



Levin Budget Services
Support With Your Financial Goals

The Levin Budget Service Inc.

KEY OPERATING POLICY, PROCEDURE AND CONTROL SYSTEMS MANUAL

Document Version Control Table

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INTRODUCTION

Welcome to the Key Operating Policies, Procedures and Systems (KOPPS) for the Levin Budget Service Incorporated (LBS.)

This manual brings together all the information you need to know about who we are, what we do and how we do it.

The manual was finalised in September 2024 but is a living document. LBS has a timetable for reviewing all the contents over a three-year period. (See **Annex A**)

The following acronyms will be used throughout this manual:

Acronym	Definition
LBS	Levin Budget Service
FinCap	National Building Financial Capability Charitable Trust
OT	Oranga Tamariki

The manual (except Section D) is also available on our website – www.levinbudgetservice.org.nz

1. Philosophical Base

1 Mission Statement

- 1.1 To empower individuals and families to manage their finances more effectively, in a free and confidential environment.

2 Key Purpose

- 2.1 The aim of Levin Budget Service Incorporated (LBS) is to provide a community-based service offering free budgeting advice and financial mentoring to individuals and families.

3 Focus

- 3.1 Clients are the primary focus; each client is unique and presents an exclusive set of circumstances and needs. All clients are welcomed and valued at LBS irrespective of ethnicity, culture, gender or ability.

4 Culture

- 4.1 New Zealand is a multicultural society, and this will be reflected at every level of LBS' activities. People of all backgrounds will be welcomed, accepted and respected.

5 Underlying Principles

- 5.1 LBS will work in partnership with clients to achieve their goals, showing mutual respect and communicating with honesty. All sensitive information, including the names of all clients will be kept in the strictest confidence.

6 Personnel

- 6.1 It is acknowledged that each staff member brings an exclusive set of skills, traits and experience to LBS, and these qualities will be encouraged. All staff, whether voluntary or paid, will partake in ongoing professional development to ensure they remain current.

7 Activities

- 7.1 Clients are offered personal advice and education with the aim of enabling them to manage their own finances. LBS does not assume direct control of clients' financial responsibilities, but Financial Mentors may engage in negotiations with related organisations on behalf of the client where necessary.

8 Review

- 8.1** The Board believes in the importance of careful planning and reviewing of LBS' daily practice and in setting goals to ensure implementation of this philosophy. All policies and procedures are in accordance with standards espoused by Charities Services.

9 Code of Ethics

- 9.1** LBS has adopted the FinCap Code of Ethics (**Annex B**). In summary:

- ***Respect for the needs and independence of clients***
- ***Help without discrimination and judgement***
- ***Focus on confidentiality which is never breached***
- ***An environment of cooperation, accountability and learning***
- ***Our operations reflect Te Tiriti O Waitangi***

- ***Ongoing training, support and supervision for all staff***
- ***Financial Mentors use quality and innovation to achieve positive outcomes***

- ***Active community engagement***

10 Philosophy

10.1 LBS philosophy is set out below:

- a. Community education and advice is fundamental to the promotion of good family budgeting skills. Budgeting is an essential need that benefits many people in each community.
- b. For the sake of the client/whanau/ family, quality cannot be compromised. Budgeting assistance and financial mentoring aim to give or restore the client's independence in money management.
- c. All forms of budgeting must include an element of educating the client.
- d. Budget services need to provide adequate resources of people and systems.

11 Purpose of FinCap (the national body)

11.1 LBS believes that:

- Budgeting services need the input and support of their local communities
- Budgeting services need a strong national organisation in which the membership has confidence, with clear national roles in coordination of effort and support, including assisting with the funding of budgeting service
- The national body should advocate for a fair deal for budgeting clients and communities and make policy makers aware of client and budgeting service needs and concerns

11.2 LBS is a member of FinCap, which supports these beliefs. FinCap is the recognised leadership body for financial mentoring in Aotearoa, with a te ao Māori perspective.

11.3 The purpose of FinCap is to enable and enhance financial wellbeing in Aotearoa.

11.4 Its mission is to facilitate financial wellbeing for whānau, family and communities through supporting free financial mentoring.

2. Prevention of Abuse in Children and Young People

1 Welfare

1.1 The Levin Budget Service Incorporated (LBS) endorses the principle that the welfare and interests of the child or young person are the first and paramount consideration. Procedures are in place to ensure this policy is followed:

- When preparing clients' budget plans, the welfare of the children within the family is given consideration
- Relevant training is provided for Board members and Financial Mentors where necessary
- Financial Mentors working with a family in their home with children present ensure that the Financial Mentor models appropriate child/adult interaction
- If a Financial Mentor believes a situation exists where the welfare of any child could be at risk, notes will be written of date, time, place and evidence. Any response made to the situation by the Financial Mentor will also be noted.

1.2 This information will be passed to the Coordinator and Chairperson for consideration. If deemed necessary, contact will be made with the appropriate professional agency.

1.3 Where harm to children is suspected, confidentiality must be breached.

2 Complaints

2.1 There are procedures for dealing with complaints, including allegations of child abuse by a Financial Mentor. The Complaints Policy is to be followed when appropriate (**Section A5**).

3. Safety of a Child or Young Person

The Levin Budget Service Incorporated (LBS) endorses the principle that the welfare and interests of a child or young person are a paramount consideration.

1 Procedures

1.1 When completing budget plans, the welfare of the children within the family must be given first consideration. Provision must be made for essential items for children before other expenses.

1.2 LBS is always mindful that:

- we operate as guests in our clients' homes
- clients are frequently in a dire financial situation and often need help immediately
- our service promises confidentiality.

2 Concern

- If a Financial Mentor believes a situation exists where the welfare of any child or young person is in jeopardy, then a report will be written, to include date, time, place and any observation made.
- The report will be given to the Coordinator and Chairperson for consideration. Contact will be made with the appropriate agencies to resolve any concerns.
- Confidentiality will be breached where there has been harm to a child or young person.

3 Complaints against a Financial Mentor

3.1 The Coordinator will undertake the initial investigation into such allegations and the Financial Mentor will be asked for an explanation. At the Coordinator's discretion the issue may be referred to the Board.

3.2 LBS' Complaints Policy will be observed throughout (**Section A5.**)

4 Ongoing Training

4.1 LBS will ensure that the Coordinator and Financial Mentors participate in ongoing and related training for recognising/preventing/reporting any concerns in this area.

4.2 Training will be arranged for the Coordinator, Financial Mentors and Board members with the Horowhenua Abuse Liaison Team (HALT) to assist in the application of the principles of s.6 of the Children, Young Persons and Their Families Act 1989.

4 Cultural Appropriateness

1 Ethos

- 1.1** Levin Budget Service Incorporated (LBS) provides services which are culturally appropriate to clients.
- 1.2** Financial Mentors maintain a non-judgmental, accepting attitude to all, regardless of sex, age, race, religion or lifestyle.
- 1.3** LBS does not target a specific client group.
- 1.4** Financial Mentors and Board members are drawn from a variety of cultural and ethnic backgrounds.
- 1.5** Training provided to Financial Mentors makes them aware that cultural differences exist.
- 1.6** If assistance is requested relating to cultural matters, the Coordinator will obtain assistance from the appropriate source.

5 Resolution of complaints related to service provision

1 Policy

- 1.1** The Levin Budget Service Incorporated (LBS) respects the rights of its clients, paid and voluntary personnel, and any other people or organisations with which it conducts business. The following procedures have been developed to ensure the rights of these individuals are given appropriate consideration in the event of any dispute.

2 Complaints Procedure

- 2.1** All clients are informed of the Complaints Policy via the “Got something to say? Poster (**ANNEX C**), on display in each office. Clients are given a copy on request.
- 2.2** Details of how to contact Board members will be available on the website if a complaint is to be made against the coordinator.
- 2.3** The person against whom a complaint has been made will be notified as soon as possible, to enable them to respond appropriately.
- 2.4** A complaint may be made verbally or in writing, and will be entered on the Complaints Form (**Annex D.**) Upon receipt of a complaint, the following procedure is to be followed:

SITUATION	ACTION	DOCUMENTATION
PERSONNEL RECEIVING COMPLAINT:		
Initial complaint	Listen and discuss, taking notes.	Date, name, details of complaint, name of person receiving complaint.
Resolved	Ask if the matter has been resolved.	Outcome and sign as resolved.
Unresolved	Request the complaint in writing – a Complaints Form may be posted.	Note if not yet resolved
	Forward notes to the Coordinator.	Date Coordinator notified.
COORDINATOR:		
Receive written complaint	Acknowledge in writing receipt of the written complaint. Contact complainant to discuss/obtain further details	Dates complaint was received and acknowledgement sent. Date and details of conversation.
Resolved	Confirm in writing to the complainant, the agreed outcome. Report complaint and outcome at next Board meeting.	Copy of letter. Minute report.
Unresolved	Notify Chairperson, handing over records of the complaint.	Date Chairperson notified.
CHAIRPERSON:		
Receive file on complaint.	If necessary, a special board meeting may be called. Complainant to be contacted to discuss outcome of special meeting.	Date and outcome of meeting discussion. Date and details of conversation
Resolved	A copy of the Complaints Form detailing the complaint, actions taken, and agreed resolution to be forwarded to the complainant to sign and return to LBS.	Date form sent. Date signed form received.

