



1 April 2017 to 30 March 2018

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 3500 families in the greater Wellington Region since it was established in 1993.

Agape is staffed by one part time Manager and one part time Trainer 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 are able to 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 are able to 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

As well as Budget Advisors visiting clients in their own homes across the Wellington regions, Agape operates budgeting bases, or has networks of budgeters at churches in some locations. These include churches in Upper Hutt, Naenae, Lower Hutt, Petone, Karori, Cannons Creek, and Waitangirua. We also have budget Advisors operating from the Karori CAB Food Bank and the Porirua CAB at set times during the week.

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.

CONTENTS

Our mission	Page 2
Our history	Page 2
What we do - Our purpose	Page 2
Section 1 – An overview of Agape Budgeting Services	
About us	Page 5
Our people	Page 5
Our Partners	Page 5
Grants and Donations	Page 5
Section 2 – Governance	
Structure & management	Page 6
Chairperson's report	Page 7
Manager's report	Page 9
Statistics	Page 10
Training Report	Page 11
Section 3 – Our Finances	
Treasurer's report	Page 13
Section 4 – Our other important information	
Acknowledgements	Page 14
Looking to the future	Page 14
Contact us	Page 15

SECTION 1

AN OVERVIEW OF AGAPE BUDGETING SERVICES

ABOUT US

OUR PEOPLE

Board members/Trustees

Name	Position	Dates acted (if not for whole year)
Bronwyn Poad	Chair	
John Skilton	Treasurer	
Helen Sears	Secretary	Resigned December 2017
Susan Lawrie	Secretary	Full year – Secretary from December 2017
Peter McKenzie	Member	Resigned date August 2017
Brian McGettigan	Member	From January 2018

Employees

Name	Position	Dates acted (if not for whole year)
Ian McGeorge	Manager	Resigned March 2018
Peter Gallagher	Trainer	
Peter Gallagher	Interim Manager	March 2018

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:

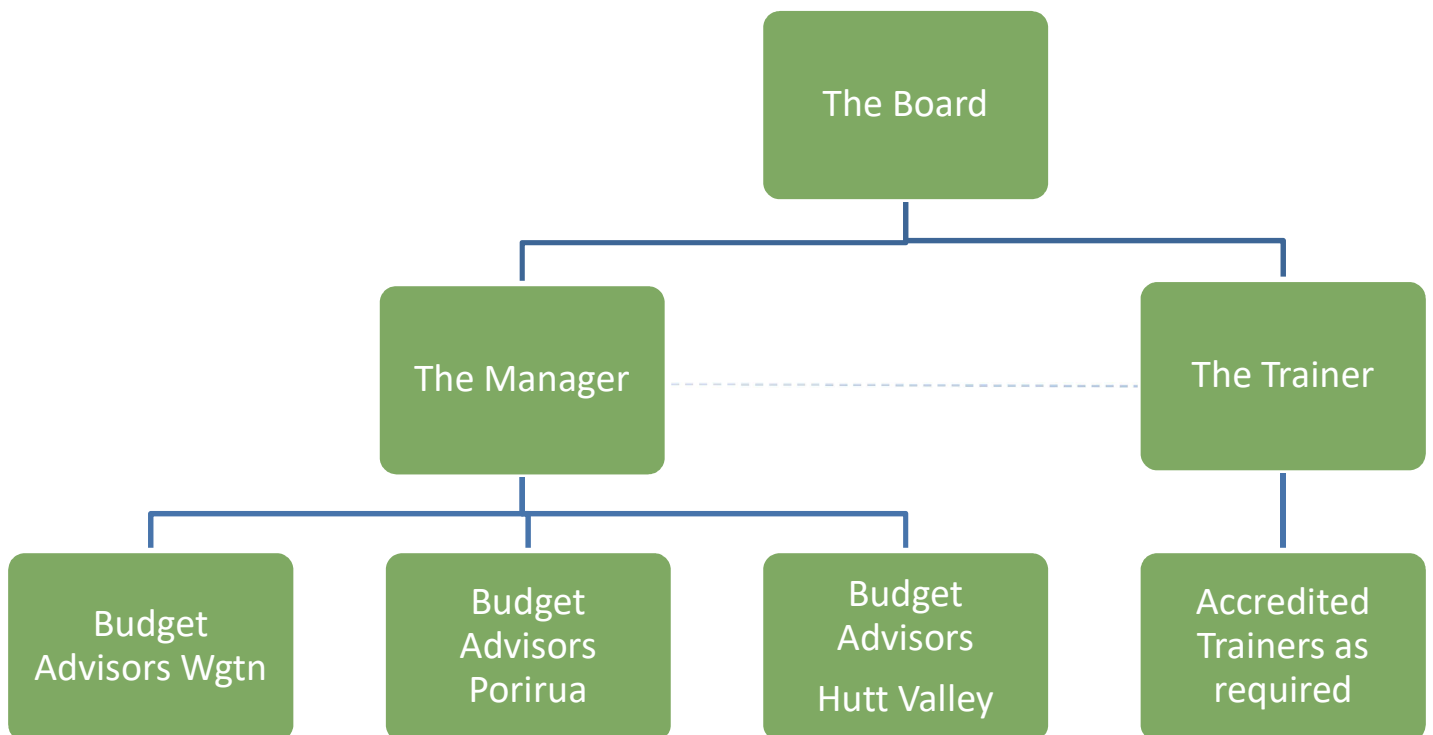
Grants	Donations
Hutt Mana Charitable Trust	CCCT
T G McCarthy Trust	Porirua Gospel Chapel
Tindall Foundation	Private Donations
COGS Whitireia	
COGS Hutt Valley	

