

SOCIAL AUDIT

New Zealand Federation of Family Budgeting Services Inc

Executive Summary

1st July 2001 – 30th June 2002

The New Zealand Federation of Family Budgeting Services Inc

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1. Introduction

The New Zealand Federation of Family Budgeting Services Inc. (NZFFBS) National Committee decided to commission a social audit starting with discussions in November 2000. The reasons were:

1. "We had for some time been discussing ways of measuring our effectiveness with clients as a quality control measure."
2. "We had been discussing ways of confirming our value and effectiveness to funders."
3. "The Tindall Foundation had suggested the 'social audit' model to us as they were wanting to assess the effectiveness of the funding they were putting into the NZFFBS and Penny-Wise Trust; this therefore seemed a possible source of funding for it."
4. "Child, Youth and Family were discussing moving towards measuring 'outcomes' instead of outputs and social auditing seemed to be in line with that thinking. It therefore seemed that it would position us and the services well for future funding in their eyes. It also suggested another possible funding source."

The Executive Officer was asked to investigate funding sources and to find someone to carry out the audit. Social Audit New Zealand was approached in February 2001 for assistance in preparing social accounts and a social audit on the organization. Social Audit New Zealand's (SANZ) proposal was accepted and steps were initiated by the Federation and the 21 participating budgeting services to ensure they were ready to undertake social accounting and auditing, and that it would achieve the desired aim of answering the overarching question of "How do we know that the budgeting services we offer are effective?" The social accounting process delivered by SANZ aimed to support NZFFBS through coaching, facilitation and consultancy services, to develop policies, systems and processes to help it address the social issues it had identified from the point of view of the key stakeholders. The aim of SANZ was to assist NZFFBS and the selected budgeting services to become self-sufficient in developing, monitoring and measuring progress towards achieving their social goals.

The initial stage of undertaking the social accounting and audit process was for SANZ to prepare a Scoping Report. Upon acceptance of the scoping report a joint subcommittee was established to oversee the social audit process. The committee members were Shirley Woodrow (Chair), Robyn Evans (President), Bruce MacCarthy (Regional Representative Auckland), Jane Higham and Alan Redrobe (Penny-Wise Trust) and Raewyn Nielsen (Secretary).

The benefits expected from engaging in the social accounting and audit process were:

- An ability to measure the effectiveness of the service provided to clients, e.g. what difference had the service made in the lives of the clients?
- A refocusing of the organisation on outcomes rather than outputs which had been the traditional measure.
- Improved accountability to funders both at a local and national level.
- Being part of a proactive innovative movement that clearly demonstrates the social outcomes achieved by the organisation's work.

Having received the scoping report the Social Audit Subcommittee commenced the planning and preparation. This included:

- Deciding the size and format of the audit.
- Choosing member services to participate.
- Identifying the Federation's social objectives.
- Identifying indicators and activities to measure the objectives.
- Designing questionnaires and identifying methods of distribution.

2. The Process

The social accounting and audit period chosen was the financial year 1 July 2001 to 30 June 2002. This was to enable comparison between social and financial outcomes for the same time period.

NZFFBS prepared a mailing list of agencies, staff, funders and other stakeholders to whom prepared questionnaires (designed by NZFFBS and SANZ) were mailed. These questionnaires were returned direct to SANZ to maintain client confidentiality and the impartiality of survey results.

SANZ also collated and analysed the data provided from the Annual Customer Satisfaction Survey (designed by and returned to NZFFBS).

In addition, SANZ drafted the Social Accounts at the request of NZFFBS. SANZ and NZFFBS worked together to produce the final report.

To assist in the preparation of the report NZFFBS provided some background information on the organisation including its length of establishment, mission statement, aims, objectives and list of stakeholders.

During the writing of the report, three supplementary questions were asked on the environmental impact of the organisation.

3. Mission, Values, Aims and Objectives

Mission Statement

The New Zealand Federation of Family Budgeting Services Inc. is dedicated to the development of budgeting skills through free, supportive, confidential and culturally aware services.

Values

Although the national office does not specifically have a Code of Ethics, it operates within the spirit of the following principles which are used by member budgeting services:

- Respect for the needs and independence of clients.
- Assistance without discrimination.
- Total confidentiality which is never breached.
- An environment of co-operation and accountability.
- Operations that reflect Te Tiriti o Waitangi.
- Ongoing training support and supervision for all staff.