2.3 All documentation related to the complaint is to be filed in the Complaints Register (**Annex E.**)

3 Personnel Grievance Procedure

- 3.1** If a Financial Mentor has any concerns about their employment, or how they are treated at work, they should tell the Coordinator as soon as possible so these can be resolved. The first step is for the Financial Mentor and Coordinator to talk about the problem and try to find possible solutions.
- 3.2** If the problem cannot be resolved, the issue should be raised with the Board Chairperson.
- 3.3** If the problem still cannot be resolved, help can be sought from an external party, e.g. one or more of the following:
- Employment Mediation Services, which offers free information and mediation to help employers and employees work together to resolve problems
 - a union or an advocate
 - a lawyer
- 3.4** If it cannot be resolved by mediation, the Financial Mentor or Coordinator might want to go to the Employment Relations Authority.
- 3.5** Upon receipt of a grievance, the following procedure is to be followed:

SITUATION	ACTION	DOCUMENTATION
COORDINATOR		
Initial grievance	Listen and discuss, taking notes.	Date, name, details of grievance
Resolved	Ask if matter has been resolved.	Outcome and sign as resolved.
Unresolved	Request grievance in writing – a Complaints Form may be posted upon request.	Note as not yet resolved
Receive written complaint	Acknowledge in writing receipt of written complaint. Contact complainant to discuss/obtain further details.	Date complaint was received and acknowledgement sent. Date and details of conversation.
Resolved	Confirm in writing to complainant the agreed outcome. Report complaint and outcome at next Board meeting.	Copy of letter. Minute report.
Unresolved	Notify Chairperson, handing over records of complaint.	Date Chairperson notified.
CHAIRPERSON:		
Receive file on complaint	If necessary, a special board meeting may be called. Complainant contacted to discuss the outcome of the special meeting.	Date and outcome of meeting discussion. Date and details of conversation
Resolved	A copy of the Complaint Form detailing the grievance, actions taken and the agreed resolution is to be forwarded to the complainant to sign and return to the Service.	Date form sent. Date signed form received.
Unresolved	Complainant to be informed that they may obtain external assistance as per 3.3 and 3.4	Date of last complaint-related communication.

3.6 All documentation related to the grievance is to be filed in the Complaints Register. (**ANNEX E.**)

6. Staffing

A Recruitment of Financial Mentors

1 Aim

- 1.1 Levin Budget Service Incorporated (LBS) aims to employ Financial Mentors of integrity and good community standing with a sincere desire to assist others.
- 1.2 The skills and values required include commitment, reliability, honesty, willingness to undertake ongoing training, a non-judgmental and open attitude, good listening and communication skills and an ability to work as part of a team.
- 1.3 A pre-interview test may be administered to potential Financial Mentors to ensure they have reasonable numeracy and literacy skills.

2 Recruitment process

- 2.1 Advertisements to recruit Financial Mentors will be placed on LBS' website, in local newspapers, Facebook and in Te Whare Mahana Community Hub. LBS is a member of Volunteer Central and all vacancies are also advertised on its website.
- 2.2 A position description will be provided for each position (**Annex F.**)
- 2.3 LBS ensures its compliance with current employment legislation by regularly visiting the MBIE website (to enable the updating of relevant processes and protocols) and by outsourcing its payroll function.

3 Selection and interview

- 3.1 All applications are reviewed by a Board member and the Coordinator. Candidates both believe to be suitable are invited to an interview, which is conducted by a Board member and the Coordinator.
- 3.2 If the interviewers deem a person suitable for appointment, referees will be contacted as soon after the interview as possible.
- 3.3 If the referees' statements confirm the suitability of a candidate, the candidate will then be checked with the Ministry of Justice (MoJ) for criminal convictions (**Annex G.**) **LBS will not employ anyone with a conviction for dishonesty, violence, sexual crimes or any offence involving harm or exploitation of children.** MoJ checks will be repeated every three (3) years.

4 Appointment

- 4.1** All applications are presented to the Board with the recommendations of the interviewers for approval.
- 4.2** New paid staff sign an Individual Employment Agreement; new volunteer Financial Mentors sign a copy of the position description.
- 4.3** A letter is sent to each applicant informing them of the Board's decision. Supporting material which may have been supplied with the application will be returned to applicants.
- 4.4** All probationary Financial Mentors undergo a formal induction with the Coordinator before meeting with their first client (**Annex H.**)

5 Personnel files

- 5.1** Personnel files include all documents related to the selection of personnel. A checklist is included in the file to ensure all required items are included.
- 5.2** Personnel have the right to access their own file, at a time arranged with the Coordinator.

6 Supervision

- 6.1** All potential Financial Mentors who successfully complete the FinCap introductory training course will be supervised by a FinCap trained supervisor for at least two complete client cases before receiving certification and undertaking client cases independently.
- 6.2** Ongoing supervision is on an "as required" basis from the Coordinator and/or other FinCap trained supervisors.
- 6.3** The Coordinator maintains regular contact with all Financial Mentors to ensure cases are being actively managed and that Financial Mentors are confident to deal with the issues arising. Financial Mentors are encouraged to seek advice from the Coordinator and other Financial Mentors at any time.

7 Training

- 7.1** All Financial Mentors are required to keep themselves current with changes in relevant legislation and financial wellbeing practices. This will include self-directed training, FinCap online modules, attending FinCap hui and Communities of Practice and in-house training.
- 7.2** Requests to undertake relevant external courses may be made to the Coordinator.

8 Financial Mentor reimbursements

- 8.1** Volunteer Financial Mentors receive the following considerations:

- Reimbursement of expenses relating to phone calls, stationery etc. Receipts are required for expenditure before reimbursement
- Mileage at the current IRD rate for travel on LBS business

9 Annual Appraisals

- 9.1** All personnel undergo an annual appraisal. The form (**Annex I**) is completed by each person and then discussed at a meeting with the Chairperson and Coordinator.
- 9.2** Once everyone has completed the appraisal process the Coordinator analyses the comments and presents a report to the Board, highlighting any themes or key issues arising from the appraisals.

B Recruitment of Board members

10 General

- 10.1** Board members are recruited by personal approach to suitable people, from contacts with other service groups or via the Volunteer Central website.
- 10.2** Nominees for Board membership will be vetted, interviewed and have references checked etc. as for the appointment of Financial Mentors.

7. Health and Safety

1 General

1.1 Levin Budget Service Incorporated (LBS) is committed to the protection of personnel, clients, contractors and visitors, and their property from accidental injury or damage from work carried out by or on behalf of LBS. In meeting this commitment, LBS will comply with all legislative requirements and take all practicable steps to:

- Provide a safe place of work, safe equipment and proper materials
- Establish and insist that safe work methods be practiced at all times
- Provide supervision and training
- Ensure employees and other persons understand and accept their duty to ensure their own and others' health and safety in the workplace

1.2 Every employee is expected to always act in accordance with the information and training they receive to ensure their own and others' welfare in the workplace.

1.3 For the purposes of this policy a workplace includes those areas and locations under the control of LBS or a person's home, where the work of the budgeting service is carried out under those circumstances.

1.4 Every effort is made to ensure that the office area offers a safe working environment. No cords, wires or other items are left on the floor where they could become trip hazards. LBS is aware of safety requirements relating to computer usage and ensures that desks and chairs are at the appropriate height for each person. It also encourages staff to exercise their wrists and arms and take regular breaks from looking at the computer screen.

1.5 A first aid kit and fire extinguisher are available in the office.

1.6 LBS subscribes to EAP services for Financial Mentors.

1.7 LBS provides a "panic button" for Financial Mentors working alone.

1.8 A regular check by the Health and Safety Officer (currently the Chairperson of the Board) is undertaken to ensure all appliances, lighting etc. are of a suitable standard. Any faults are reported to the landlord, or, if necessary, the appliance is replaced.

