

SOCIAL AUDIT

New Zealand Federation of Family Budgeting Services Inc

Social Accounts

1st July 2001 – 30th June 2002

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1. Introduction

The New Zealand Federation of Family Budgeting Services (NZFFBS) Inc. 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 (SANZ) was approached in February 2001 for assistance in preparing social accounts and a social audit on the organisation. Social Audit New Zealand's 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 (*included in the appendices*) which considered the following questions:

- Why a social audit in NZFFBS?
- How would a social audit best work within NZFFBS? Now? In the future?
- How well positioned is NZFFBS to take on a social audit?
- What is the best entry point into the social audit cycle? e.g. key questions, trial by region.
- How would the social audit be integrated into the ongoing planning cycle?
- What is the plan of action?
- What is the budget and project plan?

From the inception of this project Penny-Wise Trust, which funds many budgeting innovations, decided to join the Federation and upon acceptance of the scoping report a joint sub-committee 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 pro-active innovative movement that clearly demonstrates the social outcomes achieved by the organisation's work.

2. History and Background

2.1 History of The Organisation

The New Zealand Federation of Family Budgeting Services Inc was established in 1973 and is a voluntary, not-for-profit, bicultural organisation funded mainly by the government and is the umbrella association for 138 affiliate members, 13 satellite services and 5 transitional services; a total of 156 members being supported directly. These community-based budget advisory services located throughout New Zealand offer free advice to help people learn about handling their money. There were also 14 associate members.

Definition of terms:

- Affiliate member – an autonomous budgeting service meeting all Federation criteria and having full membership.
- Satellite service – is a branch of an affiliate member who also meets all Federation standards.
- Transitional member – an autonomous budgeting service being supported by the Federation while it works towards achieving full membership.
- Associate member – a body corporate that shares the Federation philosophy but which could never operate in accordance with Federation Affiliation Criteria.

The Federation has a governance structure made up of a National Committee which develops policy. The majority of this committee are elected annually. The committee has 12 members comprising 7 Regional Representatives, 2 Representatives of Maori Budgeting Services, a Treasurer, Secretary and Patron. The President, Vice-President and Immediate-Past President are normally also Regional Representatives. The National Committee communicates to the affiliated services through its 24 District Representatives.

Family budgeting services are situated throughout New Zealand. These autonomous budgeting services may choose to affiliate to the Federation. Once a budgeting service is established and affiliated, the Federation provides a channel for the flow of information between the service and a variety of government departments, community organisations, individuals and corporations. The bulk of this work is accomplished through a monthly newsletter (*Budgetline*) along with leaflets, pamphlets and replies to individual queries. Complementing this outward flow of information is an inward stream of data, much of it spontaneous, but even more in reply to specific requests from the Federation. From this interaction the Federation is able to make representations to various authorities for the benefit of all New Zealanders wanting and requesting budgeting help and advice.

The Federation has many close links to a large number of community-based volunteer organisations through its affiliated service advisers and its own representation on other groups' steering and management committees.

The Federation disseminates information about family budgeting and promotes its principles and practices wherever and whenever possible by whatever means may best serve to educate individuals and the public in this regard.

The Federation provides a nationwide voice on issues of family budgeting. It provides and monitors good ethical standards of budgeting; a network of communication between budgeting services, the community and the Government; statistical data as required to ensure that the client requesting help and support is served to the best possible standard. As a result of gathering information from all local, affiliated family budgeting services throughout New Zealand, the Federation is able to collate, assess and formulate an overview of:

1. The spread of affiliated services in New Zealand, the operational methods used, the quality of the voluntary budgeting being offered under the Code of Ethics and the different types of budgeting available (rescue/crisis, umbrella, custodial or total money management and educational), youth

- education, community education (for groups) or public education.
2. The demands being made on services both numerically and in the depth of knowledge and skill required for the various types of budgeting (see above).
 3. The trends in budgeting that enable the National Committee to determine what policies or resources will be needed to address these trends.

As a national body possessing such data, the Federation is able to inform, liaise or negotiate with head offices of government departments, commercial institutions, community and local authorities as well as other voluntary welfare organisations offering related services regarding:

- a. The need for budgeting and the type required in differing communities,
- b. What is offered by budgeting services:
 - Definition of 'Family Budgeting Service' and their scope under Affiliation Criteria
 - Conditions under which they are being delivered e.g. using volunteers and/or paid staff in community, church, ethnic or whanau based and supported organisations
 - Ethical standards set by the Federation and the training and supervision required for volunteers
- c. What is required by services:
 - Funding for operational maintenance and/or provision of qualified personnel for co-ordination and administration and/or training; equipment and resources for establishment and/or maintenance
 - Exchange of information with the Federation
 - Backup assistance and/or complementary services from the Federation. This may require liaison with other organisations such as Work and Income

The Federation provides assistance to its affiliated budgeting services by:

- Providing support, training and ethical standards of practice.
- Providing, at no cost to the budgeting service, stationery items, standardised policy and procedure documents and a regular, monthly newsletter (*Budgetline*).
- Distributing, wisely, according to strict criteria of need, whatever resources the Federation has available.
- Seeking means of ensuring that a pool of resources to meet needs is always available.
- Providing statistical data to government and other bodies to both promote the work of budgeting services and improve the well-being of budget clients.
- Offering credibility, through the association with a strong, national body.
- Organising and maintaining an operations structure and a network of communication links between local services and the Federation National Committee to facilitate all the above.
- Providing a national voice on issues of family budgeting through a network of communication between the Government and the community.
- Negotiating national agreements (including Telecom New Zealand Ltd., Ministry of Consumer Affairs, Child, Youth and Family, Inland Revenue, liability insurance cover, NZ Insolvency and Trustee Service and Ministry of Housing).
- Raising the profile of family budgeting both nationally and locally.

The local budgeting services provide assistance in their communities by offering one or more of the following:

- Rescue or Crisis budgeting; this is immediate assistance to clients in financial crisis.
- Umbrella budgeting, comprising ongoing advice and in-depth support to client families through regular contact.
- Custodial or Total Money Management, which aims to remove the stress caused by financial problems by the budget adviser taking over the client's finances. This is only offered in special circumstances by a small number of services.
- Community Education, which aims to develop money management skills in the community. This is usually by the presentation of sessions to groups of people.