STRUCTURE & MANAGEMENT

Agape Budgeting Service 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

When I look back over two years of being part of Agape, I am so grateful for the leading of God, in meeting our needs as a service and for meeting my needs personally. I have learnt much and am learning more in the role of chair about the work we do as well as what it means to chair the Board of a voluntary organization.

Last year in my report, I said that the previous year had been significant, and it had. We had considered and applied for contracts with MSD and though we missed out, we felt a level of relief. As a result, we entered this last financial year not sure what, if anything, the impact of failing to secure a contract would be.

Around July last year Ian McGeorge informed John Skilton and myself that he was considering his options which included the need to return to full time work. This occurred on the backdrop of some other emerging issues:

- It became evident that some referrers to the service had believed that budgeting organisations that had not received MSD contracts were no longer providing budgeting services.
- This contributed to a referral rate that was lower than in previous years
- Funding was also becoming harder to secure. Agape was not successful in securing grants from all sources that we had expected to.
- This led to some financial constraints and the Board considered a course of action.

Over the Christmas period, after some deliberation, decisions were made that were designed to support the future of Agape. We strongly believed and still do, that despite the reduced referral rate, there is still a place for Agape in the budgeting service landscape.

To this end two key issues were discussed, and decisions made:

Budget Manager – The current contract allowed for a 25 hour per week position. It was agreed that with the reduced referral rate and the financial constraints that the contracted hours should be reduced to 20 as they had originally been prior to the current appointment.

Relationship with CCCT – The Board met with The CCCT Board and it has been agreed that the relationship between the two organisations will change in the next 12 months so that Agape will separate its legal ties to the CCCT.

The immediate impact of these decisions was that In February, Ian McGeorge gave notice of his intention to resign from his role as Manager in order to seek full time employment. The Board were supportive of this decision and wished him well in his endeavors. Ian left his position in March and we are grateful to Peter Gallagher and Brian Mcgettigan who have both stepped in and worked hard to take stock of our present situation so that we could plan for what next.

By the end of the financial year we had made decisions about what was required moving forward and were underway with a recruitment process. We were delighted to announce that Heather Lange, one of our Advisors has taken up the challenge of the Manager role and although not within the time frame of this report, it is worth noting that she commenced her role in June 2018.

Though this last year has been one of the more difficult, it has not been without some great moments and we have heard some wonderful stories of the work that our Advisors continue to do. I was speaking with a member of a grants panel this week who was astounded at what we manage to do with donated time and limited resources.

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 is 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 2017/2018

Yours in Christ

Bronwyn

Bronwyn Poad

Board Chair

June 2018

MANAGER'S REPORT¹

This report covers my time as the interim coordinator from 28th March 2018 after the resignation of Ian McGeorge, up until 18th June 2018 when Heather Lange took over the role.

The focus of the Manager role, alongside processing referrals, for this period has been to contact all Advisors and ensure that our current list of volunteers is accurate and up to date.

Compared with previous occasions when acting as Manager, the number of referrals for budgeting assistance was lower than expected. This issue has been addressed in the chairperson's report. The future focus is to promote Agape more effectively to the wider community. I have taken a role with the NBFCCCT (to be renamed as FinCap) and as such will have closer contact with this organisation, which should assist with referring clients to Agape.

I would like to record my congratulations to Heather Lange on her appointment and look forward to working together with her. I am sure she will do an excellent job.

Peter Gallagher
Interim Manager

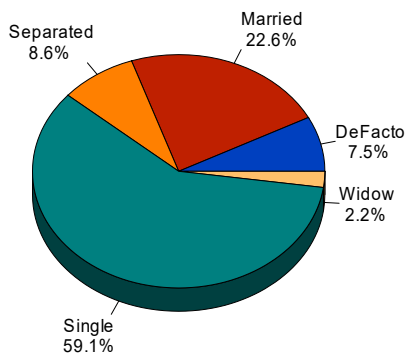
¹ Note: A Manager report from 1 April 2017 to 27 March 2018 was unavailable for this report due to the resignation of the previous Manager.