2 Children and young people in the office

2.1 LBS does not provide childcare. In the event a child does attend a meeting in the office, the parent is totally responsible for the child. A poster outlining this is displayed in the office (**Annex J**)

3 Accidents in the office

- 3.1 LBS follows the requirements of current legislation relating to accidents. In particular, it maintains a Register of Accidents, and will notify WorkSafe as soon as possible of any notifiable event which falls within the definition of *serious harm* (as defined in the Health and Safety at Work Act 2015)
- 3.2 Copies of the forms used are at www.worksafe.govt.nz/notifications.

4 Financial Mentors visiting a client's home

- 4.1 Where Financial Mentors visit a client's home, the client is asked to ensure dogs are tied up prior to the Financial Mentor's arrival.
- 4.2 The Coordinator ensures a female Financial Mentor is not expected to visit a single male, nor a male Financial Mentor to visit a single female.
- 4.3 The Financial Mentor will text the Coordinator before visiting a client at home, with an indication of when they expect to leave; they will text the coordinator on leaving.
- 4.4 The Financial Mentor will carry the "Panic Button" with them when visiting a client at home.
- 4.5 Financial Mentors may decline to visit a client at home and see them in the office instead.

5 Fire, earthquakes and other disasters

- 5.1 The Council's Civil Defence website and plans are regularly reviewed to ensure that the needs of clients can be catered for in the event of an emergency.
- 5.2 There is an escape route through room 4, Te Whare Mahana Community Hub, if the main exit route is not available.
- 5.3 There is a plan of the building in the office, showing where fire extinguishers and exits are located.
- 5.4 Copies of the fire evacuation procedure and earthquake procedure are prominently displayed in the office.

FIRE EVACUATION PROCEDURES

If you discover a fire:

Telephone the fire service immediately - Dial 111

If you are warned of a fire:

Leave the building immediately by the safest exit – the window in room 4 or the front door

Assembly point:

Car park

Remember:

- **Do not linger in rooms or passageways**
- **Do not return to the building until you are given the 'all clear'**
- **Ensure all staff and clients have safely evacuated**

EARTHQUAKE INFORMATION

Most casualties from earthquakes are caused by falling objects, collapsing debris, moving furniture and aftereffects, such as fire. Take action at the first indication of the ground shaking, and remember **major earthquakes are often followed by after-shocks**, which are normally of a lesser magnitude.

If Indoors:

- 1.** Take shelter under a solid structure, e.g. doorframe or desk
- 2.** Keep away from shelves with heavy objects and from windows that may break
- 3.** If there is no suitable cover, the following procedures should be used:
 - ⤴ drop to knees away from windows
 - ⤴ crouch with knees together, clasp both hands firmly behind the head, bowing the neck
 - ⤴ bury face in arms to protect the head.

If Outdoors:

- a. Move to an open space away from buildings, trees, power lines etc.
- b. Lie down or crouch low to the ground.

When the shaking stops:

- ⤴ Stay inside unless you are confident that it is safe to move outside
- ⤴ Turn off heaters and put out fires
- ⤴ If safe to do so, turn off power, water, gas and heating oil at the mains
- ⤴ Persons outside must stay outside
- ⤴ Refer to the back of the *Yellow Pages* for more advice.

8. Organisational Management Structure and Systems

1 Objectives

1.1 The objectives of Levin Budget Service Incorporated (LBS) are to:

- Establish and operate a budget service to assist families or persons in financial difficulties to liquidate debt out of their current income
- Establish a team of Financial Mentors to assist persons or families accepted by LBS as clients
- Analyse the current financial position of applicants and advise on methods of liquidating their indebtedness to the extent that applicants better understand their position and responsibilities and, if possible, to educate them so that they will in the future be able to direct their income more efficiently and to greater advantage
- Provide or continue to provide its assistance to any applicant accepted by LBS.
- Work alongside clients to increase their financial capability

3 Legal issues

3.1 LBS is:

- An incorporated society since 30 April 2008, certificate number 1468035 (**Annex K**)
- Registered under the Charities Act 2005, registration number CC32322 dated 30 June 2008 (**Annex L**)

4 Management and Governance

4.1 LBS has an appropriate and clearly defined governance structure, as set out in its Constitution (**Annex M**).

4.2 LBS has a policy outlining the process for managing conflict of interest. (**Section C.**)

4.3 The governing body of LBS is the Board and is made up of a Chairperson, Vice Chairperson, Secretary and between 3 and 5 other board members. A quorum consists of three Board members. Board members are active budget Financial Mentors, the Coordinator, plus at least one independent member. The Board thus consists of members who have budgeting experience and also members who bring skills and life experience from a wider background.

9. Financial Management and Systems

1. Philosophy

- 1.1 Levin Budget Service Incorporated (LBS) ensures that there is always enough funding to meet current annual budget requirements, and that there are sufficient reserves available to overcome unexpected funding problems.

2 Finance Plan

- 2.1 The Finance Plan consists of an Annual Budget which is prepared by the Coordinator and presented to the Board for approval prior to the start of each financial year (which begins July 1st).
- 2.2 The budget is monitored at each Board meeting by reports on cash flows and actual versus budgeted expenditure and income, with written explanations for significant variances.
- 2.3 These reports are produced by the Coordinator in the week prior to each Board meeting, and then circulated to the Board members to allow them the opportunity to review the information in detail prior to the Board meeting and to ask any questions.

3 Financial Management

- 3.1 The accounts are managed via MYOB, an internet-based computer accounting package. This package provides both monthly management accounts for presentation to the Board and annual financial accounts for review.
- 3.2 The Coordinator has access to MYOB for reporting purposes only. All financial recording is done by an independent accountancy firm.
- 3.3 Payments are made via internet banking, requiring two signatories for approval. Signatories are the Chairperson, Secretary and Coordinator.
- 3.5 Purchases under \$500 are expensed, assets over \$500 are capitalised.

4 Reserves

- 4.1 The goal of LBS is to hold sufficient reserves for eighteen months' operation.
- 4.2 Funds surplus to cash-flow needs are invested in approved banks on deposit. New investments need the approval of two signatories.
- 4.3 No more than 60% may be with any one bank at any one time. Banks acceptable for holding investments of LBS will be at least AA- rated by Standard and Poors.

5 Annual Accounts

- 5.1 A Statement of Income and Expenditure and Balance Sheet are prepared annually for review. The reviewed financial accounts are presented at the

AGM.

- 5.2** A copy of the financial statements is forwarded to the Charities Commission each year, as required by the Charities Act 2005, and also to the Registrar of Incorporated Societies.

10. Organisational Monitoring

1 Monitoring of client service

- 1.1 At the initial meeting, the client signs and keeps a copy of the Budgeting Agreement (**Annex N**).
- 1.2 While a client case is being worked on by a Financial Mentor, the Coordinator is kept informed of progress, especially areas of difficulty. At the end of the financial year all open cases are reviewed by the Coordinator and Financial Mentor to ensure that closure is not appropriate.
- 1.3 When a client has reached a position where they no longer need a Financial Mentor, the Financial Mentor must close the file and complete the appropriate fields in Client Voices.

2 Financial Mentors

- 2.2 Financial Mentors using their own home computers must ensure that they have suitable protection for confidential client material.
- 2.3 When a Financial Mentor resigns from LBS, all relevant stationery etc. must be returned to the Coordinator.
- 2.4 The Financial Mentor must ensure that all client files have been updated with all information so that nothing is lost. The Financial Mentor must then remove all material relating to clients from home computers and cell phones.

2 Statistics

- 3.1 Statistical information is maintained in Client Voices to MSD standards.

4 Monitoring by Board

- 4.1 The Board undertakes a structured review of its policies and procedures (**Annex A**) ensuring all policies are reviewed over a three-year period.
- 4.2 The Board meets on a quarterly basis and is continuously looking at improvements to service delivery.

11. Service Planning

1 Client Needs

- 1.1** Client needs and intended outcomes are determined by the Coordinator on first contact. The Coordinator then discusses the available facts with the Financial Mentor to whom the client has been allocated. Whenever possible clients are allocated to Financial Mentors with the necessary specialist expertise (such as insolvency procedures, cash flows, advocacy etc.)
- 1.2** LBS provides a service to the public by having an office in Levin Monday to Friday, visits to WINZ offices in Levin, Otaki and Foxton, and visits to the Hub in Shannon. Times and days may vary but will be notified via the LBS website and social media.
- 1.3** LBS also provides a service to clients by meeting them in their homes, /cafes/offices if that is their preference rather than meeting in the LBS office.
- 1.4** An LBS Financial Mentor works in the Levin WINZ office and Shannon Community Hub weekly, and the Otaki and Foxton WINZ offices on alternate Wednesdays.