Staffing

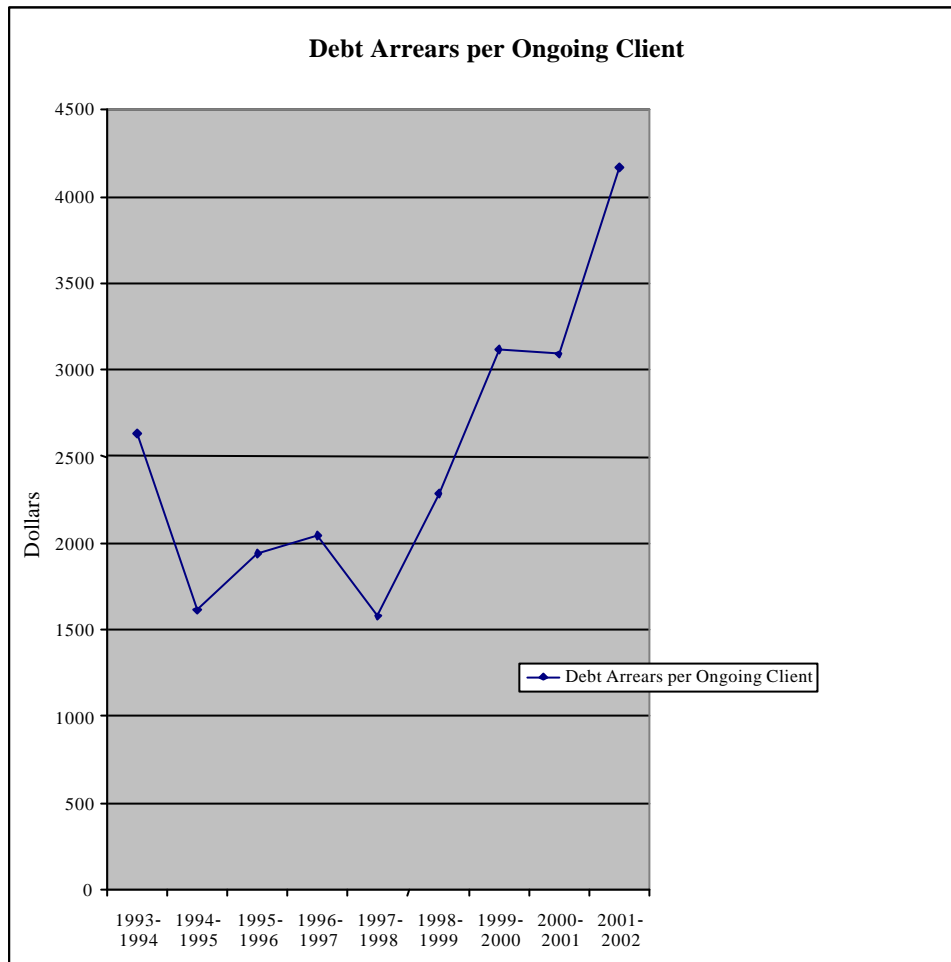
The national office staff are employed by the Federation as follows:

- *Executive Officer, Raewyn Nielsen*
The Executive Officer is the person employed to take responsibility for the day-to-day management of the Federation's activities and employs the staff members working in the national office.
- *Administrator, Anna Sandlant*
The Administrator is employed to assist the Executive Officer with the management of the Federation's activities with particular emphasis on the financial transactions, membership records and Federation-funded travel.
- *Resource Manager, Bryan Fox*
The Resource Manager is employed to assist the Executive Officer with the management of the Federation's activities with particular emphasis on the identification and resourcing of the needs of budgeting, the affiliated budgeting services and clients.
- *Training Co-ordinator, Melanie Cranko*
The Training Co-ordinator is employed to assist the Executive Officer with the management of the Federation's activities with particular emphasis on administration of the training policies, practices and plans.

Member Agencies

As at 30 June 2002, there were 138 budgeting services affiliated with the Federation with 13 satellites, 5 transitional affiliates and 14 associates. From statistics received, 130 co-ordinators and 121 paid advisers were employed and 837 volunteer advisers work with the budgeting services. There were also 552 other volunteers. The services received over 251,230 inquiries and worked with 35,337 clients, helping with budgets and giving ongoing help and support. Clients presented with \$56,376,883 of arrears of debt. The figures below show comparison with previous years for new ongoing clients only. The total number of clients includes one-off and clients carried forward from previous years. New clients present as more than three times as many beneficiaries to wage earners and in the proportion of 43% European, 40% Maori and 8% Pacific Islander with the remainder unspecified.

| YEAR | DEBT ARREARS | ONGOING CLIENTS | DEBT ARREARS/ONGOING CLIENTS | % VARIATION |
|-----------|--------------|-----------------|------------------------------|-------------|
| 2001/2002 | \$56,376,883 | 13,521 | \$4,169.57 | + 34.91 |
| 2000/2001 | \$50,119,676 | 16,217 | \$3,090.56 | - 0.83 |
| 1999/2000 | \$66,868,988 | 17,891 | \$3,116.53 | + 3.54 |
| 1998/1999 | \$56,384,761 | 24,700 | \$2,282.78 | |



The benefits to communities from the budgeting services are twofold. Firstly, the budgeting services are helping people to learn good budgeting skills and relieving stress related to financial difficulties. Secondly, the budgeting services help clients return money to their communities that may not have been returned except through expensive debt collection and Court procedures.

This second point is an important hidden benefit, which has not been explored in this social audit. The key factor is that the budgeting services are providing a free service to creditors throughout the country. This is a financial bonus to both the private and public sectors which the Federation accepts needs to be explored further to enable it to develop additional benefits for clients and also to quantify for funding purposes.

2.2 The Social Audit

The social accounting and audit period chosen was the financial year 1 July 2001 - 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 this final report.

To assist in the preparation of this 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 this report, three supplementary questions were asked on the environmental impact of the organisation.

Copies of the Annual Customer Satisfaction Survey questionnaire and supplementary questions are included in the appendices.

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 as follows:

- 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.

