



1 April 2018 to 30 March 2019

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

Agape is staffed by one part time Manager 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 number 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

As well as budget advisors visiting clients in their own homes across the Wellington region, 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, the Porirua CAB, and Wesley Community Action Cannons Creek 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

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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	
Susan Lawrie	Secretary	Resigned March 2019
Brian McGettigan	Member	
Lisa Swan	Member	From October 2018

Employees

Name	Position	Dates acted (if not for whole year)
Heather Lange	Manager	From June 2018
Peter Gallagher	Interim Manager	Until May 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:

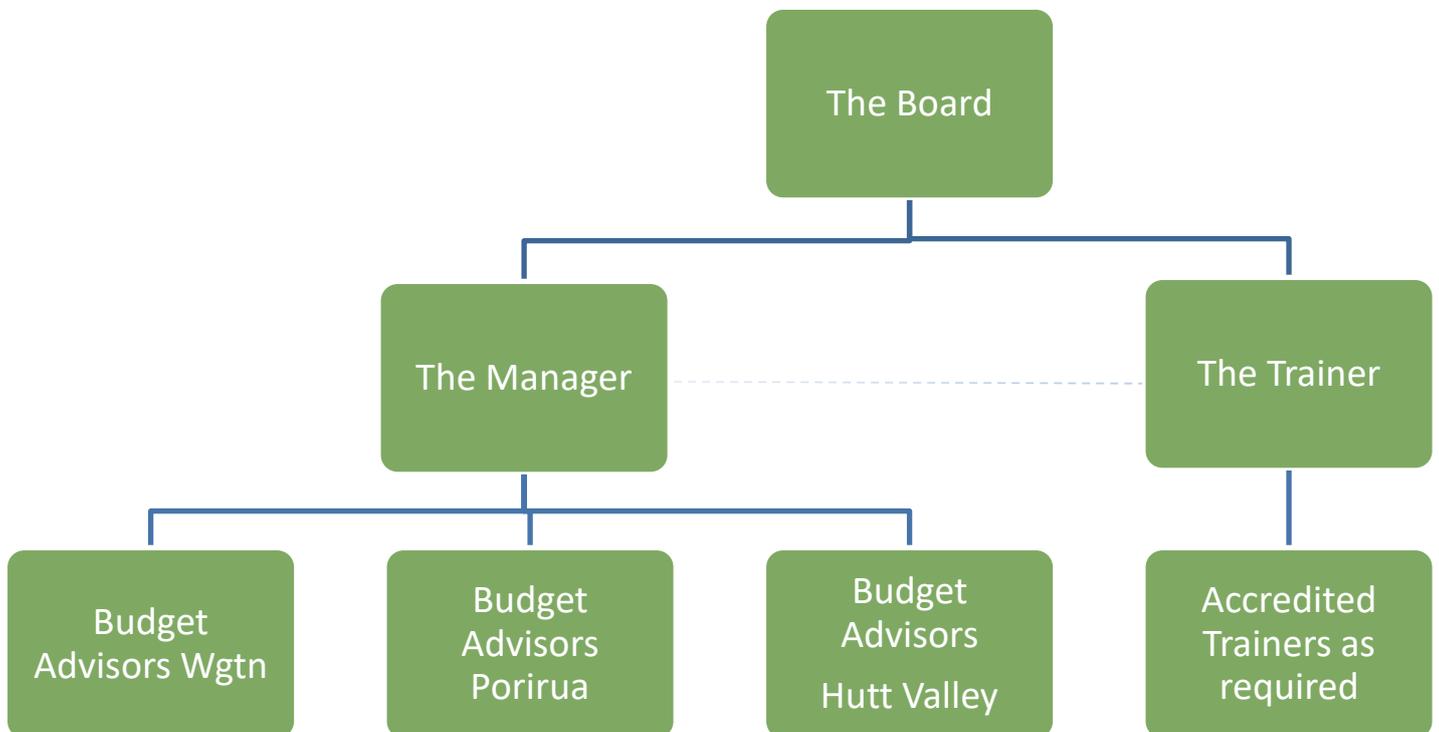
Grants	Donations
Hutt Mana Charitable Trust	CCCT
T G McCarthy Trust	Porirua Gospel Chapel
Tindall Foundation	Private Donations
COGS Whitireia	
COGS Hutt Valley	
Wellington Community Trust	