Aims

The NZFFBS Inc fulfils its mission by:

- a) Providing budgeting services for families and individuals.
- b) Providing support systems and structures.
- c) Providing resources to services.
- d) Providing standardised training for budget advisers.
- e) Having principles of the Te Tiriti o Waitangi basic to its policies and practices.
- f) Providing a policy development process.
- g) Establishing, maintaining and monitoring standards.
- h) Recognising and valuing the work of volunteers.
- i) Identifying gaps in service provision.
- j) Advocacy to relevant organisations for betterment of services and clients.
- k) Publicising and promoting budgeting.
- l) Providing education for the wider community nationally.

Social Objectives

The Federation determined its social objectives to be as follows:

1. To ensure free family budgeting services are available to all New Zealanders through having a national network of affiliated budgeting services.
2. To provide appropriate and timely resources, support, training and information to member services.
3. To be a national voice on family financial issues.
4. To set, monitor, amend and ensure adherence to all NZFFBS membership requirements.
5. To be a good employer.
6. To be financially responsible to members and funders.
7. To ensure Te Tiriti o Waitangi is an integral part of the operation of the Federation.

Stakeholders

- Member services
- Staff
- District Representatives
- Regional Representatives
- Accredited tutors
- Training Subcommittee
- National Committee
- Funders
- Partner organisations
- Other key stakeholders.

5. Scope of the Social Audit

Social Bookkeeping Methodology

The social bookkeeping methods used consisted of information:

- provided by the services in their Annual Customer Satisfaction Survey returned to NZFFBS,
- specific questionnaires designed for each key stakeholder group, and
- additional information supplied by the Federation.

Stakeholder Consultations

Annually, affiliated member services are invited to provide feedback on the quality of services provided by representatives of NZFFBS. The mechanism used is the Annual Customer Satisfaction Survey, the purpose of which is

- “... to obtain an assessment by recipients of the range of services funded by the national executive of the Federation. The results of the survey are used primarily to:*
- a. Re-evaluate the need and priority of each of the services, and*
 - b. Report to the principal Federation funder, Child, Youth and Family, on the level and quality of the service provided.”*

For the purposes of this social audit, a modified version of this survey was used. Completion of the Annual Customer Satisfaction Survey was voluntary but services were encouraged to complete it and were offered as an incentive one prize draw of free registration, travel and accommodation to the national Conference. SANZ analysed these returns. 135 surveys were distributed with 78 returns, giving a response rate of 57.8%.

It was decided to consult other stakeholders by use of an individually designed questionnaire for:

- Paid staff (4 sent and 4 returned, giving a response rate of 100%).
- Accredited tutors (43 sent and 40 returned, giving a response rate of 93%).
- District Representatives (24 sent and 22 returned, giving a response rate of 91.7%).
- Regional Representatives (7 sent and 5 returned, giving a response rate of 71.4%).
- National Committee (12 sent and 9 returned, giving a response rate of 75%).
- Training Subcommittee (5 sent and 3 returned, giving a response rate of 60%).

And by a separate questionnaire for the group consisting of funders and partner organisations (22 sent and 11 returned, giving a response rate of 50%).

Omissions

All major stakeholders were consulted.

6. Analysis of the Social Accounts

Following is a summary of all responses indicating levels of satisfaction, summarising SANZ findings and detailing the main themes emerging. All responses were collated and calculated as an average for each question.

All average ratings expressed are on a scale of 1 to 5, with 1 being lowest and 5 being best.

Objective 1 – to ensure free family budgeting services are available to all New Zealanders through having a national network of affiliated budgeting services:

- **Responding to requests for free budgeting services**
- **Undertaking a needs analysis for new free services**
- **Communicating with District Representatives about support and resources**

In the year to 30 June 2002, 46 requests for affiliation were received from organisations that were new to budgeting or that were already giving budgeting advice and whose affiliation had lapsed or had not previously been affiliated.

These 46 requests were all investigated by District Representatives in accordance with standard checklists, which include a needs analysis process. Six of these organisations were affiliated, 26 decided not to proceed and as at 30 June 2002, two were still transitional and 12 still under investigation.