Objects

The objects of The New Zealand Federation of Family Budgeting Services Inc as stated in the Federation's Rules are:

- a. To help people in New Zealand manage more effectively their financial resources for the benefit of the family unit as a whole and for family members individually.
- b. To promote communication and liaison between family budgeting organisations, local authorities and individuals in New Zealand in all aspects of budget advisory services.
- c. To promote and encourage high standards of services amongst organisations and individuals engaged in budget advisory work within New Zealand.
- d. To promote and assist in programmes, services and developments as may be beneficial to family budgeting services within New Zealand.
- e. To liaise between organisations, local authorities and individuals in New Zealand engaged in providing a budgeting service, and to represent these persons in dealings with the Government Departments, commercial organisations and the General Public.
- f. To complement and extend family budgeting services and work being done in New Zealand by

organisations, local authorities and individuals.

- g. To engage in promotional and educational activities regarding household/family budgeting to foster the New Zealand public's awareness of family budgeting as a means of managing a family's financial resources.
- h. To ensure that family budgeting assistance is available and culturally sensitive to all people in New Zealand.
- i. To ensure that Te Tiriti o Waitangi is fundamental to the operation of the Federation.
- j. To do all such lawful things as may be deemed incidental or conducive to the attainment of the foregoing objects or any of them.

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.

4. Stakeholders

The Stakeholder Map

Member Services: As at 30/6/02 there were 138 affiliated members.

Staff: 4.

District Representatives: 24.

Regional Representatives: 7.

Accredited Tutors: 43.

Training Subcommittee: 5.

National Committee: 12.

Funders: For the year ended 30 June 2002 principal funders (over \$15,000) were:

- Child, Youth and Family – funded 61%
- Lotteries – funded 10.5%
- Telecom – funded 5.5%
- Tindall Foundation – funded 4.2%
- Thomas George Mccarthy Trust – funded 4.2%
- J R McKenzie Trust – funded 3.2%

Partner Organisations:

- Telecom New Zealand Ltd.
- Ministry of Consumer Affairs
- NZ Insolvency and Trustee Service
- Ministry of Housing
- Chrisco
- Citizens Advice Bureau
- New Zealand Federation of Voluntary Welfare Organisation
- Public Trust
- Work & Income
- Inland Revenue - Child Support Unit and
- Business Direct
- J B S Dudding Trust
- Hamilton City Council
- Community Trust (Wellington)
- Perpetual Trust
- Thomas George Mccarthy Trust
- Bay of Plenty Community Trust
- John Ilott Trust
- Sir John Logan Campbell Residuary Estate

Key External Stakeholders

Key external stakeholders were selected by the Executive Officer of NZFFBS and questionnaires were sent to the following stakeholders:

- Child Youth & Family
- Citizens Advice Bureau
- Lotteries – Welfare
- Ministry of Consumer Affairs
- J R McKenzie Trust
- New Zealand Federation of Voluntary Welfare Organisation
- Public Trust
- Telecom
- Work & Income
- Tindall Foundation
- NZ Insolvency & Trustee Services
- Inland Revenue - Child Support Unit and
 - Business Direct
- J B S Dudding Trust
- Hamilton City Council
- Community Trust (Wellington)
- Perpetual Trust
- Thomas George Mcarthy Trust
- Bay of Plenty Community Trust
- John Ilott Trust
- Sir John Logan Campbell Residuary Estate
- Trust Waikato

5. Scope of the Social Audit

5.1 Social Bookkeeping Methodology

As outlined in section 2.2 “The Social Audit”, 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.
- Additional information supplied by the Federation.

Copies of the Annual Customer Satisfaction Survey, questionnaires and additional information lists are included in the appendices.

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 & 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 1 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%).

5.2 Omissions

All major stakeholders were consulted.

6. Analysis of the Social Accounts

Objectives and Activities

The following seven social objectives were measured by quantitative means through the Annual Customer Satisfaction Survey and/or various analysis reports produced by the Federation from information provided by member agencies or internal reports. In addition, qualitative analysis of the social objectives was achieved by use of various stakeholder questionnaires which provided space for narrative comments.

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.**

The **indicators** established to meet this objective were:

- Number of requests for affiliation received in the social audit year.
- Results from the needs analysis conducted from each request.
- Determination of whether the applicant service meets the Affiliation Criteria of NZFFBS as verified by District Representatives.

Descriptive and Quantitative Measurements

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.

Reasons for not proceeding were varied. In most cases it seems that the person making the enquiry did not have the support of their own organisation to proceed or the organisation would be unable to meet the criteria of having a minimum of three budget advisers at any one time. In three cases the organisations planned to charge for budgeting. In 25% of the cases the motivation to request affiliation seemed to stem from wanting to access Federation training rather than to provide budgeting according to Federation standards.

Comparison of Affiliation Numbers

The actual affiliation year runs from 1 September to 30 August, whereas this report runs from July to June, making it difficult to make accurate number comparisons. During the 01/09/2001 to 30/08/2002 year we affiliated 8 new organisations, 5 services resigned during the year, 4 did not apply for re-affiliation at 30/08/2002. At 01/09/2002 there were 7 transitional services working towards affiliation and 5 still under investigation.

Qualitative and Narrative Measurements

Questionnaire for Services affiliated for the first time in the past 12 months

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%.)

Services were asked to rate each question on a 1 to 5 scale where:

- 1 means strongly disagree.
- 2 means disagree.
- 3 means neither agree or disagree.
- 4 means agree.
- 5 means strongly agree.
- ‘Not Tested’ means the specific service had not been accessed in the last twelve months and therefore no opinion could be formed.
- Missing means no response.
- Room was provided for comments at the end of each section of questions. Details of the responses to questions relating to this social objective are outlined below.

A copy of the Annual Customer Satisfaction Survey is included in the appendices.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| Did you find the affiliation process easy to follow? | 4.75 | 0 | 0 |

Services found the affiliation process to be easy to follow.

| Statement | Average | Not Tested | Missing |
|---|----------------|-------------------|----------------|
| How helpful was your District Representative in this process? | 5 | 0 | 0 |

Services found that the District Representatives were very helpful in this process.

| Statement | Average | Not Tested | Missing |
|---|----------------|-------------------|----------------|
| How helpful was the national office in the process? | 4.25 | 0 | 0 |

Generally services found that the national office was very helpful in this process.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| If you went through the transitional affiliation process, how useful were the resources given? | 4.67 | 1 | 0 |

Services found that the resources given were very useful.

| Statement | Average | Not Tested | Missing |
|---|----------------|-------------------|----------------|
| If you went through the transitional affiliation process, how useful was the support given? | 4.67 | 1 | 0 |

Services found that the support given was very useful.

