good understanding of our mission and work.