As part of the Federation's Annual Customer Satisfaction Survey sent to all affiliated members the six budgeting services that affiliated for the first time during the social audit year were asked to respond to several questions. (Four first time members sent returns giving a response rate of 66.7%.)

Satisfaction by newly affiliated services with the affiliation process and overall support and resources received.

The average satisfaction ranged from 4.25 to 5. Services found the process easy to follow, the District Representatives and national office staff very helpful, and the resources and support received very useful.

Objective 2 – to provide appropriate and timely resources, support, training and information to member services by:

- **Newsletters**
- **Pamphlets**
- **Manuals**
- **Technical guides**
- **Stationery**
- **Videos**
- **District and Regional support and meetings**
- **National office support**
- **Insurance**
- **National contracts**
- **Training**

Timeliness and Relevance of Budgetline and other NZFFBS Newsletters

Services found *Budgetline* with a satisfaction average of 4.18 and Blue Paper (4.04) to be relevant and timely. Services were less sure about Trainline (3.76) and Forging Ahead Newsletters (3.63). A significant number had “Not Tested” Forging Ahead. Conference/AGM Newsletters (4.0) showed general satisfaction.

Usefulness of Federation Pamphlets

Services found “Do You Have A Budget Plan?” most useful (4.14), closely followed by “Does Your Money Go Round?” (4.06) and “Managing Your Money” (3.90). Services were less sure about “What Is The NZFFBS?” (3.59) with the least useful being “Te Whakahere I Ou Moni” (3.12). The three joint publications – one with WINZ, “Managing Your Money” (3.67) – and the two with banks, “Making Banking Cheaper” (3.36) and “Give Yourself A Financial Checkup” (3.33) – were rated as a little less useful than the NZFFBS pamphlets, and with all three a significant number of services responded “Not Tested”. In general, services found the range of pamphlets adequate (4.03).

Helpfulness of Budget Service Manual New Chapters and Updates to Existing Chapters

All the new chapters issued were found to be helpful with responses ranging from 4.07 to 4.25, although some services had “Not Tested” these. The updates were found to be helpful and timely (4.08).

Other Manuals and Technical Guides Available

- The Clients Rights Manual was generally found to meet all requirements (4.04).
- The Legal Resource Manual amendments’ frequency was found to be adequate (4.13). However services were less sure about the value of the price of amendments (3.72).
- The Summary Instalment Order Guide was found to be useful (3.98), however a significant number of services had “Not Tested” this. This is to be expected as only a proportion of services offer to supervise Summary Instalment Orders.
- The Management Committee Workshop was found to be useful by an average of 3.73 of services, however a very significant number had “Not Tested” this. This is to be expected as at the time of the social audit only 22 services had attended one of these workshops.
- A few services had some concerns about the Co-ordinators Training & Resource Package, an average of 3.63 services found it useful. It is acknowledged that this resource is out-of-date and at the time of survey NZFFBS were seeking funds to update and reproduce.
- The Health & Safety Management Package was found useful (3.62), however a very significant number of services had “Not Tested” this.
- The Inventory of Resources was found useful (3.71) ~~and~~ but a significant number had “Not Tested” this.
- There were some concerns about the usefulness of the Conference 2000 Report (3.52).

Stationery

Services were very happy that the range of NZFFBS stationery items met their requirements (4.46). They found the ordering system to be easy (4.60) and the delivery quick and accurate (4.62).

Posters

There was some difference of opinion on the usefulness of the two sets of posters available (3.27 and 3.66) and also some difference in opinions on the adequacy of the current range of eight posters (3.56).

Videos

There were differing opinions on the usefulness of all NZFFBS-produced videos, ranging from 3.38 to 3.7. There were also some differing opinions on the adequacy of the range of videos (3.5) and the time allowed to view and return (3.84). It should be noted that there was a very significant number who had “Not Tested” all these questions, with the time allowed to view and return being “Not Tested” by 50 out of 78 services.

Overall Resourcing

Federation resourcing was generally found to enhance service delivery (4.17).

District Meetings

The topics were found to be useful and appropriate (4.04). It was generally felt that there were enough meetings in each district (4.08), and that they were well organised (4.11).