Is there anything else that could have been done or provided to help you achieve affiliation?

- “Everyone was very helpful when we set up and we couldn’t have done it without our rep and a local service that buddied us.”

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

- **Newsletters**
- **Pamphlets**
- **Manuals**
- **Technical Guides**
- **Stationery**
- **Videos**
- **District & Regional Support and Meetings**
- **National Office Support**
- **Insurance**
- **National Contracts**
- **Training**

The **indicators** established to measure this social objective were measured by the following activities undertaken by NZFFBS during the social audit year:

Descriptive and Quantitative Measurements

Newsletters

- *Budgetline* – 11 issues were produced.
- Blue Paper – 12 issues sent; one extra communication was sent to the management committee at AGM time.
- Trainline – 10 issues were produced.
- Forging Ahead Newsletters 1-4 were sent out with *Budgetline*.

Pamphlets

- A range of 8 pamphlets is available free to budgeting services and distributed on request.

Manuals

- Budget Service Manual: the NZFFBS best practice guide for running a budgeting service and meeting Federation standards. Three new chapters plus updates were issued in the year.
- Clients Rights Manual: prepared in conjunction with Ministry of Consumer Affairs, distributed free to every affiliated service and updated regularly.
- Legal Resource Manual: distribution of updates is undertaken on behalf of the Legal Information Service. Generally one or two amendments per year. The price of this years update was \$40.60 but had been as high as \$100.00 a year until NZFFBS negotiated a different pricing arrangement.

Technical Guides

- Summary Instalment Order Guide: issued in February 2000, free to all services.
- Management Committee Workshop: this is delivered on request to services or groups of services at their location free of charge. Two workshops were delivered to a total of 6 services. These were the only requests received in the year.
- Health and Safety Management Package: provided free on request to services. This package gives guidance to organisations wishing to develop their own Health and Safety policies and includes a specimen OSH manual.
- Inventory of Resources: a full listing of the resources available, sent to all services and updated annually.

- **Co-ordinators Training & Resource Package:** was produced in 1997 as a guide for budgeting service co-ordinators and remains unchanged but is due for an update.

Stationery

- A full range of budgeting forms, agreements, standard letters and letterhead paper.
- Budget adviser applications, ID cards and Guideline books.
- Four poster series.

These are all available on request and delivered to services free of charge.

Videos

- A lending library of budgeting-related and other relevant topics is available free to services.
- Time for the return of videos is separately negotiated in each case depending on what the video is required for. The time frame is usually 4 weeks, generally 2-3 weeks extra is allowed before a reminder is sent.
- 49 videos were loaned in the social audit year.

District and Regional Support and Meetings

- The Federation supports a District Representative in each of 24 districts who provide support and troubleshooting in their district and act as a link in the two-way communication channel. District Representatives made a total of 252 visits to services in the social audit year.
- District Meetings: funded by the Federation and held at intervals decided by the services in each district. The frequency ranges from 1 to 6 per district per year. There were 36 District Meetings held in the social audit year. These meetings are for networking, district liaison and training purposes.
- Regional Meetings: 1 per year per region. These are for Federation liaison, news and discussion purposes and often include speakers of regional significance.

National Office Support

- Provision of information and guidance to services on request. Staff of national office respond to an average of between 30 and 50 requests per week. These are normally answered as they happen or within 24 hours.
- Advocate for services, advisers or clients on request. A troubleshooting function for one-off issues.
- Administer complaints process. This involves any complaint at any level within the NZFFBS structure, e.g. client, budgeting service, budgeting service employee, District Representative etc. These complaints are handled according to the NZFFBS grievance procedure.
- 21 complaints against affiliated services were received and investigated during the social audit year. This number is similar to the previous year.

Insurance

- NZFFBS holds a group Public Liability and Professional Indemnity Insurance policy. Services can choose to join this scheme and all their advisers are then covered. The current premium is \$80.00 per annum per service and the Federation holds a small excess fund. 91 services took up the offer last year.

National Contracts

- All services have the opportunity to use Budget Link, and from Telecom records it appears that all services have at some time or other used the service when they have appropriate clients. Budget Link is a joint NZFFBS/Telecom initiative whereby clients who meet a certain set of criteria qualify for a half-price telephone line rental while undergoing budget advice.
- Formal agreements which benefit budgeting services and/or clients are also held with Ministry of Consumer Affairs, Child, Youth & Family, Citizens Advice Bureau and Chrisco.
- In the past year NZFFBS have formed new agreements with New Zealand Insolvency and Trustee Service, IRD and AJ Software.

Training Quality Assurance

Evaluation of Initial Training (BABTC) and Refresher Training

The Budget Adviser Basic Training Course (BABTC) comprises 33-36 hours face-to-face teaching (theory) and approximately 44 hours of supervised probationary period.

Evaluation of the BABTC occurs via:

1. Feedback forms: (formal)
 - T7 (trainee budget adviser completes regarding content and delivery of course) completed on two occasions: mid & end course.
 - T8 (tutor of course completes regarding content and issues arising from teaching of course).
 - T9 (host budgeting service completes).

These forms along with sample of the assessments completed by trainee budget advisers are submitted initially to national office, and then circulated to the Quality Management Review Team (QMRT), a sub-group of the Training Committee, for review and recommendations for any change with regard to content and/or method of delivery of training. Recommendations are submitted to the Training Committee, and are then endorsed or rejected by the National Committee.

2. Supervised Probation Period

A trainee budget adviser is supervised by an experienced budget adviser, when s/he works with two different clients. On the basis of these observations, the experienced adviser provides advice and support in an applied setting to the theory of the BABTC. This supervisor determines if the trainee budget adviser should be granted a certificate of competency as a budget adviser.