3 Service evaluation

- 3.1** The service provided by LBS is partly evaluated by the Client Feedback form (**Annex O**) completed at the end of the period the client has with LBS.
- 3.2** The performance of LBS is also measured by its standing with other organisations in the Manawatu-Horowhenua, particularly those organisations with which it regularly interacts, such as Work and Income, other Hub organisations, LTTM and Horowhenua District Council.
- 3.3** LBS makes changes to services and programmes based on the budget service needs of the community; changes are also dependent on suitable funding being available.

4 Provisos

- 4.1** The service provided by LBS is based on funding and Financial Mentor availability; they determine the programmes it can offer.
- 4.2** LBS does NOT provide Total Money Management.

12. Programmes for Clients

1 Community Education

1.1 The Levin Budget Service (LBS) provides training to groups of individuals in the form of MoneyMates These workshops are held in Te Whare Mahana, other public venues or at an individual organisation's base.

1.3 Sessions run for 1-2 hours unless otherwise requested by the client.

3 Other education

3.1 LBS provides talks, workshops etc. to community groups at their request.

13. Client Intake and Assessment

1 General

- 1.1** Levin Budget Service (LBS) ensures that all individuals seeking its assistance are seen promptly and that standard methods of assessment are used by all Financial Mentors.
- 1.2** Agencies seeking information for themselves, or on behalf of their clients, are also contacted promptly.

2 Initial contact

- 2.1** Agencies and individuals may contact LBS by telephone, email, text message, via the website or in person.
- 2.2** The Coordinator makes initial contact with a potential client and records relevant data i.e.:
 - name
 - address
 - telephone number/s
 - brief details of the issue
 - availability for meetings
- 2.3** The Coordinator then assesses the information using the following criteria:
 - geographic area – generally clients are accepted from Kapiti and Horowhenua, but may be accepted from elsewhere at the Coordinator's discretion
 - income level - there is no minimum or maximum level of income required before a client is accepted
 - clients can be accepted from agencies or self-referral
 - any past client who has previously refused to act on relevant advice given, or consistently missed appointments without notice, may be refused further assistance from LBS
 - the perceived need of the potential client, including the likely complexity of the issues and time needed for LBS to address them.
- 2.4** The Coordinator will, based on the above, allocate the Financial Mentor deemed most appropriate for the case. It is the aim of LBS that the client will be contacted by a Financial Mentor within 48 hours of the initial

contact.

3 Financial Mentor initial contact with client

- 3.1** Financial Mentors will, on initial contact with a client, inform them of documentation needed for the first meeting. The first meeting will be arranged allowing the client sufficient time to get the documentation together.
- 3.2** The client will then be required to sign two copies of the Client Intake form (**Annex P**) after the Financial Mentor has read through the form with the client. A copy is given to the client and the other is kept by the Financial Mentor.
- 3.3** If appropriate, the client will also be asked to sign a copy of the FinCap Budgeting Agreement and/or a Privacy Authorisation (**Annex N**), which then allows the Financial Mentor to exchange information about the client with third parties, such as creditors and IRD.

4 Client assessment

- 4.1** The Financial Mentor will note particulars of debts owing, monies coming into the household and expenses, both regular and irregular in timing. A budget will then be produced (**Annex Q**) and discussed with the client. When agreement is reached with the client, this budget will be put in place.
- 4.2** If necessary, the Financial Mentor will also produce a debt schedule (**Annex R**) and a cash flow (**Annex S**.)
- 4.3** Regular contact is maintained with the client to check on how the budget is working, and adjustments are made as necessary. Ongoing consultation with the client will give a continually updated assessment of the client's financial position.
- 4.4** If the Financial Mentor deems it necessary, he/she may seek assistance from another agency, or refer the client to another agency where other needs of the client can be addressed.
- 4.5** If any information about illegal activity is observed or divulged during the course of providing budget advice to a client, the client is advised on the correct action to take and LBS will withdraw from assisting the client until the necessary action is taken.

5 Case closure

- 5.1** A client case will be closed either:
 - when the goals have been met, or
 - by mutual agreement between Financial Mentor and client, or
 - through the client choosing to withdraw, or

- LBS choosing to terminate the service.
- 5.2** When the case is closed, the Financial Mentor completes the Client Report form in Client Voices detailing, inter alia, the amount of debt paid, duration of contact, hours, and outcome.
- 5.3** Case notes are kept until the end of the calendar year following the financial year and then destroyed.

14. Formal Intervention Plans

1 Process

- 1.1** Levin Budget Service Incorporated (LBS) involves the client, the client's/whanau/ family and others as appropriate in developing formal intervention plans, so that LBS can best address the main needs and goals of the client. This is done by reviewing the budget sheet, debt schedule and other information to assess the options to achieve the client's required outcomes.
- 1.2** At the first meeting with the client, the Financial Mentor will gather such information as is felt necessary to enable an intervention plan to be put in place.
- 1.3** The Financial Mentor will then provide the client with the information required to achieve their goals, including guidance as to what needs to be done by when. (The guidance may be that the client cannot be helped by LBS, in which case alternatives will be suggested.)
- 1.4** The achievement of the intervention plan will require the active participation of the client and regular contact between the client and the Financial Mentor.
- 1.5** The budget and cash flow provided to the client at the start of the intervention will be updated regularly to show progress towards achieving the desired outcomes.
- 1.6** All intervention plans will be produced using a strengths- based approach.

15. Client Record Keeping

1 Records kept

1.1 First contact with the client may be by phone, email, text, in person, via the website or a referral from another agency.

1.2 The Coordinator allocates the client to a Financial Mentor who then enters details into:

- an electronic database, currently Client Voices
- a physical file (if appropriate)
- the LBS Team calendar once an appointment has been made

2 Safekeeping of files

2.1 Financial Mentors keep their client files in a locked cupboard in the Levin office, or a secure area in their homes, and it is stressed at induction that confidentiality is the highest priority.

2.2 Financial Mentors must return ALL completed client files to the office for closing by the Coordinator. They are then filed in a locked cupboard in the Levin office.

2.3 Clients will be advised who may have access to personal information and documentation that is held about them.

3 Length of Time Files Are Stored

3.1 Files are retained until the end of the calendar year following the financial year.

16. Conflict of Interest

1. Philosophy

- 1.1** Levin Budget Service (LBS) expects all Board members, employees and volunteers to declare and avoid conflicts of interest and to take appropriate action should this be breached.

2. Rationale

- 2.1** LBS recognises that conflicts of interest may arise in the management and day-to-day operations of LBS and that the Board has an obligation to recognise this potential and ensure that guidelines are in place to obviate its occurrence.

3. Definition

- 3.1** Conflict of interest arises when a person or persons stand to gain in some way from an activity within the organisation, in which they are involved, or when a person or persons are personally involved in decision making or other activity related to the organisation in which they are involved.

4. Examples of potential conflicts of interest at LBS

- 4.1** A Board member who is an employee being involved in discussions about wages and conditions of employment at a Board meeting.
- 4.2** A Financial Mentor taking on a relative, close friend or business associate as a client.
- 4.3** A Board member taking part in decision making around a contract for a service which they, a relative of theirs or company in which they are involved, provide.
- 4.4** A Financial Mentor recommends, to a client or colleague, contractors or service providers in which they have a pecuniary interest, relatives or close friends.
- 4.5** A Financial Mentor or Board member supplies goods or services to LBS at commercial rates when similar goods and services are available from alternative suppliers.

5. Prevention

- 5.1** The Board will ensure that all members and Financial Mentors have a copy of this policy and that all involved are reminded of its importance annually at the AGM.
- 5.2** The Board will ask members to declare a potential conflict of interest in decision-making processes and, if necessary, ask members so affected to absent themselves from part or parts of a meeting.
- 5.3** Financial Mentors will declare any potential conflict of interest to the Coordinator who will advise the proper course of action.

6. Breaches of the policy

- 6.1** If a Board member breaches the 'declare and avoid' rule regarding conflict of interests, the Board will, on becoming aware of the breach, seek an explanation from the member and then determine what action is appropriate. This will include, but may not be limited to, acceptance of an apology, reversal of a previous decision, loss of roles or a resignation request.
- 6.2** If an employee is in breach of the policy, the matter will be dealt with, within the terms of the employee's contract, by the Chairperson and Deputy Chairperson. The issue and any action will be reported to the next Board meeting.
- 6.3** If a volunteer Financial Mentor commits a breach of the policy, the matter will be dealt with by the Coordinator, who will report the issue and any action taken to the next Board meeting.