Regional Meetings

Were found to be well organised (4.10), and useful and appropriate (3.96).

District Representatives

Services generally felt that the District Representative visited the service frequently enough (3.91), however there was a wide range of responses. Services felt that the District Representative gave good support (4.12) and was knowledgeable and could answer all questions about Federation matters (4.15). Generally services felt District Representatives attended to complaints and troubleshooting in a proper manner (3.98), however there was a wide range of responses.

National Office

Services found national office staff to be knowledgeable and could answer all questions about the Federation (4.25) and found staff to be effective advocates in budgeting-related issues (4.08). Generally services felt that national office attended to complaints and troubleshooting in a proper manner (3.75), however a high number had “Not Tested” this question.

Insurance

Services felt that the Federation’s negotiated liability and indemnity packages met all their requirements (4.29).

National Contracts

Services felt that the Telecom NZ Budget Link system met the needs of clients (4.33) and that the MCA Hotline is accessible and accurate (4.32), although a number had “Not Tested” this. The White Pages Directory Listings were found to help clients contact budgeting services (4.07).

Trainee Preparedness

Generally services felt that trainees coming off the Federation basic training course were ready for supervised practical work (3.95). A large number of services had “Not Tested” this.

Training

Most services felt there were enough training courses in their area in the last 12 months to meet their needs (3.16), however there was a very wide range of responses.

Refresher Courses

Most services felt that the Health and Safety training package (3.53) and the Supervision of Trainees package (3.65) were relevant and useful, however there was a very high number of services who had “Not Tested” either package.

Tutor Availability

Most services felt that tutors were easy to engage when they wanted one in the last 12 months (3.59). Several did express some concern and there was a very wide range of responses. There were also a high number of services who had “Not Tested” this.

Training Received

Most services felt that the initial and refresher training received has enhanced their service delivery (3.80). There was a wide range of responses and a high number of services who had “Not Tested” this.

Objective 3 – to be a national voice on family financial issues by:

- **Providing press releases and publicity**
- **Advocating for services nationally**

Profiling

Most services felt that the Federation and budgeting generally has received a greater media profile in the last 12 months (3.91).

Advocacy

Most services felt that the Federation has been a strong national voice on budgeting-related issues in the last 12 months (3.85).

Objective 4 – to set, monitor, amend and ensure adherence to all NZFFBS membership requirements by:

- **Following the affiliation and re-affiliation process**
- **Seeking services' input into the setting of national policy**
- **Supporting the National Committee and subcommittees**

Affiliation Standards

The services felt that the Affiliation Criteria are relevant to achieving the Federation's objectives (3.97). Generally services felt that the annual service review conducted by the District Representative helps their service to enhance its delivery of budgeting (3.69), however there was a wide range of responses. Generally services felt that the annual re-affiliation round is well conducted (3.94).

National Policy Two-Way Reporting

- Most services felt that the President and/or Regional Representative have explained the Federation's strategic direction well (3.70) and also support this strategic direction (3.63). Slightly less felt that there is adequate opportunity for services to have input into the strategic direction of the Federation (3.47), with a wide range of responses.
- Most services felt that the policies meet their needs (3.64) and that there is adequate opportunity for input into policy (3.53), however there was a wide range of responses.
- Most services felt that the President and/or Regional Representative have explained the Constitution objects and purposes well (3.66) and there has been adequate opportunity to have input into the Review of Constitution (3.68).
- Most services felt that they understand the role and responsibilities of the Regional Representative well (3.88), that the Regional Representative accounts to their service through District Representatives and/or meetings (3.73), the Regional Representative gives good support to their service (3.73) and is knowledgeable and can answer their questions (3.89).

Objective 5 – to be a good employer by:

- **Providing reasonable wages and good working conditions**
- **Offering training opportunities**
- **Meeting legal requirements**
- **Ensuring staff safety**

The responses from staff, contractors and volunteers have been separately analysed depending on the functions of positions. Following each group of questions, the average response from each different group is detailed.

Employment Conditions

The first set of questions included appointment, responsibilities, team support, feedback, supervision, hours, reimbursements and resources provided.

