



Far North
Budgeting Management
Annual Report
July 2020 – June 2021



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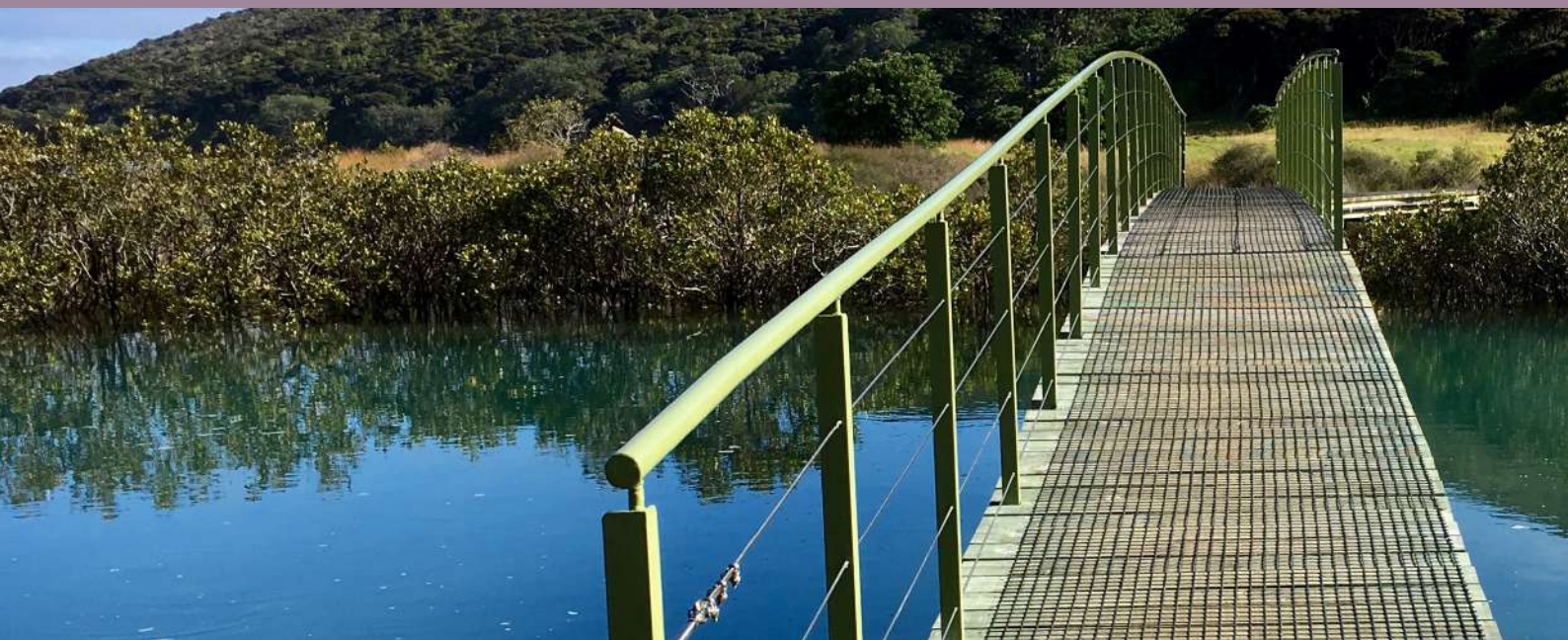
 [KaitaiaFamilyBudgetingService](#)

Our funders



Relationships

- Kāinga Ora
- Far North Community Foodbank
- Salvation Army
- Alzheimers Northland
- Poipoi
- AA Support Group
- Community Law- Legal Clinic
- Maara Kai Mo Te Hapori- Community Garden
- Kim Roberston
- Bowen and Bush essence
- Nga Manga Puriri- Northland Problem Gambling Services
- Kaupapa Maori Supervision
- Contact care
- Specialised Counselling
- Te Hiku Iwi Development
- Ngati Kahu- Youth Services
- FinCap
- Inland Revenue
- Work and Income Kaitaia



Our Mission

Far North Budgeting Management Inc.
(Operating as Kaitaia Family Budgeting Service)

Aims to educate people in Money Management so they become confident and able to manage their own financial affairs.

Board Members



Roger Gale
Chairperson

Roger was previously the chairperson of the Kaitaia Community House for three decades and is still currently an active board member of Far North Budgeting Management.