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

This year we employed Heather Lange as our new Budgeting Manager. Heather, a previous Budget Advisor, has a huge passion for the work Agape does and from the Board's perspective, has hit the ground running. Heather is a delight to work with and is raising Agape's profile once again. We are truly blessed to have her in the role and bringing more a pastoral lens to the important task of keeping in touch with our voluntary advisors.

With the continuing changes in the budgeting landscape that have occurred as a result of MSD funding, the Board is continually reviewing the place that Agape holds. We have held a couple of retreats to think about this and to be clear what is our point of difference. Our thanks to Lisa for co-ordinating this and facilitating our discussions. There is a tension with being a largely voluntary organisation and meeting the needs of a world that is increasingly regulatory. We are currently assessing to what level we need to align with requirements of other organisations that are receiving some government funding to keep us relevant and safe in our service delivery.

In the previous annual report, we signaled some decisions that were made to support the future of Agape. The Board met with The CCCT Board and it was been agreed that the relationship between the two organisations would change in the next 12 months so that Agape would separate its legal ties to the CCCT. At this time that work has not progressed but is still on the agenda. It will be a focus for this financial year.

We continue to hear some wonderful stories of the work that our advisors continue to do. Our huge thanks for the continued dedication and acts of service that all our advisors give.

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 2018/2019

Yours in Christ

Bronwyn

Bronwyn Poad

Board Chair

June 2018

MANAGER'S REPORT

As I come to my first anniversary in my role, I want to thank our Budget Advisors, the Board, and Peter Gallagher for all the support. It is a privilege and an inspiration to be working with such hard-working volunteers. It has also been eye-opening seeing the effect our work has on the community. Sometimes it feels like the success stories are less frequent than we would like, but the referrals from past clients, the feeling of relief from a client when they know we are coming to see them, and the occasional story where a client has managed to keep their house as a direct result of our intervention provide such a blessing to our organisation.

The next year brings a focus on building up our group of volunteers to be able to place clients more quickly, and ensuring our Advisors feel supported and equipped for the task they are doing. We finish the year with 26 Active Budget Advisors, three of whom have recently completed their probationary period, and another six Probationary Advisors who are moving into working with a supervisor at the time of writing.

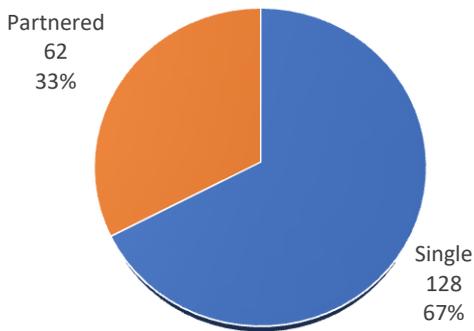
Keep up the good work.

Heather Lange
Budgeting Manager

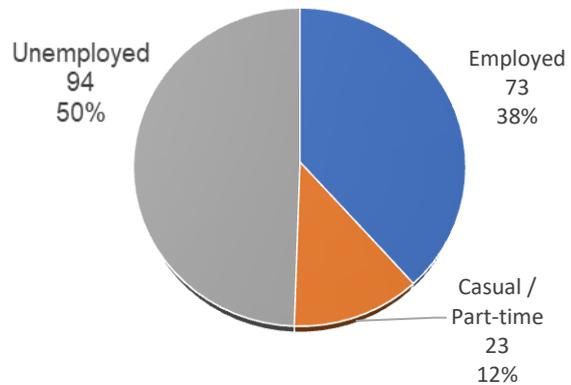
STATISTICS:

The last 12 months has brought a steady stream of clients from across the Wellington region. We have seen 217 Clients with 201 Children. The income range of our clients is huge, showing it is not necessarily low wages / benefits that get our clients into trouble. The total debt of those clients that we have debt details for was \$2.3 million, with an average of \$27k. Three clients across the year presented with non-mortgage debt of over \$100k. This debt, combined with increasing housing costs, seem to be our clients' biggest issues.