- Paid Staff – were mainly happy with their work conditions and scored all but one area between 4 and 5. They were not as satisfied with reimbursements (3.75).
- Tutors – were happy with, six out of ten questions rating between 4 and 5. They were less satisfied with feeling part of a supportive team (3.98), feedback on performance (3.95), reimbursements (3.82) and adequate supervision (3.87). There was a wide range of opinion on all their responses in this section.

- District Representatives – were happy, with nearly all the questions in this section scoring 4 to 5. The exception was reimbursements at 3.66.
- Regional Representatives – were very happy, with all questions scoring between 4.40 and 5.
- Training Committee – were mainly happy and scored all but two questions 4 to 5. The exceptions were feeling part of a supportive team and feedback on performance, both 3.66.
- National Committee – were mainly happy, with nearly all the questions scoring between 4.2 and 5. The exception was reimbursements at 3.77.

Communication and Decision-Making

There were six questions in this section covering communication, involvement in decision-making and staff morale.

- Paid Staff – were happy with three questions which they scored between 4 and 5. They were not quite so sure about communication within the organisation (3.75) and their ability to influence decision-making (3.75). They also were unsure about staff morale being high (3.38).
- Tutors – were happy with three questions which they scored between 4 and 5. They were not so satisfied with their involvement in decisions which affect their work (3.69) and not so sure about staff morale being high (3.50) and their ability to influence decision-making (3.10).
- District Representatives – were happy with five questions which they scored between 4 and 5. They were not quite so sure about their ability to influence decision-making (3.86).
- Regional Representatives – were very happy and scored all questions highly between 4.20 and 5.
- Training Committee – were happy that they understood other sections of NZFFBS well (4.33). They were not so sure about their ideas being taken seriously (3.66) and their involvement in decisions that affect their work (3.66). Their view of communications, their ability to influence decision-making and staff morale all scored 3.33.
- National Committee – were very happy and scored all questions between 4 and 5.

Training Received

The next question asked all groups if they felt they had received the training required to do their job effectively. This was a “Yes/No” answer. In three groups, paid staff, District Representatives and Regional Representatives, all respondents answered “Yes”. 87.5% of tutors and 67% of Training Committee and National Committee members felt they had received adequate training.

Appraisal System

The effectiveness of the appraisal system was on a 1 to 5 basis and responses were as follows: paid staff 3.67, tutors 3.35, District Representatives 3.55, Regional Representatives 4, Training Committee 3.33, and National Committee 3.75. There was therefore low satisfaction with this.

Work Pressure

There was also a question in this section to all groups asking if people felt under too much work pressure. The wording of the question on the 1 to 5 scale was confusing and the answers therefore unclear. It does however appear that most groups did feel under some pressure, particularly paid staff and District Representatives.

Resources

The next question covered the accessibility of resources necessary to do their job. All respondents rated this highly between 4 and 5.

Bicultural Approach and Equal Employment Opportunity Policy

The next set of questions asked if respondents felt that NZFFBS has a bicultural approach and if equal opportunity policies work well in practice. Both were “Yes/No” answers. A few respondents did not answer these questions, but those that did rated both areas highly with at least 90% of respondents in all groups answering “Yes” to both questions.

Governance/Management Roles and Employer/Employee Relationships

These questions were asked of National Committee and paid staff only. The understanding of governance/management roles was felt to be good by National Committee (4.17) and very good by

staff (4.75). National Committee felt these roles were well separated (4.33), however staff were not so sure (3.75). Both groups felt employer/employee relationships were appropriate, National Committee 4.46 and staff 4.25.

Working Conditions and Benefits

These questions were asked of paid staff only. Staff were satisfied with general working conditions (4.0), but not quite as satisfied with benefits, e.g. holidays (3.75).

Employer Responsibilities and Accountability to Federation Membership

These questions were asked of National Committee only. All felt they understood responsibilities as an employer very well (4.63). They also felt they understood the liaison and accountability role with Federation membership very well (4.75).

Objective 6 – to be financially responsible to members and funders by:

- **Applying and accounting for funding**
- **Preparation of an annual budget**
- **Tabling annual accounts**
- **Holding an Annual General Meeting**
- **Overseeing of financial management by the National Committee**

Applying and Accounting for Funding

NZFFBS actively applies for funding and in the year ended 30 June 2002, 23 successful funding applications were made.