Evaluation of Other Training

1. Ongoing support (Refresher Training)
Feedback forms (T7, T8) are given to budget advisers and budgeting services following refresher training offered by a tutor accredited to NZFFBS Inc.
2. Feedback (informal)
Tutors may provide feedback to the National Training Co-ordinator as well as the host budgeting service.

Evaluation of Tutors

- Tutors are initially trained by NZFFBS (approximately 64 hours of theory). Prospective tutors must meet specific criteria in order to offer themselves as tutors.
- Tutors are contracted to NZFFBS to deliver a minimum of three BABTC in a twelve month period.
- Tutors are appraised by the NZFFBS National Training Co-ordinator on a biennial basis.
- Tutors are expected to attend Tutor Refresher Training (one day training) on an annual basis.
- Tutors read the T7s written by trainee budget advisers and budget advisers when they run a course (BABTC/Refresher Training).

Evaluation of Training

Variables that affect the success of training courses (initial training):

- Information regarding training and the work of budget advisers given by the budgeting service to trainee budget advisers.
- Observation of a budget adviser working with clients by the trainee budget adviser.

- Initial interview/screening by budgeting service/co-ordinator of trainee budget advisers.
- Timing of training course (suitability for trainee budget advisers).
- Group dynamic: trainees' interaction, tutor-trainees interaction, class size, course venue etc.

Training

Number of Courses in Districts:

| | |
|----------------------------|---|
| • Far North | 1 |
| • Lower Northland | 1 |
| • Auckland Central | 2 |
| • Auckland West | 1 |
| • Counties | 3 |
| • Manukau | 1 |
| • Coromandel/Thames Valley | 1 |
| • Central Waikato | 4 |
| • South Waikato | 3 |
| • Tauranga | 3 |
| • Rotorua/Bay of Plenty | 2 |
| • Taranaki | 1 |
| • Poverty Bay/Hawkes Bay | 4 |
| • Manawatu | 4 |
| • Wanganui | 1 |
| • Wellington | 3 |
| • Hutt/Wairarapa | 5 |
| • Nelson/Marlborough | 3 |
| • Buller/West Coast | 2 |
| • Canterbury | 2 |
| • South Canterbury | 2 |
| • Coastal Otago | 6 |
| • Southland | 4 |

NZFFBS supports 40 accredited tutors who are all contracted to provide a minimum of 3 basic training courses per year plus Refresher Training Modules. The ideal class size is between 10 and 20 students, an average of say 15. Therefore, the Federation has the capacity to offer 3 courses x 40 tutors x 15 students = 1,800 places on 120 courses per year. Every request in the social audit year for a tutor for a course planned by a service was filled although several services decided to cancel courses because of lack of recruits to make it viable. Requests for training were only received for 374 people on 59 courses, well below the Federation's capacity. Also in the social audit year, work continued and was completed on the development of a correspondence version of the basic course for use in rural areas or for trainees for whom regular courses are not viable.

Qualitative and Narrative Measurements

Customer Satisfaction Survey

As part of the Federation's Annual Customer Satisfaction Survey, forms were sent to all affiliated members, which was 135 at the time of survey distribution. 78 surveys were returned giving a response rate of 54 per cent. Services were asked to rate each question on a 1 to 5 scale where:

- 1 means strongly disagree.
- 2 means disagree.
- 3 means neither agree nor disagree.
- 4 means agree.
- 5 means strongly agree.

- ‘Not Tested’ means the specific service had not been accessed in the last twelve months and therefore no opinion could be formed.
- Missing means no response.
- Room was provided for comments at the end of each section of questions.

Details of the responses to questions relating to this social objective are outlined below plus where appropriate explanatory commentary.

A copy of the Annual Customer Satisfaction Survey is included in the appendices.

Newsletters

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| <i>Budgetline</i> : All the last 11 issues of the <i>Budgetline</i> newsletter were relevant and timely. | 4.18 | 0 | 4 |

Services find the *Budgetline* newsletter to be relevant and timely.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| Trainline: All the last 11 issues of Trainline were relevant and timely. | 3.76 | 6 | 0 |

Services are less sure about the relevance and timeliness of Trainline, the training supplement of the *Budgetline* newsletter. The average is relatively low.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| Blue Paper: The last 11 issues of the Blue Paper were relevant and timely. | 4.04 | 1 | 3 |

Services generally find the Blue Paper, the Management Committee supplement in *Budgetline*, to be relevant and timely.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| Forging Ahead Together Newsletters: are relevant and timely. | 3.63 | 11 | 6 |

Services are less sure about the relevance and timeliness of the Forging Ahead Together Newsletters, the Constitution Review Team supplement in the *Budgetline* newsletter. The average is lower. Also a significant number have ‘Not Tested’ it.

| Statement | Average | Not Tested | Missing |
|-----------------------------|---------|------------|---------|
| Conference/AGM newsletters. | 4.00 | 2 | 2 |

Services generally find the Conference/AGM newsletters to be relevant and timely.

Comments:

- “They are all great – however information is repeated several times in the same newsletter.”
- “The tone/language of Trainline was often demeaning and harsh.”
- “All the above were very important to our service and we thank the Federation very much.”
- “Some of Trainline doesn’t make sense e.g. T2, T4 etc but we guess that it makes sense to a tutor.”

Federation Pamphlets

| Statement | Average | Not Tested | Missing |
|--------------------------------------|----------------|-------------------|----------------|
| Managing Your Money is still useful. | 3.90 | 0 | 2 |

Services generally find the Managing Your Money pamphlet to still be relatively useful. However, there were a wide range of responses.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| Te Whakahaere I Ou Moni is still useful. | 3.12 | 31 | 6 |

Services are less sure about the usefulness of the Te Whakahaere I Ou Moni pamphlet. The average is much lower with a wide range of responses. More importantly a very high number of services, 31 out of 78, have not tested the pamphlet.

| Statement | Average | Not Tested | Missing |
|---|----------------|-------------------|----------------|
| Does Your Money Go Round is still useful. | 4.06 | 2 | 2 |

Services generally find the Does Your Money Go Round pamphlet to still be useful.

| Statement | Average | Not Tested | Missing |
|-------------------------------------|----------------|-------------------|----------------|
| What is the NZFFBS is still useful. | 3.59 | 3 | 1 |