He is currently a Co- Convener for the Northland Greens, a member of the CBEC Management Committee, a forestry trainer, a Kaitaia Timebank member, a beekeeper, an arborist and the chairperson of Transition Towns Kaitaia. Roger lives in Herekino.

Our Values

- Respect for the needs and independence of clients
- Assistance without discrimination
- Total confidentiality which is never breached
- An environment of co-operation and accountability
- Ongoing training, support and supervision for all staff



Robin Shepherd Q.S.O.
Treasurer

Robin has enjoyed being able to support our organisation as a member of the governance committee. He is a long-time resident of the Far North and loves living here.

In his retirement he continues to keep interested in his farm, orchard and gardens along with wood working, some art projects and spending time with family.

“2020 has been a year like no other and I am sure that the old normal will not be back. As an organisation we will need to adjust to meet what will be an increased demand for our services”.

Staff Members



David Senior
Board member

David has been married to wife Phillipa for 43 years, and have four adult children and three grandchildren. He has a real passion for the community, particularly youth, the elderly and people with special needs.

David has been involved in several organisations at a grass-roots level, served three terms on the Te Hiku Governance. As a person with a disability, David has a strong desire for the community to be inclusive and fully accessible for all.



Raewyn Flay
Manager

Raewyn has resided within the Te Hiku Region for most of her life. She and her husband enjoy the simple life that the Far North has to offer and they have raised their children here.

Raewyn is the current Manager of the Kaitaia Family Budgeting service, now serving 4 years in the position. She has completed a Bachelors in Applied Social Services and is a qualified Budget Adviser.



Dr. Margaret Taurere
Board member

Margaret is Ngāti Kuri/Ngāti Porou/ Te Aitanga ā Hauiti. She is a researcher counsellor and education consultant and studied at the University of Auckland where she completed a Bachelor's degree, a Master's degree in Counselling and a Doctor of Education degree.

Margaret has worked in the education sector, teaching at both primary and secondary level and at tertiary level as a wānanga lecturer and at university in student recruitment and support. Margaret's main interest has been Māori success and participation at all levels of education.



Tania Sneddon
Budget Advisor

Tania became an employee of Kaitaia Family Budgeting Service as a budget adviser. After completing her training, she was employed by Kaitaia Family Budgeting Service in August 2016.

In January 2017, Tania was given the added responsibility of community education and Co-ordinator of Little Kiwis playgroup, which is attached to the budgeting service. In 2018, she was voted in as Treasurer for the Far North Community Foodbank. Tania is very passionate about her job and really enjoys helping whanau in the community.



Richard Renwick
Board Member

Richard and his wife have lived in the Far North for many years, farming a life-style block and enjoy wide-ranging interests and activities. He has been employed in several roles in mental health and addiction services in Northland.

From this work, Richard considers that improved skills in budgeting and financial management can enhance the lives of many in our communities who are struggling to have a fulfilling life in the fabulous Muriwhenua rohe.



Alesha Norman
Kahukura – Social Worker

Alesha lives in South Hokianga; though originates from the small yet beautiful community of Te Hapua. She whakapapa's to Ngati Kuri, Te Rarawa, Ngai Takoto, Ngati Kahu, Ngapuhi, Maniapoto and Ngati Mahuta and although her whakapapa stretches far and wide, Muriwhenua has always been and will always be, the place; where her wairua knows, home.

In 2019, she was employed as the Kahukura- Social Worker. Although the role is challenging, she voiced, it has been very fulfilling. Working within this role, has deepened Alesha's desire to mahi alongside 'our' people. She is encouraged to continue striving to effect positive change in the lives of whanau, so that they feel supported and encouraged to identify aspirations but also feel supported to chase their dreams and attain them. Mauri ora.

Chairperson's Report

In August 2020 Robin Shepherd was able to re-engage fully as a board member after the tragic death of his lovely wife Gina. He has progressively undertaken a range of tasks including mentoring the manager, overseeing her spending in view of budgeting constraints, and drawing up a draft strategic plan which was enthusiastically accepted by the board.

Russell Shackleton resigned due to moving south and was soon replaced by Richard Renwick. Thanks to both for their contribution.

Due to David senior's prompting and support an antique phone system was put to rest and a much improved one installed to supply a better support to clients and staff. We are glad he has recovered so well from a spell of difficult health.

Covid has been an overarching influence and will continue to be. The community hardship has moved up through the socio-economic strata to include many small businesses which has extended the workload the house faces.