From the comments from stakeholders, NZFFBS fulfils its contractual obligations to funders. Child, Youth and Family National Approval team conduct an in-depth Approval Review at least annually which contains an internal audit including checks that their standards for contracted funds are being met. A service review was conducted during the social audit year.

Preparation of an Annual Budget

An annual budget is prepared by national office staff, presented and discussed with the National Committee each year in February, and amended and finally approved by the National Committee in May to come into effect on 1 July.

Tabling Annual Accounts

The audited accounts are tabled at the Annual General Meeting held in November each year. Audited accounts for the year ended 30 June 2002 are available.

Holding an Annual General Meeting

NZFFBS holds its Annual General Meeting in November each year, at which the Annual Report is presented. In addition to the financial statements the Annual Report contains the following:

- Acknowledgement to funders and sponsors
- President's Report
- Training Committee Report
- Constitution Review Team Report
- Social Audit Subcommittee Report
- Executive Officer's Report
- Structure of the NZFFBS
- List of Ordinary Members for the Year
- List of Associate Members for the Year
- List of Life Members for the Year

Overseeing of Financial Management by the National Committee

The National Committee met four times in the social accounting and audit year and kept minutes of its meetings, which include approval of monthly financial reports that show comparison to budget.

Objective 7 – to ensure Te Tiriti o Waitangi is an integral part of the operation of the Federation

The activities, and therefore the indicators, to measure this objective were either in the planning or development stage at the time of undertaking the social audit so were not able to be measured. However, the following areas were being addressed:

Allocation of Funds

Each year National Committee budgets to implement its plans to progress the integration of Te Tiriti o Waitangi into the operations of the Federation. Training, Constitution Review, Maori Representatives on the policy-forming body, national policy and practice guidelines and revision of the NZFFBS Code of Ethics have all been budgeted for and subsequently funded since 2001.

Training

National Committee decided to commission the development of a Te Tiriti o Waitangi training module suitable for the organisation. The premise for this was they felt that the organisation would be better able to move forward in ensuring operations reflect Te Tiriti o Waitangi once every member understood the basis for this. For this reason a policy was developed which requires every existing member of all NZFFBS budgeting services to complete the training within two years of its implementation and every new member to complete within two years of joining. The package was developed, trialled and then made available in January 2002.

Constitution Review

This has been ongoing for a number of years, to integrate Treaty principles into the Rules of the organisation. Between 2000 and 2001 a concerted project canvassed the views of all budgeting services via newsletters and Regional Meetings. As a result of this consultation a major revamp of the Constitution was presented to the 2002 Annual General Meeting and adopted without dissent.

Maori Representatives on Policy-Forming Body

As a result of the 2002 Constitution changes, the National Committee have identified and invited two Maori Representatives to join National Committee. Their task will be both to participate fully in the governance of the organisation and to carry-out specific consultation with Maori on how Federation policies impact their budgeting services and their Maori clients.

National Policy and Practice Guidelines

A new chapter of the Budget Service Manual (the policy and practice manual for all NZFFBS services) was written and distributed in June 2002. This chapter explains the relevance of Te Tiriti o Waitangi to the operations and clients of a budgeting service and gives guidance in its implementation within the service.

Revision of the NZFFBS Code of Ethics

The Code was reviewed in 2002 and an extra requirement was added defining the responsibility of budgeting services in ensuring that their operations reflect Te Tiriti o Waitangi.

7. Other Views of Stakeholders

Funders, partner organisations and other key stakeholders were asked a series of questions about their relationship with the Federation and their views of its activities. Following are their responses.

How do you rate your relationship with Federation?	4.51
Does the Federation produce required documentation on time?	4.33
How do you rate the quality of documentation required?	4.35
Is the Federation adequately resourced and knowledgeable to meet your needs?	4.07
How useful is the Federation in your community?	4.78
How adequate is the supply of free budget advice in your community?	4.18
How much difference has it made to the people you have referred there?	4.40

Overall, external stakeholders rate the Federation highly.

8. Environmental Impact

NZFFBS does not have a formal environmental policy nor undertake an environmental audit. However, the Federation national office does undertake the following environmental practices:

- Paper recycling bin which is collected regularly.
- Recycling box for all used ink tanks.
- Paper reused for scrap.