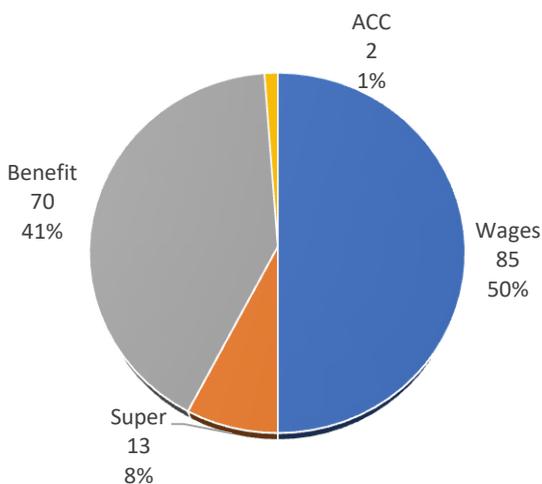
2018 Marital Status



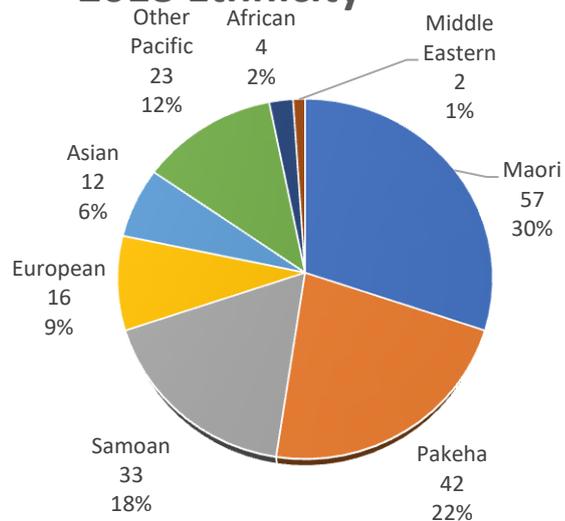
2018 Employment



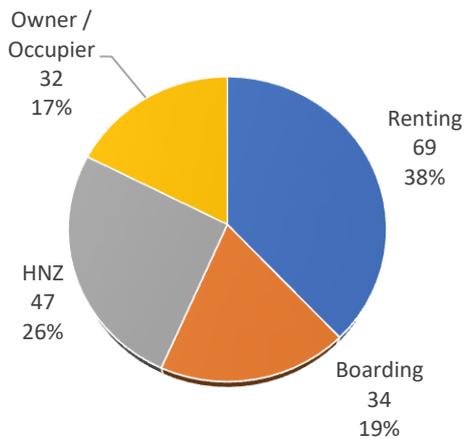
2018 Main Income



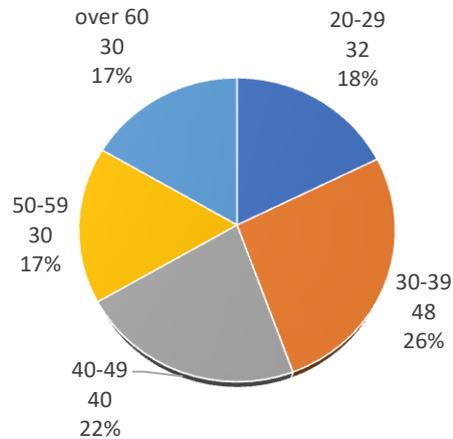
2018 Ethnicity



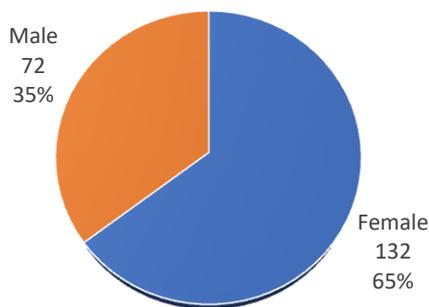
2018 Accommodation



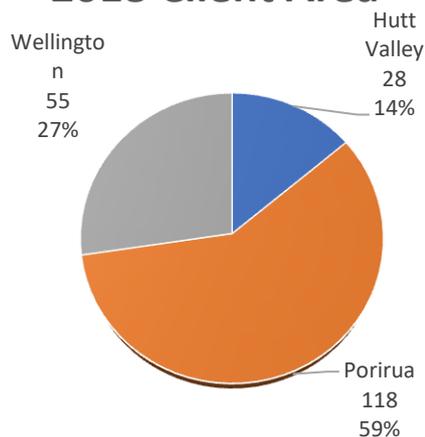
2018 Client Age



2018 Gender



2018 Client Area



TRAINING REPORT

We were lucky enough to have Ross Gilmore present on Creating Behaviour Change and De-escalating Challenging Situations in March. This was organised for us by Christian Budgeting New Zealand (CBNZ) and attended by Agape and other Budgeting Organisations.

We changed our Initial Training process to give new Advisors more of an idea of what we do during their training. We had one intake of six Budget Advisors commence under this new process in November, and at the time of writing, each are working through the probationary process. We will continue to streamline this process over the next couple of intakes.

Thanks to Peter Gallagher for his ongoing work both as our Trainer and as a support to Budget Advisors working with clients. Peter's knowledge of WINZ, insolvency, and practical suggestions for clients helps many of us with our own cases.

Heather Lange

TREASURER'S REPORT¹

Finance and Charitable Donations

Agape recorded a net surplus for the year of almost \$6,000 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 \$2,030 for the previous financial year. The surplus has enabled the re-building of reserves to a level recommended for charitable organisations (covering approximately 3 months of operation).

Expenses decreased by just over \$19,000 for the year compared to 2017/18. This was largely due to a reduction in training costs and not employing a budget coordinator for the duration of the year. Income was slightly down on the previous year mainly due to reduced income from fundraising activities.

Support for the work of Agape from those organisations and individuals from whom we have received funding over 2018/19 – 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 – Hutt Mana Charitable Trust