The community gardens have had a stop/ start existence with volunteers giving enthusiastically and developing a lively example of self-care and healthy living. The facilitators have burnt out one by one, but each time have helped the garden develop. The current facilitator is doing well.

Overall, it has been an increasingly difficult year with staff bearing the brunt.

I would like to thank everyone who has persevering in performing a useful part supporting those most in need.

Roger Gale
Chairperson

Manager's Report

With an opening balance in deficit, the 2020-2021 year would have to be a closely monitored and a frugal year. However, a surprising outcome from the world wide pandemic, COVID, saw an increase in funding. The COVID response fund would assist in raising funding levels to cover the ongoing operational costs and create a surplus closing balance.

The increase to funding was a welcoming addition, as the future operations of Kaitaia Family Budgeting was uncertain. Government were congratulated and thanked by fellow budgeting services, throughout Aotearoa, New Zealand, as the pressure was being felt nationally.

Kaitaia Family Budgeting service supported 194 whanau with building financial capability, during this financial period. Our team completed 515 financial mentoring sessions and whanau presented with a total debt balance of \$2.2 million dollars. 98% of our clientele approached our service with a goal and 52% required 2-4 plus sessions to achieve those goals.

Kaitaia Connect struggled to reach its full potential after the 2020 lockdowns. The house continued to produce the free newsletter over the year, but never obtained the advertising it previously had. The Connect would discontinue its operations after the August 2021 lockdown.

Energy Mates was a contract we obtained in partnership with ERANZ (the Electricity Retailers' association of NZ) in early 2020. However, the pandemic delayed the launch and we started in August 2020. Tania Sneddon delivered the program to households within a 10 kilometre radius of Kaitaia. This was well received and the feedback has been increasingly positive.

Lil Kiwis playgroup has struggled a little since the pandemic, mainly due to restrictions implemented by the government. Most parents were leaving children at home, instead of bringing them to budgeting appointments. Ministry of Education do continue to provide funding and are mindful of the ongoing situation.

We are grateful to the Lottery Grants Board and COGS for their continued funding support this year and previously.

In February, we welcomed Psalm Cassidy as a temporary receptionist. This allowed the manager to shift from front of house and focus more on the operations of the service. Psalm was a young, vibrant and willing addition to the house. We farewelled her before the end of the financial year, due to family commitments.

Alesha Norman also moved on at the end of the financial year. She completed a 2 year period with Kaitaia Family Budgeting service and was well admired by her internal and external colleagues. Alesha's commitment to her position as Kahukura well exceeded her role. Alesha left to obtain employment closer to her home in the Hokianga. We wish her well in all her future endeavours.

A big thank you to our Governance, who continue to support through strategic direction and an even bigger thank you to my staff.

Mauri Ora

Raewyn Flay
Manager

Draft Statement of Financial Performance

For the year ended 30 June 2021

	2021	2020
Revenue		
Volunteer and employee related costs		
Donations Received		
Lotteries Commission	20,000	15,000
Donations Received	-	1,261
Total Donations received	20,000	16,261
Grants		
Grants Received	5,000	29,604
Total Grants received	5,000	29,604
Total Donations, fundraising & other similar revenue	25,000	45,864

Revenue from providing goods or services		
Revenue		
Ngati Hine Health Trust	-	5,850
MoE - Play Group Funding	3,244	5,410
Contract Revenues - MSD	202,923	127,806
Administration Revenue	2,375	3
Kaitaia Connect Advertising	460	4,455
Sundry Income	115	-
Room Rental Revenue	13,552	12,078
ERANZ Contract	14,680	-
Total Revenue	237,348	155,602
Other Revenue	192	-
Total Revenue from providing goods or services	237,348	155,602
Interest	-	-
Total Interest, dividends and other investment revenue	-	-
Total Revenue	262,540	201,466

Expenses		
Volunteer and employee related costs		
Accident Compensation Levy	485	278
Staff Expenses	1,432	552
Wages & Salaries	183,340	176,877
Kiwisaver Employer Contributions	3,233	2,948
Staff Training	1,050	1,111
Total Volunteer and employee related costs	189,541	181,766

Costs related to providing goods or service		
Youth Programme Resources	-	139
Supervision Costs	545	240
Youth Programme Incentives	-	700
Mileage Reimbursements	2,171	1,744
Play Group Resources	1,048	2,374
Total Costs related to providing goods or service	3,765	5,197