9. Compliance

All statutory reports had been filed on time and audited annual accounts were produced. The Federation's actions comply with its Constitution and accountability reports to funders are filed.

10. Recommendations

The main priorities for future action identified by the social accounting and audit process are as follows.

Training

- That the delivery of information during initial training be closely related to practical client examples to ensure trainees understand the application of information to client situations.
- Methods for planning of initial training courses be reviewed to ensure sufficient courses are run to meet services' needs.
- All areas where services experience difficulty with the availability of tutors be invited to propose suitable applicants for new tutor training when next planned.

Resources

- Where possible, more practical examples be used in *Budgetline*.
- The range of posters and videos be reviewed.
- Review the frequency of meetings between services and District Representatives.

Management

- An additional Code of Ethics, based on the existing Code, needs to be written for the Federation's national office.

Staffing

- Workload pressures on paid staff and District Representatives be subject to an assessment.

- The appraisal system be assessed and changes made (this ranked second as an area of concern after workload pressures).
- Reimbursement rates and/or availability be examined.
- Access to supervision for accredited tutors be addressed.
- New processes for ensuring people feel involved in decision-making be developed.
- Staff morale be monitored regularly.

Volunteers

- The issue of a shortage of volunteers is a concern of the whole not-for-profit sector. NZFFBS, like other similar organisations, is faced with a shortage of volunteers which has meant that work previously done by volunteer staff is often performed by paid staff.
- Due to increasing complexity of clients’ needs, workload pressure on paid staff, services requiring more support and a shortage of volunteers, a potentially major labour-force planning issue is looming for NZFFBS and its affiliated budgeting services.

Future Social Audits

- Any future social accounts and audits should examine the social and economic benefit derived from budgeting services providing a free service to creditors throughout the country.
- The indicators for the social objectives need to be re-examined prior to any future social accounting and audit.
- Whilst common social accounting and audit objectives are worthwhile given the similarity of affiliated member budgeting services, there needs to be provision to allow individual social objectives written to meet local needs.

11. Follow-up Actions and Future Social Audit Plans

Dissemination

This Executive Summary is now being distributed to all budgeting services, stakeholders and other interested parties. Full copies of the Social Audit Report will be made available to the project funders and to other stakeholders as appropriate.

Follow-up Action

National Committee will consider, in May 2003, recommendations from the Social Audit Subcommittee on the main issues arising and possible plans to address these. The main issues arising will be identified on the following basis.

For all averages applied to responses rating answers on a 1 to 5 basis, all averages of 4 or higher will be considered as satisfactory and no action needed. Averages of 3.5 to 4 will need to be considered and reviewed. All averages of 3 to 3.5 will need serious consideration. All averages under 3 would need very serious consideration, however there were none of these.

For “Yes/No” responses, all questions for which more than 80% answered “Yes” are considered as satisfactory. Questions for which 80% or less answered “Yes” will be considered and reviewed.

The number of these areas of response are as follows:

Responses from budgeting services affiliated for the first time:

4 to 5	3.5 to 4	3 to 3.5	Under 3
5	nil	nil	nil

Responses from all budgeting services:

4 to 5	3.5 to 4	3 to 3.5	Under 3
28	41	8	nil

Responses from paid staff, tutors, District Representatives, Regional Representatives, Training and National Committees:

4 to 5	3.5 to 4	3 to 3.5	Under 3
89	21	7	nil

External stakeholders:

4 to 5	3.5 to 4	3 to 3.5	Under 3
7	nil	nil	nil

Yes/No answers:

Over 80% Yes	Under 80% Yes
17 questions	1 question

Future Social Audit Plans

National Committee will continue to survey all budgeting services each year by way of the Customer Satisfaction Survey. Comparison will be used in this process to judge the effectiveness of follow-up actions taken.

On a two-yearly basis National Committee will also survey selected stakeholders as appropriate to monitor the progress of relationships and gain input from staff, representatives and volunteers.

For individual budgeting services the full process and any recommendations arising from the learning gained will be made available to all member budgeting services who wish to carry-out social auditing for themselves in future.

The future use of social auditing will be one of the issues considered in the Federation’s strategic planning process taking place in the latter part of 2003.