Services are less sure about the usefulness of the What is the NZFFBS pamphlet. The average is relatively low.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| Do You Have a Budget Plan is still useful. | 4.14 | 0 | 1 |

Services find the Do You Have a Budget Plan pamphlet to still be a useful resource.

| Statement | Average | Not Tested | Missing |
|------------------------------------|----------------|-------------------|----------------|
| Making Banking Cheaper was useful. | 3.36 | 15 | 2 |

Services are less sure about how useful the Making Banking Cheaper pamphlet was. The average is low with a wide range of responses. Also, a significant number have 'Not Tested' it.

| Statement | Average | Not Tested | Missing |
|---------------------------------------|----------------|-------------------|----------------|
| Managing your Money (WINZ) was useful | 3.67 | 12 | 2 |

Similarly, services are less sure about how useful the Managing Your Money – what it means to have a budget pamphlet, produced by WINZ, was. The average is low. Again, a significant number have 'Not Tested' it.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| Give Yourself a Financial Check-up was useful. | 3.33 | 13 | 2 |

Again, services are less sure about how useful the Give Yourself a Financial Check-up pamphlet, produced by ANZ, was. The average is low with a wide range of responses. Again, a significant number have 'Not Tested' it.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The current range of budgeting pamphlets is adequate. | 4.03 | 0 | 0 |

Services generally find the range of budgeting pamphlets to be adequate.

Comments:

- “NZFFBS very little interest from public”.
- “Very helpful to our service.”
- “Do You Have a Budget Plan, is being successfully used by our organisation through the seminars and Auckland City festivals.”
- “Layout poor – too full NZFFBS need to have someone skilled at graphics.”
- “Do other services produce other pamphlets relevant to Budgeting?”
- “Good information but I can’t see the use of a bunch of similar leaflets. Pleased something is coming out for school aged children.”
- “We can’t put our stamp onto glossy paper.”
- “We no longer use them.”
- “Limited application, some pamphlets need updating.”
- “These are all very much the same.”
- “Duplication of pamphlets.”

Commentary - Pamphlets

NZFFBS maintains a range of pamphlets to suit the needs of differing types of services and users. Not all services are expected to find all pamphlets useful but while there is still a significant demand for each one then stock of these are maintained.

Budget Service Manual

| Statement | Average | Not Tested | Missing |
|-------------------------------|---------|------------|---------|
| The new Chapter 9 is helpful. | 4.25 | 10 | 1 |

Services definitely find the new chapter 9 – Legal Responsibilities of Budget Services – issued in August 2001 to be helpful.

| Statement | Average | Not Tested | Missing |
|--------------------------------|---------|------------|---------|
| The new Chapter 10 is helpful. | 4.12 | 11 | 3 |

Similarly, services find the new chapter 10 – Legal Entities – issued in September 2000 to be helpful.

| Statement | Average | Not Tested | Missing |
|--------------------------------|---------|------------|---------|
| The new Chapter 14 is helpful. | 4.07 | 7 | 2 |

Again, services generally find the new chapter 14 – Training – issued in August 2001 to be helpful.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The updates of other chapters were helpful and timely. | 4.08 | 4 | 3 |

Services generally find the updates of other chapters issued in September 2000 and August 2001 to be helpful and timely.

Comments:

- “Updates were helpful but we are so busy we don’t read it unless we need to.”
- “Very helpful – however our network with others mean’s you don’t have to read through a mountain of information to find answers.”
- “Updating the manual provides the service with up-to-date information for our clients.”
- “Becoming more user friendly.”
- “We never had the need to use it as yet, but reading is clearly understandable.”
- “All chapters are very easy to read and understand.”
- “Sheer size discourages use. Space given to topics often not proportional to importance.”

Other Manuals

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| Handbook for Budget Advisory Services: Clients Rights meets all your requirements. | 4.04 | 3 | 2 |

Services generally find that the Handbook for Budget Advisory Services: Clients Rights, written by the Ministry of Consumer Affairs, meets their requirements.

Comments:

- “Meets most of our requirements but we have found sometimes there is more info on leaflets”.
- “What I need is one on civil rights/human rights.”
- “A great resource.”

Legal Resource Manual

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The frequency of the amendments to the manual is adequate. | 4.13 | 7 | 5 |

Services find that the frequency of the amendments to the Manual, as written by the Legal Information Service, is adequate.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The price of the amendments is good value. | 3.72 | 11 | 5 |

Services are less sure about how good value the amendments are. The average is a lower and the range of responses wider. A significant number have also ‘Not Tested’ this question.

Comments:

- “Should not have to pay, voluntary services.”
- “We totally rely on the resources provided by NZFFBS.”
- “An excellent resource.”
- “Use this a lot – good resource.”
- “Also a great resource but concern that amendments cost could see some services not updating the manual.”
- “An excellent resource. Used more than others.”

Commentary - Legal Resource Manual

The question about price for amendments was added because NZFFBS had concerns about price increases for these charged by Legal Information Service. NZFFBS has now negotiated a much lower price for its services.

Technical Guides

| Statement | Average | Not Tested | Missing |
|---|----------------|-------------------|----------------|
| The Summary Instalment Order Guide is useful. | 3.98 | 15 | 1 |

Most services find the Summary Instalment Order Guide, issued in February 2000, to be useful. There are a few, however, who have some concerns, as shown by the lower average. A significant number have also 'Not Tested' this question.

Commentary - Summary Instalment Order Guides

There are only a proportion of NZFFBS services who offer Summary Instalment Order services to clients. The guide was distributed to all services to consult if questions on this subject arose for them, but a proportion of services may never need to consult it.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| The Management Committee Workshop is still useful. | 3.73 | 38 | 5 |

Most services that have used the Management Committee Workshop, delivered by NZFFBS national office staff, have found it to be useful. There are a few, however, who have some concerns, as shown by the lower average. A very significant number (38 out of 78), however, have 'Not Tested' this question.

Commentary - Management Committee Workshop

This workshop is delivered on request to all services who ask for it. Only 22 services had attended at the time of the survey. The services who had concerns may not have attended one as all who have attended rated it very highly in the workshop evaluations.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| The Co-ordinators Training and Resource Package is still useful. | 3.63 | 12 | 1 |

Most services that have used the Co-ordinators Training and Resource Package, first distributed in July 1997, still find it to be useful. There are a few, however, who have some concerns, as shown by the lower average. A significant number have 'Not Tested' this question.