STATISTICS:

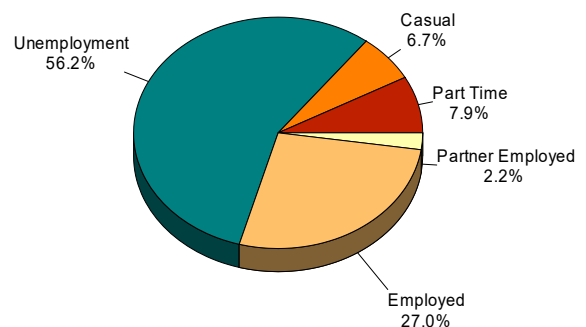
As in other years, clients have come to Agape from all walks of life. A number of clients seeking advice are in paid work either full time, part time, or casual. This reflects the continuing increases in living costs relative to salaries and wages. We also continue to serve a large number of clients whose main source of income is from Ministry of Social Development.

There are normally about 100 cases open at any one time.

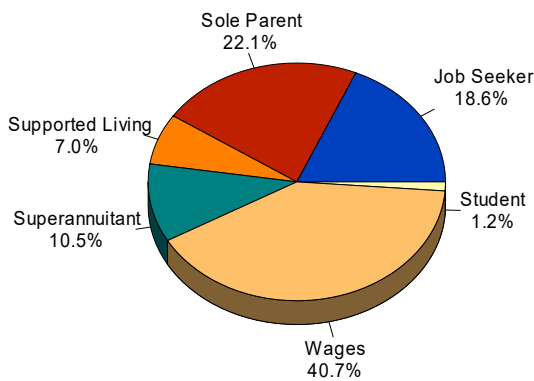
2017 Marital Status



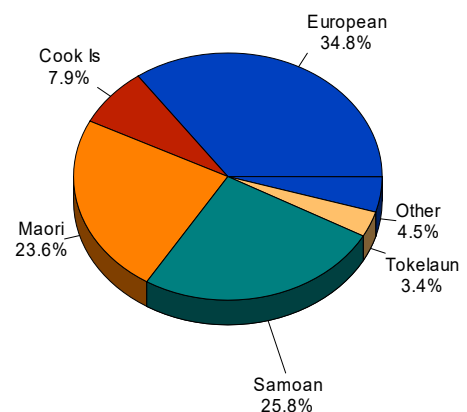
2017 Employment



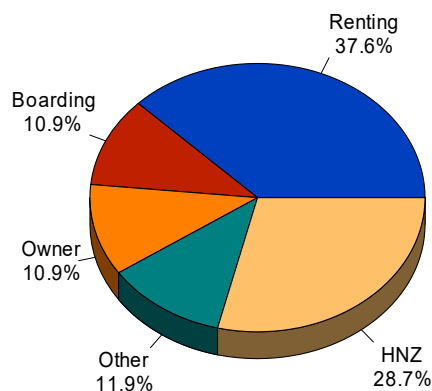
2017 Income Source



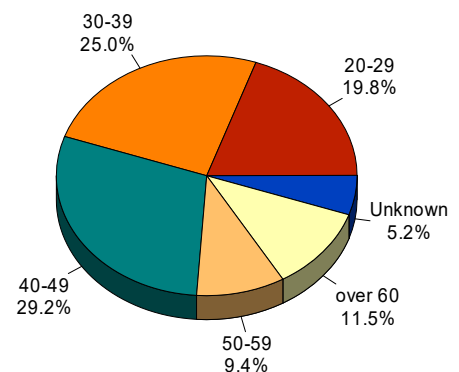
2017 Ethnic Group



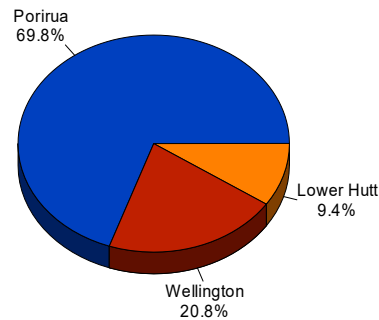
2017 Accommodation



2017 Client Age



2017 Client Distribution



With the closure of the Porirua budget Service, over half of Agape's clients are from the Porirua area. The other half is evenly spread over the Hutt Valley and Wellington City.

The highest debt was \$80,000 and that was not mortgage debt.

Currently there are 30 Agape budget advisers working throughout the region. Most of our advisers work with clients in their homes. There are advisers at the Porirua and Karori CAB several days a week.

Many clients are wanting help with withdrawing funds from their Kiwi Saver account.