17. Privacy and confidentiality

1. Preamble

- 1.1** Levin Budget Service (LBS) upholds the principles of the Privacy Act 2020 as it applies to our clients and personnel. All Financial Mentors and Board members must ensure that the privacy of all clients is maintained, consistent with the principles of the Act.
- 1.2** The Privacy Officer is the Coordinator.
- 1.3** All staff and Financial Mentors receive, during their induction period, clear instructions regarding the treatment of the personal details of clients.

2. Action if a complaint is received

- 2.1** If a complaint regarding client privacy is received, this will be investigated by the Privacy Officer. Should the complaint involve the Privacy Officer, or it is deemed necessary for some other reason, the complaint will be handled according to the Complaints Procedures (**Section A5.**)

Access to office and cupboards

- 3.1** There are a limited number of keys issued by the landlord (Contact) for entry into LBS' office. A key register is maintained by Te Whare Mahana.
- 3.2** If the landlord requires access to the office for building maintenance or similar, the landlord is obliged to inform LBS in advance, allowing time to ensure private client information is securely stored away and, if possible, that no clients are being seen at that time.

4. Obtaining and use of personal details

- 4.1** Personal details of clients will be obtained solely for the purpose of working toward the budgeting goals of the client. Details will be obtained directly from the individual with an explanation as to why the information is required, how it will be used, how it will be stored and how and when it will be disposed of.
- 4.2** Financial Mentors are expected to accept and understand that personal details are the property of an individual, whether client, Board member or Financial Mentor, and that no personal information is to be given to any third party without the express permission of the individual in writing, unless demanded under the auspices of an Act of Parliament which supersedes the Privacy Act.
- 4.3** When communication with any person or organisation outside of authorised personnel (i.e. Coordinator and Financial Mentor and Supervisor) is required, written authorisation must be obtained from the client. This is usually done by asking the client to sign the FinCap budgeting agreement (**Annex N.**)

5. Storage and security

5.1 All confidential information must be held securely by the Financial Mentor or within the office of LBS. In the office, any documents containing personal information are stored in a locked cupboard.

5.2 Computerised information is password protected, with LBS documents accessible only by the Coordinator and Financial Mentors.

7. Completion of client cases

7.1 All items in a client file, including case notes written by a Financial Mentor, must always be available to that client. If requested, a copy of any such information must be given to the client. Upon completion of the case, the client is entitled to request the entire file be returned to them; in such circumstances, copies of pertinent documents must be made in order to meet LBS record-keeping and MSD statistical requirements.

7.2 Client files are retained only as long as required for the purposes of working toward the goals of the case, for potential follow-up procedures, and for audit requirements.

ANNEX A - POLICY REVIEW TIMETABLE

Policy	Last revised	Date approved by Board	Date for revision	Date revision started	Date approved by Board
Philosophical base					
Cultural appropriateness					
Health and Safety					
Organisational monitoring					
Formal intervention plans					
Prevention of abuse of children and young people					
Resolution of complaints					
Organisational management structure and systems					
Service planning					
Client intake and assessment					
Importance of the child or young person					
Staffing					
Financial management and systems					
Programmes for clients					
Client record keeping					
Client planning					
Privacy					
Conflict of interests					
Dealing with difficult clients					



ANNEX B

Ngā Tikanga Matatika Our Code of Ethics

Our service staff, managers and board members follow these principles at work.

Me ngākau whakaute ki te tangata
Respect for the needs and independence of clients
We show empathy and understanding as we help whānau and families budget for their own needs and lifestyles. We respect client choices and their right to stop budgeting anytime. We use ngā uara: a strengths-based, client-first approach.

Kaua e whakahāwea
Help without discrimination and judgement
We recognise and respect the mauri (life essence and special nature) of each person. We offer support and advice without judgement, regardless of someone's gender, age, race, religion, disability or sexual identity. We do not impose our own values on others.

Kia matatapu ngā kōrero
Focus on confidentiality
We maintain total confidentiality in line with the Privacy Act 2020. We get permission before we discuss a client's personal details with other people or agencies.

Me mahi tahi e puta ai a māramatanga
An environment of co-operation, accountability and learning
We communicate with tika (honesty) and pono (integrity). We give financial information and advice suitable for the individual client, according to the requirements of the law. We take responsibility for our actions and are accountable for the advice we provide.

Ngā whāinga o Te Tiriti o Waitangi
Our operations reflect Te Tiriti o Waitangi
Te Tiriti o Waitangi is key to how we work. We recognise each person is part of a wider whānau and we offer family choices to clients. Our financial mentors actively promote the rights and integrity of tangata whenua in a culturally-appropriate way.

Te whakapakari kaimahi
Ongoing training support and supervision for all staff
We give comprehensive training to all our team members. We provide resources and supervision to support our mentors to give quality advice and make good decisions in challenging situations. We embrace the principle of tuakana teina, by partnering more experienced staff with less experienced staff to help guide and support them.

Ma te kounga me te auahatanga e puta ai he putanga motuhake
Financial Mentors use quality and innovation to achieve positive outcomes
We are innovative and encourage change. We are agile and adapt to different and changing situations. We value consistency and accuracy in our work.

Te Whakapā a Hāpori
Active community engagement
We actively raise community awareness of our budgeting service and how we can help. We directly engage with Māori and Pacific peoples in the local community. We identify and meet the needs of different demographics in the community. We help connect our clients with other support services.



Got something to say?

If you have any feedback or concerns about this organisation or a person you've been working with, you have the right to let them know.

You can make a complaint directly to this organisation either in person (by visiting during normal business hours) or by:

- Telephone
- Letter
- Email
- Our website

This organisation (who the complaint is about) will try and remedy the complaint within 10 working days.

If the complaint remains unresolved after 20 working days of being lodged, this organisation will ask the Ministry of Social Development to look into the complaint.

Clients are encouraged to seek the support of whānau or friends when submitting a complaint.



Levin Budget Services
Support With Your Financial Goals



ANNEX D

**COMPLAINTS FORM
LEVIN BUDGET SERVICE**

Date:

Complainants' name: _____

Summary of

complaint: _____

Complainant's signature: _____

Management comments:

Management signature and date:

Action/outcome: _____

Complaint resolved

Complainant's signature and date: _____

ANNEX E - COMPLAINTS REGISTER

COMPLAINTS REGISTER

No.	Date of complaint	Details of complaint	Signature of FM or Coordinator	Date reported to Coordinator or Chairperson	Signature of Coordinator or Chairperson	Action taken

ANNEX F – Position Descriptions

FINANCIAL MENTOR **POSITION DESCRIPTION**

PRIMARY OBJECTIVES

1. To build financial capability and resilience in people experiencing financial hardship
2. To provide budget advice and financial management skills and knowledge to clients of the service, in an approved and appropriate manner in order for them to manage their finances more effectively.
3. To deal with client using a strengths-based approach to find long term solutions to their financial issues
4. To keep the Coordinator informed of progress with client cases, including any particular challenges and availability to take on new clients.
5. To attend regular in-house and FinCap training sessions.

RESPONSIBLE TO

1. The Coordinator

TIME COMMITMENT AND PLACE OF WORK

1. The Mentor will generally meet with clients at the office, but may, at the Coordinator's discretion and with the Financial Mentor's agreement, meet at clients' homes
2. The role will be for X hours a week.

SKILLS REQUIRED

1. An empathetic, positive and non-judgemental attitude.
2. Ability to maintain confidentiality.
3. A commitment to work sensitively with a range of cultural and ethnic groups.
4. Good communication and organisational skills – oral and written.
5. A current driver's licence.
6. Initiative to work without supervision, but open to seeking guidance when needed.
7. A willingness to learn budgeting formats, applications and record keeping.

KEY TASKS

1. Maintain close and regular contact with the client and Coordinator.
2. Make contact with new clients within 24 hours of receiving the referral.
3. Assess the financial situation and set objectives and goals for subsequent visits.
4. Meet with clients regularly to monitor their progress.
5. Where appropriate, liaise with creditors, banks, businesses, community and government agencies and support groups involved in the financial affairs of the client.
6. Attend in-house training sessions and on-going training when required.
7. Accept on-going supervision and support.
8. Keep comprehensive, timely records of client contact and progress in Client Voices.
9. Assist with MoneyMates and other community programmes as required.

ROLE DEVELOPMENT

1. Contribute to the service's database of community resources and share knowledge gained from complex cases during in-house training sessions.
2. Develop a broad understanding of the service and FinCap, considering other ways you may be able to contribute to the overall objectives of the service.