- Grant – Tindall Foundation
- Grant – Wellington Community Trust
- Grant – T G McCarthy Trust
- Donation – CCCT
- Donation – Porirua Gospel Chapel

John Skilton
Treasurer

¹ Financial statements are attached to the back of this report

SECTION 4

OUR OTHER IMPORTANT INFORMATION

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.
- **Heather Lange** – Thanks again to Heather for the role that she played as manager this last year.
- **Peter Gallagher** – although not in a paid position this year, Peter has continued to support Agape as well as the wider budgeting community.
- **Members of the Board** – This year has seen some changes to the Board. Susan Lawrie left us to live in Tauranga with her husband David after a number of years' service on the Board and more latterly as secretary. We have really missed Susan but wish her well as she and David settle in their new home. 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. I said that last year, but it continues to be true. We are so grateful for all Brian brings. John Skilton has continued as treasurer and does an amazing job in the midst of a pretty busy life. He brings a spiritual view to finance and I am so grateful for the contribution John makes. Lisa Swan joined us this year. Her role as an advisor has been of great value to the Board as well as her ability to think strategically. 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. **Adding to the Board:** With Susan's departure from the Board we are keen to add to the team. We are all busy and realise that another one or two people would be helpful
2. **Strategic Planning:** This continues to be our priority. We are looking to the opportunities and constantly assessing Agape's place in the budgeting landscape. We remain of the view that Agape's place as a non-government funded entity gives us a niche that is attractive to many of the people we support and those that refer.
3. **Connection with CCCT:** We have deferred this work to this next financial year.

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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.