Operating Expenses		
General Expenses	55	-
Light Power & Heating	2,027	1,816
Security	1,502	783
Repairs & Maintenance	400	43
Minor Assets	-	95
Printing, Postage & Stationery	3,419	3,973
Rent	13,565	13,565
Bank Charges	185	70
Audit Fees	2,700	2,750
Insurance	526	516
Telephone, Tolls & Internet	4,166	2,786
Entertainment Deductible	-	176
Accountancy Fees	663	380
Advertising	150	788
Miscellaneous	871	1,439
House Consumables	1,194	1,352
Computer Expenses	583	622
Subscriptions	86	316
Total Operating Expenses	32,094	31,470

Other expenses		
Donations	300	120
Bad Debts	236	-
Depreciation	1,302	1,678
IRD Penalties & Interest	-	861
Total Other expenses	1,839	2,659
Total Expenses	227,239	221,091

Surplus/ (Deficit) for the year	35,302	(19,625)
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Client Success Stories

Mr & Mrs S's Story

Mr and Mrs S are of European descent, both in receipt of the superannuation.

When Mr and Mrs S first presented they had a handful of bills that had slipped into arrears. The bills included power, phone, sky TV, FNDC rates and their Farmer's card. This was due to the discontinuation of cheques. Up until now, this whanau had paid all their bills via cheque. They approach Kaitaia Family Budgeting service (KFBS) looking for support to get their finances back on track.

A budget was created to show a true picture of their current financial situation. Firstly, KFBS applied for a \$120 power credit from ERANZ, for their power account. This helped elevate the initial pressure on this account.

Privacy waivers and communications were sent to FNDC and the Farmers card so negotiations for repayment plans could begin.

We negotiated with FNDC to set up a direct debit (DD) from the client's bank account and the new payment was scheduled to be deducted on superannuation days.

However, a few days later Mr and Mrs S received a letter from FNDC saying the DD payment had been dishonoured due to no authority being lodged at the banks end. The financial mentor phoned FNDC to clarify and suggested manual payments until the issue could be resolved. FNDC agreed. Mr and Mrs S were proactive and researched what was required to set up the DD for future reference.

The financial mentor phoned Farmers Card regarding the arrears and negotiated a new payment plan. Farmers offered to wipe the arrears and created a new fortnightly payment that was affordable. Mr and Mrs S were delighted with the outcome.

Mr and Mrs S continued to meet with the financial mentor on a fortnightly basis and they have learnt to keep within their budget and slowly chip away at the remaining arrears.

Mr X's Story

Mr X had recently lost his employment. He felt that this was an unfair dismissal and was in process of going to court.

He had been utilising his final pay to cover his financial responsibilities but those funds were quickly depleting. He became to fall behind with living expenses, started accumulating debt and arrears. He wasn't receiving any income and he hadn't applied for a benefit. He was beginning to worry about how he is going to make ends meet. Mr X had Kiwisaver and wanted to apply under financial hardship.

Mr X approached Kaitaia Family Budgeting service looking for support with his Kiwisaver hardship application. The financial mentor initially meet with him to ascertain the situation and provide support where needed. Mr X shared that he had made an appointment with Work and Income for financial support and to assist in searching for employment.

Mr X had arrive to the appointment with all the appropriate information needed to complete a budget and debt schedule. This included verification of no income, living expenses, debts and arrears. Both documents were completed, printed and signed off.

During the next appointment, we printed hard copies of documents required for his hardship application. Once the application was completed, Mr X submitted it to the bank.

Mr X visited our service 3 weeks later to inform the financial mentor that his Kiwisaver hardship application been successful and he had obtained full time employment. He was still awaiting the outcome of the unfair dismissal court process but he seemed to be carrying less stress on his shoulders. He voiced he was grateful for the support.

Client Statistics

53

Whanau brought forward

141

new whanau

125

Closed Whanau cases

79.27%

Maori whanau

16.06%

NZ European

4.67%

Other

11.86%

Age: 18-25

22.68%

Age: 26-35

20.10%

Age: 36-45

39.18%

Age: 46-65

4.64%

Age: Over 65

70.62%

female

29.38%

male

515

3 hour sessions completed

\$2.2M

total debt

\$554,000

total whanau arrears

\$166,000

total debt in collections

Community Pics