CO-ORDINATOR POSITION DESCRIPTION

PRIMARY OBJECTIVES

1. To manage the day-to-day provision of service to clients in Otaki and Levin offices
2. To bring together Client and Financial Mentor in a timely and confidential manner.
3. To provide Financial Mentors with the necessary resources and support to enable them to perform their role in an approved and appropriate manner.
4. To ensure that the Management Committee is kept informed of achievements, potential challenges and new developments by providing reports and attending regular committee meetings.
5. Network with MSD through the Regional Relationship Manager.
6. Recruit and integrate new mentors

RESPONSIBLE TO

1. The Management Committee.

TIME COMMITMENT AND PLACE OF WORK

1. The Co-ordinator may choose whether to work solely at the office or in part at home.
2. The position may average 10 hours per week but will be reassessed in 6 months and thereafter on an annual basis.
3. The Co-ordinator is required to attend committee meetings, currently held quarterly Levin budget Service.

SKILLS REQUIRED

1. Good communication and people management skills.
2. Ability to work within the principles of the Privacy Act.
3. An ability to foster job satisfaction among volunteers.
4. Initiative to work without supervision, but open to seeking guidance when needed.
5. A broad knowledge of the financial, legal, social and welfare resources available within the community.
6. A belief in the value of budgeting skills and a commitment to the service's goals and objectives.
7. A willingness to learn budgeting formats and applications.
8. An empathetic, non-judgemental attitude.

CLIENT RELATED TASKS

1. Be available to meet with new clients.
2. Clear answerphone regularly.
3. Allocate new clients to appropriate Financial Mentors.
4. Record client details and allocation. Monitor progress as required.
5. Be prepared to respond to occasional requests for urgent assistance.
6. Receive completed Client Reports.

RECORD KEEPING

1. Maintain a confidential system of recording new clients and allocating them to Financial Mentors.
2. Receive, check and sign Client Reports from Financial Mentors upon completion of cases.
3. Receive and review Client Feedback Forms.
4. Provide information and documentation as required for annual reviews.
5. Produce monthly and annual reports
6. Prepare annual budget prior to financial year start

FINANCIAL

1. Be one of three signatories on all of the organisation's bank accounts and investments.
2. Check and sign Financial Mentor Claim Forms for reimbursement.
3. Confirm and authorise monthly payments.

COMMITTEE MEETINGS

1. Attend committee meetings.
2. Prepare and present a full Co-ordinator's Report at meetings.
3. Carry out any Co-ordinator related tasks resulting from committee meeting discussions and resolutions.
4. Participate in Policies and Procedures reviews.

FINANCIAL MENTOR SUPPORT

1. Maintain a steady supply of Financial Mentor stationery packs.
2. Ensure staff files are complete and up to date.
3. Induct newly recruited volunteers.
4. Communicate with all Financial Mentors on a regular basis.
5. Assist with specific challenges which exceed the ability or resources of volunteers.
6. Monitor the workload of volunteers, noting any need to recruit more personnel.
7. Keep all personnel informed of upcoming District and Regional meetings and events.
8. Update all Financial Mentors on any changes to law and procedures.
9. Actively participate in annual performance review interviews with all Financial Mentors.
10. Gain a sense of volunteers' individual strengths, weaknesses and interests.
11. Ensure the office set up is welcoming and functional for all its users.

LIAISON / PUBLICITY

1. Liaise with FinCap as required.
2. Liaise with relevant community, government and business organisations.
3. Assist with advertising and promoting the service in the community.
4. Consider any need for new or updated promotional /educational literature.
5. Attend community meetings set up by MSD

ROLE DEVELOPMENT

3. Be alert to how economic conditions or other events may impact on client cases, and consider any resources or service initiatives which may be beneficial at such times.

ANNEX G – CONSENT FOR DISCLOSURE OF INFORMATION



Levin Budget Services
Support With Your Financial Goals

CONSENT TO DISCLOSURE OF INFORMATION RE CRIMINAL CONVICTIONS

I consent to the disclosure by the Ministry of Justice of any information they hold regarding criminal convictions in my name.

Full Name

Other names previously known by

Date and place of birth

Address

Contact number

Gender

Any other addresses in NZ in the past 10 years? If yes, please give details

Signed

Dated

ANNEX H -INDUCTION DOCUMENTATION

✓ Signature

Financial Mentor File

- ⤴ Application form
- ⤴ Interview notes
- ⤴ Commitment Statement
- ⤴ References documented
- ⤴ Police vetting form
- ⤴ ICE contact details
- ⤴ FMIC results
- ⤴ Training Record
- ⤴ Bank account details for payments
- ⤴ Phone, address, email
- ⤴ Copy of FinCap Certificate

Financial Mentor supplied with

- ⤴ Position description
- ⤴ Welcome letter – Chair
- ⤴ Welcome letter – Coordinator
- ⤴ Training dates for current year
- ⤴ Expense claim form
- ⤴ Travel distances table
- ⤴ Contact list
- ⤴ KOPPS Manual
- ⤴ FinCap Intranet registered upon certification
- ⤴ FinCap Intranet instructions

- ⤴ Financial Mentor Induction Notes
- ⤴ Health and Safety Manual
- ⤴ Appropriate keys

ANNEX H FINANCIAL MENTOR INDUCTION cont.

KEY POLICIES/ISSUES

- Grievance Policy
- Complaints policy
- Cultural Awareness
- Child abuse and protection
- Clients Voices
- Confidentiality
- FinCap Website
- How to find useful information/contacts quickly

OFFICE

Advertised office hours are currently daily 9 am to 3.30 pm

Help yourself to stationery in the filing cabinet, or brochures, etc.

Please leave a note if you borrow newsletters or office manuals

You're welcome to use the printer, phone, fax and shredder for LBS business.

Please dispose of any rubbish in the kitchen bin

Other office resources:

Important Stuff

Loans Information

FINANCE

Claim for client-related travel, plus training

Expense claim forms in by the 10th of each month are paid by 20th

Financial year end is 30 June; please have all expense claims in

End of year function with partners

Will supply a memory stick if desired

INFORMATION SHARING

Financial Mentor meetings are held quarterly

Annual performance reviews usually take place mid-year

Please share any helpful information you gather in your work

Board meets quarterly with the AGM held in September

Service equipment and stationery must be returned upon resignation

Feel free to ask questions of the Coordinator, Board or experienced Financial Mentors.

ANNEX I – ANNUAL APPRAISAL FORM

ANNUAL APPRAISAL REVIEW

PERSONNEL	SERVICE
What aspects of your role do you most enjoy?	What additional resources or support systems would help you do your role more easily or effectively?
Are there any particular preferences for the types of clients assigned to you?	In your opinion, what are the most successful aspects of LBS' operation over the past year?
What areas of the work are you most confident in?	What do you think could be done to improve the service LBS provides?
What areas of the work are you less confident in?	Do you have any suggestions for new areas we should be providing services in?
What skills and abilities you possess do you feel we are not fully utilizing?	How could we utilize them?
Anything else you would like to add? Signature.....	Coordinator comments Signature.....