TRAINING REPORT

One training program for new budgeters was held over the last financial year - this being in April 2017. Five people were trained and all 5 are still active.

We currently have 10 people who have expressed interest in becoming Agape Budget Advisors. However there is a need to build up the number of clients before we can justify running another training course as clearly we don't want to train people and then have no work for them.

Also a number of currently active advisers wish to redo the course.

The expectation is that at least 1 course will be run in the next financial year.

There was a full program for current Advisors this year including the following:

- Ross Gilmour on "Challenging Clients"
- Alana Billingham on "Motivational Interviewing"
- Refresher training for the 2016 BA intake
- Presentation from the Salvation Army on the Government's Loan scheme for low income families
- Presentation on insolvency from the Insolvency and Trustee Service (in particular NAP and SIO)
- Commerce Commission update on the CCCFA
- OSH seminar (run by the Board)
- 2 sessions on Work and Income benefit calculations

For the next financial year (2018-19) the following are planned:

- Ross Gilmour on “De-escalation training”
- OSH course from an outside consultant (depending on funds)
- Another Budget Advice training as the referral base builds
- Session on the Building Financial Capability approach of MSD
- Refresher training for the 2017 BA intake (Note: this has been delayed because not all BA's have had clients owing to the downturn in referrals)
- Commerce Commission update on the 'Red Flags' project

We are keen to change the format of the training of new Budget Advisors. This year we made some changes whereby trainees, during the course, would accompany an experienced Budget Advisor on a client visit to 'see how it is done'.

I have come to the conclusion that an initial one - day training in the 'basics' would suffice before allowing new BA's to see clients (albeit with a supervisor as required). Subsequent training sessions would cover the remaining topics of the course and would be spread out over the ensuing weeks or even months – probably a number of 2-3 hour evening sessions each on a specific topic.

We should also again record our appreciation to the Porirua Gospel Chapel, Petone Baptist and Tawa Anglican churches who have provided their facilities, free of charge, to us for various our training sessions.

Peter Gallagher
Trainer

TREASURER'S REPORT²

Agape recorded a net deficit for the year of \$2,030 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 an audited deficit of \$3,332 for the previous financial year.

Expenses decreased by just over \$2,747 (from \$53,083 to \$50,336) for the year compared to 2016-17. This was largely due to a reduction in training costs. Income decreased (by \$12,759) mostly due to a significant reduction in the number and quantity of grants received.

Support for the work of Agape from those organisations and individuals from whom we have received funding over 2017/18 – many of which have been long-standing supporters of our work – has been able to match 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 – Hutt Mana Charitable Trust
- Grant – Tindall Foundation
- Grant – T G McCarthy Trust
- Donation – CCCT
- Donation – Porirua Gospel Chapel

John Skilton
Treasurer

² 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 – you continue to provide a service that is recognised for its care and quality. You are indeed the feet and hands of Jesus and I thank you for your willingness to give your time to those who are often in desperate need of the skills that you possess.
- Ian McGeorge – Thanks again to Ian for the role that he played as Manager this last year.
- Peter Gallagher – Peter continued as our trainer and also took on the role of interim Manager when Ian left. I am so grateful for your knowledge and willingness to step into the gap Peter.
- Members of the Board – This year has seen some changes to the Board. Both Peter McKenzie and Helen Sears stepped down after long service. I have certainly been aware of the legacy that they leave in terms of their knowledge and commitment. We have been very fortunate to benefit from their willingness to serve on the Board and they are truly missed. In January Brian McGettigan agreed to join us. Brian has years of service to Agape including time as the Manager. Brian's knowledge and expertise have been invaluable and I'm grateful for his commitment to our work. John Skilton has continued as treasurer and Susan Lawrie has taken on the Secretary role following Helen's departure. John and Susan have been key in our fundraising this year through grant applications and Light House cinema movie nights respectively. 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. **Appointment of a new Budget Manager:** In April we were pleased to appoint Heather Lange in the role of Budget Manager. The first Quarter of the new financial year will focus on her induction and orientation. We are excited by the skills and knowledge that Heather brings. Her appointment comes as we review the last year and strategically plan for the next year and beyond.
2. **Adding to the Board:** With both Helen and Peter's departure from the Board we realised that the Board required some more personnel. As mentioned above, in January it was great to welcome Brian McGettigan onto the Board. His vast knowledge and expertise have already been invaluable. At our June meeting we discussed one more addition and we are currently in the process of seconding another Board member. We are keen for this person to also have significant budget advising experience and expertise.
3. **Strategic Planning:** In the late July the Board will hold a retreat and planning day to take stock of our current workload and referral base. We are currently undertaking some analysis of last year's workload which will aid us in looking at a plan for community engagement and marketing of the service.

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