Commentary - Co-ordinators Package

This package is acknowledged as out-of-date and at the time of survey NZFFBS were seeking funds to update and reproduce. It is for co-ordinators only and every co-ordinator has been sent a copy. If it was not the co-ordinator answering the survey the person may not be aware of it.

| Statement | Average | Not Tested | Missing |
|---|----------------|-------------------|----------------|
| The Health and Safety Management Package is useful. | 3.62 | 34 | 3 |

Most services that have used the Health and Safety Management Package, released on request, have found it to be useful. There are a few, however, who have some concerns, as shown by the lower average. A very significant number (34 out of 78) have 'Not Tested' this question.

| Statement | Average | Not Tested | Missing |
|---------------------------------------|---------|------------|---------|
| The Inventory of Resources is useful. | 3.71 | 23 | 1 |

Most services that have used the Inventory of Resources from or under contract to the NZFFBS, first distributed in February 2000, have found it to be useful. There are a few, however, who have some concerns, as shown by the lower average. A significant number (23 out of 78) have 'Not Tested' this question.

| Statement | Average | Not Tested | Missing |
|---------------------------------------|---------|------------|---------|
| The Conference 2000 Report is useful. | 3.52 | 5 | 1 |

Services that have the Conference 2000 Report, distributed in March 2001, have found it to be useful. There are several, however, who have some concerns, as shown by the lower average.

Comments:

- "All great – but keep things simple."
- "Management Committee Workshop – also attended 'Governance and Management' sponsored by CYF = excellent."
- "Would really be interested in 'Management Committee workshop'."
- "Our budgeting takes place in Salvation Army settings which have their own Health & Safety requirements."
- "Co-ordinators package useful for new co-ordinator."
- "As a new service we haven't had a chance to test all packages yet."

Stationery for Budgeting Services

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The range of NZFFBS stationery items meets your requirements. | 4.46 | 1 | 2 |

Services are very happy with the range of NZFFBS stationery items, and they meet their requirements.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The ordering system for the stationery is easy. | 4.60 | 1 | 1 |

Services are very happy with the ordering system for the stationery, and they find it easy.

| Statement | Average | Not Tested | Missing |
|-------------------------------------|---------|------------|---------|
| The delivery is quick and accurate. | 4.62 | 1 | 2 |

Services find that the delivery is quick and accurate.

Comments:

- "We use our own most of the time."
- "A computer software package is urgently needed of NZFFBS material."
- "Overall ordering our stationery is very easy."
- "Good service here."
- "Would be useful to have a paper that we could record time spent with client, date, name, office/home etc. Is there one?"
- "Ordering system and delivery could not be better."
- "Delivery has improved thanks."

- “Excellent.”
- “Used only by tutor for training purposes.”
- “Do not use whole range.”

Commentary - Stationery

A computer programme that automates the budgeting process and produces statistics has since the social audit survey been developed and made available to budgeting services. It is not compulsory to use the free stationery and some services prefer to design their own.

Posters

| Statement | Average | Not Tested | Missing |
|---------------------------------------|---------|------------|---------|
| The range of posters is still useful. | 3.27 | 11 | 1 |

There is some difference of opinion on whether the range of four posters (Managed Income Beats the Blues, Prevention is Easier than Cure, Budgets bring Benefits, and Plan for the Unexpected) is still useful. A relatively low average and a wide range of responses shows that a significant number do not find them as useful. Also, a significant number of services have not tested this question.

| Statement | Average | Not Tested | Missing |
|---------------------------------------|---------|------------|---------|
| The range of posters is still useful. | 3.66 | 14 | 2 |

Similarly, there is some difference of opinion on whether the range of four posters (Not all Eggs in the Out-basket, Storm Warning, If you Need a Helping Hand, and You can Choose to Turn your Back on Financial Insecurity) is still useful. A low average and a wide range of responses shows that a significant number do not find them as useful. Also, a significant number of services have not tested this question.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The current range of 8 posters is adequate. | 3.56 | 9 | 5 |

Again, there is some difference of opinion on whether the range of eight posters is adequate. A relatively low average and a wide range of responses shows that a significant number do not find them adequate. Also, a significant number of services have not tested this question.

Comments:

- “We don’t have much room for posters to hang, so limited in this area.”
- “We would not have gone out of our way to get posters.”
- “The poster ‘If You Need a Helping Hand’ is not used as people find it patronising and too white.”
- “Managed Income Beats the Blues, Prevention is Easier than Cure, Budgets bring Benefits, and Plan for the Unexpected were excellent but became faded and worn did not know could still order.”
- “The new ones received in March 2002 are excellent.”
- “The posters are hideous.”
- “It is time for new ones.”
- “Latest four posters more useful.”
- “I think they look a bit old fashioned.”
- “These posters we found dark, unattractive and so not eye catching.”
- “Only 4 of the 8 are used, they are excellent. Some never used.”
- “We think the newest posters are by far the best. Thanks.”

Commentary - Posters

The use of posters varies according to individual taste, décor of office etc. NZFFBS aims to produce a range of different styles to suit different tastes and do not expect everyone will like them all.

Videos

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The video 'Who Can Help' is still useful. | 3.38 | 31 | 2 |

There is some difference of opinion on whether the Federation produced video 'Who Can Help' (1994) is still useful. A relatively low average shows that a significant number do not find it as useful. Also, a very significant number of services (31 out of 78) have not tested this question.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The video 'Budgeting for a Better Life' is still useful. | 3.42 | 28 | 2 |

Similarly, there is some difference of opinion on whether the Federation produced video 'Budgeting for a Better Life' (1995) is still useful. A relatively low average shows that a significant number do not find it as useful. Also, a very significant number of services (28 out of 78) have not tested this question.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The video 'Living on a Budget' is still useful. | 3.7 | 45 | 2 |

Again, there is some difference of opinion on whether the Federation produced video 'Living on a Budget' (2000) is still useful. A relatively low average shows that a significant number do not find it as useful. Also, a majority of services (45 out of 78) have not tested this question.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The range of videos available on loan from the Federation library is adequate. | 3.5 | 33 | 2 |

Similarly, there is some difference of opinion on whether the range of videos available on loan from the Federation's library is adequate. A relatively low average shows that a significant number do not find it as useful. Also, a significant number of services (33 out of 78) have not tested this question.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The time allowed to view and return the videos obtained from the Federation library is reasonable. | 3.84 | 50 | 2 |

Again, there is some difference of opinion on whether the time allowed to view and return the videos obtained from the Federation library is reasonable. A relatively low average shows that a significant number do not find it that reasonable. Most services (50 out of 78), however, have not tested this question.