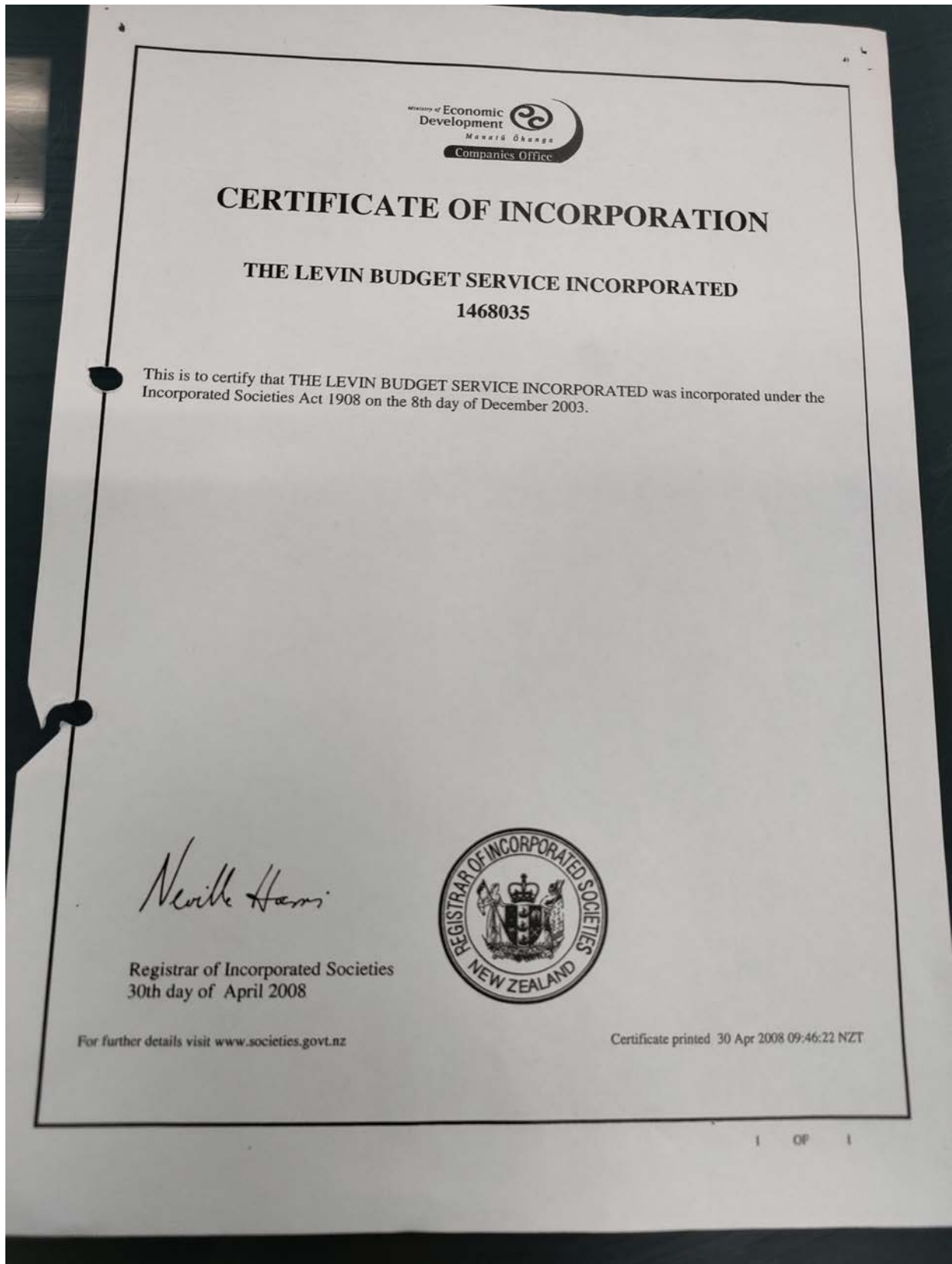
LEVIN BUDGET SERVICE

**DOES NOT PROVIDE CHILD CARE WHILST YOU ARE ATTENDING
YOUR APPOINTMENT IN THIS
OFFICE**

**IF YOU HAVE A CHILD/REN WITH YOU
YOU ARE TOTALLY RESPONSIBLE
FOR THE CHILD/REN**

THANK YOU

ANNEX K – Certificate of Incorporation



ANNEX L Charities Commission Certificate of Registration



ANNEX M – Constitution

November 2021

CONSTITUTION OF THE LEVIN BUDGET SERVICE INCORPORATED

1. Name

- 1.1 **The name of the Society shall be called THE LEVIN BUDGET SERVICE INCORPORATED (hereafter called the Society)**

2. Objects

- 2.1 The object of the Society shall be the provision of a complimentary budgeting service within the area of Levin township and immediate outlying areas, but the geographical limits of which may be varied from time to time by the Management Committee.

- 2.2 The service will:

- (a) Help people manage more effectively, their financial resources for the benefit of the family unit as a whole and for family members individually.
- (b) Provide long-term management of finances where appropriate
- (c) Promote communication and liaison between family budgeting services, local community organisations, local authorities, commercial organisations and individuals in all aspects of family budgeting advice.
- (d) Recruit, select and train volunteers for financial mentoring
- (e) Engage in promotional and education activities regarding household/family budgeting to foster public awareness of family budgeting as a means of managing a family's financial resources.
- (f) Do all such lawful things as may deemed incidental or conducive to attainment of the foregoing objects or any of them.

3. Membership

- 3.1 Members shall be persons elected or appointed (in accordance with this constitution) to be members of the Society.

- 3.2 There is no membership fee payable.

4. Registration of Members

- 4.1 The name and address of all members shall be kept in the Register of Members held by the secretary and shall be required to be kept up to date at all times.

5. Cessation of Membership

- 5.1 Membership shall be terminated upon notice or resignation being given to the secretary in writing and shall be effective when the resignation is accepted by the Management Committee.
- 5.2 The Management Committee may terminate membership when a member is deemed to have behaved in a manner detrimental to the objects of the service or by members absenting themselves, without apology, from any 3 appropriate consecutive meetings of the Society.
- 5.3 Termination for misconduct must be carried out in accordance with the principles of natural justice.

6. Management Committee

6.1 The Management Committee shall consist of not less than 5 and up to 8 people, comprising:

- (a) An elected Chairperson, Secretary and Treasurer
- (b) The Coordinator of The Levin Budget Service Incorporated
- (c) A maximum of 8 others elected at the AGM

6.2 The Management Committee will elect from their numbers the secretary and treasurer.

6.3 Responsibilities of the Management Committee

The Management Committee shall organise and administer the affairs of the Society in accordance with the objects including power to:

- (a) Co-op up to 4 people who agree with the objects of the Society and whose special skills may be deemed of particular value in conducting affairs of the Society.
- (b) Make submissions for grants and funding to all potential sources, including government departments, local bodies, corporations and other organisations.
- (c) Receive monies, property or other donations for use in pursuance of the objects for the Society.
- (d) Borrow funds, but any loan exceeding \$100.00 shall require prior ratification by either the AGM or special general meeting.
- (e) Employ staff, engage agents and make appointments to fill vacancies.
- (f) Engage in prosecution, defend and otherwise take legal proceedings on behalf of the Society and for that purpose employ such solicitors, counsel and other advisers as the Society may require.
- (g) Approve the payment of travelling expenses and reasonable out of pocket expenses incurred by financial mentors and members of the Management Committee.

- 6.4 The Management Committee shall meet at least 4 times a year and committee members shall be given notice of 7 days of each meeting.

7. Finances

- 7.1 The annual balance date shall be 30 June each year.
- 7.2 A suitably qualified person to review the financial statements.
- 7.3 The Treasurer shall open and operate a trading and savings account in the name of the service and monies shall be disbursed on approval of the Management Committee.
- 7.4 All accounts shall be accounted for in the annual statement of accounts.
- 7.5 Authority to operate the accounts shall be given to the Treasurer and one other of 3 designated Management Committee Members.
- 7.6 The Management Committee shall have the power to invest surplus funds.

8. Quorum

- 8.1 At an Annual General or Special General Meeting the quorum shall be not less than 5 members including not less than 3 members of the Management Committee.
- 8.2 At the Management Committee Meeting the quorum shall be not less than 3 members of that committee.

9. Annual General Meeting

- 9.1 To be held within 3 months of the annual balance date.
- 9.2 Notice to be given, in writing, to all members, not less than 14 clear days prior to the meeting as well as by notice in the local paper not less than 24 hours prior to the meeting.
- 9.3 Nominations for Chairperson and Management Committee shall be called for prior to the meeting. If required, further nominations may be called from the floor at the meeting.
- 9.4 The meeting will:
- (a) Elect a Chairperson
 - (b) Receive the annual report and statement of accounts.

10. Special General Meeting

- 10.1 A special general meeting may be called by the Management Committee at its discretion or upon written request signed by one third of the total membership of the Society.
- 10.2 Notice of meeting to be given in writing to each member of the Society not less

than 14 clear days of the meeting and stating the reason for the meeting.

11. Voting

- 11.1 Each member of the Society is entitled to 1 vote.
- 11.2 The method of voting shall be by show of hands unless the Chairperson directs a secret ballot. Scrutineers are to be appointed and voting papers destroyed after the vote.
- 11.3 The Chairperson to have a deliberative and casting vote.
- 11.4 A motion is passed by a simple majority vote.
- 11.5 Members may have their dissent or abstention recorded.

12. Registered Office

- 12.1 The registered office of the service shall be such a place and shall be decided by the Management Committee from time to time.

13. Common Seal

- 13.1 The common seal shall be kept at the Registered Office of the Service.
- 13.2 The seal shall be affixed only after a separate resolution of the Management Committee and shall be affixed in the presence of 2 members of the Management Committee who shall sign as a witness.

14. Pecuniary Advantage

14.1 No member of the service shall receive or obtain any pecuniary gain from the property or operations of the Society, provided that this rule shall not prevent the payment of expenses or remuneration to members and employees of the services as the Management Committee shall decide, but any such payment shall be reasonable and relative to what would be paid in an arms' length transaction (being open market value).

14.2 No member due for receipt of any payment from the Society shall be entitled to vote on any resolution authorising such payment.

15. Winding Up

15.1 The Society may be wound up by resolution passed by the majority of members present at a Special General Meeting called for that purpose.

16. Disposition of Surplus Assets

16.1 In the event of the winding up of the Society the surplus assets, after payment of liabilities and expenses of winding up, shall be paid to such like charitable organisations within New Zealand as determined at the Special Meeting.

17. Alterations to these rules

17.1 This may be added to, rescinded or amended by a resolution passed by two thirds of the total membership at any Special Meeting provided that any such alteration does not alter the exclusively charitable nature of the Society, provided however no addition to or alteration of the charitable objects, personal benefit clause or the winding up clause, shall be approved without the approval of the Inland Revenue Department and the provisions and effect of this clause shall not be removed from the Constitution and shall be included and implied into any document replacing the Constitution.

Budgeting Agreement

ANNEX N

This page sets out the responsibilities of the client, financial mentor and service.

Client agreement (for client to complete)

- 1 I agree to accept budgeting advice and will be respectful with my financial mentor.
- 2 I will keep my financial mentor up to date with my contact details and tell them everything about my financial situation as part of our honest and open relationship.
- 3 If I cannot attend an appointment I will let the service know.
- 4 Either the service or I can withdraw from this agreement at any time.
- 5 I will do my best to keep to the agreed budget, keep to agreed arrangements, and will not obtain further credit without first discussing it with my financial mentor.
- 6 I understand that the service and/or the financial mentor is not liable to me under any circumstances for their actions or any advice they give, however that liability arises (including through negligence).
- 7 I understand that my file may be confidentially inspected by a representative of the financial capability or budgeting service's funder(s) or for the purpose of a quality review of this service.
- 8 I have discussed this document with my financial mentor, and I understand it.

Name of client

Client's signature

Date _____ Day _____ Month _____ Year _____

This agreement expires on:

Or: Open-ended agreement

Service agreement (for financial mentor to complete)

- 1 We will keep all client details confidential, except as authorised by this Budgeting Agreement.
- 2 We will keep the client informed of matters relating to the client's finances.
- 3 When we or the client withdraw from this Agreement, we will immediately inform creditors and any other person dealt with in accordance with this Budgeting Agreement.

Name of financial mentor

On behalf of the service below

Mentor's signature

Date _____ Day _____ Month _____ Year _____

Service

Affiliation number (optional)

Phone

Levin Budget Service
P.O. Box 10
LEVIN 5540
Phone 0800 368 6924

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PO Box 25332 Featherston Street, Wellington 6142, 04 471 1420

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Privacy Authorisation

Share your financial information with a Financial Mentor

This page grants permission for your Financial Mentor to speak to organisations about your finances.

Permission to provide information (for client to complete)

"Organisations" = any business, creditor, organisation, department, service or person involved in my financial affairs. Banks are not included.

Tick the following boxes

- I authorise organisations to share my financial information with my Financial Mentor on request so they can provide me with appropriate financial capability and budgeting advice (required).
- I authorise my Financial Mentor to access on my behalf my credit information held with credit reporting agencies and the credit reporting agency to disclose my credit information to my Financial Mentor (optional).
- I intend that this authorisation satisfies the requirements of the Privacy Act 2020 (required).

Client name _____ Client Joint Client (if applicable)

Client date of birth _____

Client signature _____

Date _____ Day _____ Month _____ Year _____

This agreement expires on 12 months from the above date or earlier on / /

Service stamp / contact details:

Levin Budget Service
P.O. Box 10
LEVIN 5540
Phone 0800 368 6924

IRD number _____

Verification of client's identity (for Financial Mentor to complete)

I have verified my client's identity by looking at:

- A valid driver's licence
- Another valid form of photo ID (details):

Financial Mentor name _____

Financial Mentor signature _____

Service name _____

Date _____

Day _____

Month _____

Year _____

Levin Budget Service

ANNEX - CLIENT FEEDBACK FORM

Wellbeing - Hauora reflection

1) Thinking about your time with us ...

These four questions ask you how you felt BEFORE working with your Financial Mentor or Kahukura, and then how you felt AFTER working with your Financial Mentor or Kahukura.

For each question, please tick (✓) how you felt before and how you felt after. There is no right or wrong answer.

	BEFORE seeing the Financial Mentor or Kahukura					AFTER seeing the Financial Mentor or Kahukura				
	1	2	3	4	5	1	2	3	4	5
How do I feel										
I feel hopeful for the future										
I feel supported and empowered to make good decisions with money										
I feel positive about how money impacts my relationships										
I am confident I can achieve my money goals										

2) Would you recommend us to friends or whānau if they need support?

0	1	2	3	4	5	6	7	8	9	10
☹️					😊					😊
Not likely to recommend					Very likely to recommend					

We'd love to hear why you gave this feedback:

Client intake form

1 page of 2

ANNEX P

Office use

Opening date:

Referred by:

Client number:

Work & Income no:

Interviewed by:

Assigned to:

Client details

Name:

Age/DOB:

Gender:

Ethnicity:

Phone:

Iwi:

Email:

Address:

Main form of income: (Circle one)

Wages / salary

Benefit

Other:

Partner's name:

Partner's address: (If different from above)

Housing type: (Circle one)

Renting or flatting

Own home with mortgage

Sharing housing / boarding

Renting to Housing NZ

Own home freehold

Other:

Ages of other people in the house:

Previous budgeting advice? (Circle one)

Yes

No

If yes, who with?

Goals the client wants to achieve with:

Client waiver

In accordance with the Privacy Act 2020, I understand that this information is to be recorded. It has also been explained to me that my file may be inspected by a representative of our contract provider for the purposes of a quality review of this service. I understand that in rare cases the Ministry of Social Development may request my file be transferred to either themselves or another budgeting provider.

Client signature

Day Month Year


Adviser signature

Day Month Year

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Client Budget Worksheet



Date: _____
 Client name / No: _____
 Client address: _____
 Financial Mentor: _____

Monthly to Weekly (x 12 + 52)
 Annually to Weekly (÷ 52)

INCOME (NET after tax)		Weekly / Fortnightly	Monthly Expenses	Monthly	Weekly / Fortnightly
Salary / Wages			Bank fees		
Partner's income			House mortgage		
Working for Families Assistance			Electricity		
Child Support			Gas		
Benefit (before deductions)			Phone		
Family Tax Credit			Mobile phone		
Accommodation Supplement			Internet		
Disability / Child Disability			Pay TV		
Temporary Additional Support			Appliance rental		
Student Loan / Allowance			Credit contracts		
ACC					
Superannuation / Pension					
Rent / Board					
Other income			Credit / Store cards		
TOTAL INCOME					
TOTAL (1)					
TOTAL (2)			Personal loans		
TOTAL (3)			Other monthly costs		
TOTAL (4)					
TOTAL			TOTAL (2)		
TOTAL INCOME			Annual Expenses	Annual	Weekly / Fortnightly
Less - TOTAL EXPENSES			House insurance		
			Contents insurance		
			Health / Life insurance		
			Vehicle insurance		
			Vehicle registration		
			Warrant of Fitness		
			Vehicle maintenance		
			Road User Charges (diesel)		
			School fees		
			School activity fees		
			Other school costs		
			Rates		
			Regional Rates		
			Water Rates		
			Recreation / Membership (adults)		
			Recreation / Membership (children)		
			Other annual costs		
			TOTAL (3)		
EXPENSES			Other Expenses	Annual	Weekly / Fortnightly
Weekly / Fortnightly Expenses		Weekly / Fortnightly	Heating (wood, coal etc.)		
Benefit repayments			Taxation provision		
IRD payments			Medical		
Court payments			Dental		
Child Support			Optician		
Groceries - general			Presents		
Groceries - other			Repairs		
Rent / Board			Clothing / Shoes		
Petrol / Fuel			Haircuts		
Fares			Christmas club		
Personal cash			Vet fees		
Liquor			Other costs		
Tobacco					
Gambling					
Childcare / Daycare					
Preschool (kōhanga reo), playcentre etc.					
School (trips, lunch money etc.)					
Giving (charity, koha etc.)					
Children's pocket money					
Superannuation					
Savings					
Other weekly / fortnightly expenses					
TOTAL (1)			TOTAL (4)		

Signed Financial Mentor _____
 Signed Client _____
 Name of budgeting service _____

This budget has been prepared for the client above from informations supplied by them. The information has not been verified and no responsibility is accepted for its accuracy. The budget has been prepared on request by the above and is prepared for their purposes only. Neither the Financial Mentor or the budgeting service accept any responsibility to any other persons or organisations, on any grounds whatsoever, for the accuracy or otherwise of this information.

13/08/2024, 9:58 am

ANNEX S - Cashflow