Comments:

- "Need to be able to purchase videos or be supplied."
- "Videos need to be shorter so that they can be incorporated into talks."
- "Budgeting for a Better Life could be updated."
- "Budgeting for a Better Life recently well received at a Welltech class."
- "Good for M.H. people (groups). Like to have some for S.AM + young people + single people."

- “Some of these are out dated.”
- “Videos are becoming dated, and contents fairly basic. Need reviewing.”

Commentary - Videos

Budgeting services have been advised that several of the videos are out-of-date in some aspects however while there is still a demand for them copies are maintained in the lending library. Videos are available for purchase and/or loan. Time allowed for loan of videos is negotiated individually for each request depending on how long they are wanted for. As production of new videos is extremely expensive compared to other resources specific funding grants need to be sourced before new videos can be produced.

Overall Resourcing

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The resourcing available through the Federation enhances your service delivery. | 4.17 | 3 | 2 |

Generally, services feel that the resourcing available through the Federation enhances their service delivery.

District Meetings

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The topics covered at District Meetings are useful and appropriate. | 4.04 | 6 | 2 |

Generally, services feel that the topics covered at District Meetings are useful and appropriate.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| There are enough District Meetings each year in this district. | 4.08 | 5 | 2 |

Similarly, services feel that there are enough District Meetings each year in their district.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The District Meetings are well organised. | 4.11 | 5 | 3 |

Again, services feel that the District Meetings are generally well organised.

Comments:

- “NZFFBS meetings are always well organised. Well informed, timely agendas are sent out well in advance to organise.”
- “Is the rep a rep for the fed or the services we wonder at times.”
- “Should be two DR meetings per year to keep abreast of Federation’s news and updating.”
- “Well run meetings – good to meet the other services in the area.”
- “Haven’t had a meeting since I’ve been co-ordinator.”
- “Haven’t had one in the last year.”
- “Low turnouts often limit effectiveness.”

Commentary - District Meetings

Each district chooses the frequency they wish to have meetings and inform NZFFBS, who budget accordingly.

Regional Meetings

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| Your Regional Meeting is well organised. | 4.10 | 12 | 1 |

Generally, services feel that the Regional Meeting is well organised.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| The topics at the Regional Meeting are useful and appropriate. | 3.96 | 12 | 1 |

Generally, services feel that the topics at the Regional Meeting are useful and appropriate.

Comments:

- “The workshops covered at our regional meetings have been useful.”
- “We all know each other & work together well.”
- “The last 2 meetings have been very negative, no minutes were available 2000, 2001 was a fiasco and negative.”
- “We enjoy them and find them very interesting.”
- “Maybe too many topics – day is rather chopped up.”
- “Would prefer any time other than a weekend day (Strongly).”
- “Last years Reg. meeting was one of the better ones attended.”

District Representatives

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| The District Representative visits your service frequently enough. | 3.91 | 5 | 2 |

Generally, services feel that the District Representative visits their service frequently enough however there was a wide range of responses.

| Statement | Average | Not Tested | Missing |
|---|----------------|-------------------|----------------|
| The District Representative gives good support to your service. | 4.12 | 2 | 2 |

Similarly, services generally feel that the District Representative gives good support to their service.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| The District Representative is knowledgeable and can answer all your questions about Federation matters. | 4.15 | 4 | 2 |

Again, services generally feel that the District Representative is knowledgeable and can answer all their questions about Federation matters.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The District Representative attends to complaints and other troubleshooting in a proper manner. | 3.98 | 12 | 2 |

Generally, services feel that the District Representative attends to complaints and other troubleshooting in a proper manner, however there was a wide range of responses.

Comments:

- “The service has been left feeling like the offenders during one situation & considering the good history of the service we feel more support could have been shown.”
- “Latest DR is still settling in.”
- “We have such a good network, that maybe we do not use this service as much as we should.”
- “Though the DR’s visit to the service is not frequent, there is good communication by phone/email. We get quick response and advice from DR when we require it.”
- “The rep has not supported the service rather the fed.”
- “I have noted that when the DR is asked to discuss matters with the other DR’s a decision has instead been made, on occasion.”
- “Our DR at the moment is doing a very good job.”
- “New DR – not tested as yet; in the past ‘no’. Cannot comment on new DR at present.”
- “We have a good DR who is always interested in our service. Bright bubbly person. Very helpful.”
- “If she doesn’t know, she’ll find out.”
- “We think our District Rep is too busy and probably not helped enough financially.”
- “(Name) was very helpful. No one since he left.”
- “We do not have a current District Representative.”
- “Only have contact if I make it”.
- “Good working relationship with DR always available when needed.”
- “Hopefully our present DR will visit regularly.”

Commentary - District Representatives

District Representatives are chosen by affiliated services by an election process. Increasingly the tendency has been for one nomination only (if at all), negating the need for an election. People offering to serve in the voluntary capacity of District Representative tend to be highly committed to budgeting and busy in other capacities within budgeting services which restricts their hours.

National Office

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The staff in national office are knowledgeable and can answer all your questions about the Federation. | 4.25 | 11 | 1 |

Services feel that the staff in national office are knowledgeable and can answer all their questions about the Federation.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The staff in national office are effective advocates in budgeting related issues . | 4.08 | 17 | 1 |

Services feel that the staff in national office are effective advocates in budgeting related issues. It should be noted, however, that a significant number of services have not tested this question.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The staff in national office attend to complaints and other troubleshooting in a proper manner. | 3.75 | 21 | 2 |

Generally, services feel that the staff in national office attend to complaints and other trouble shooting in a proper manner. There are a few, however, who do have some reservations, as shown by the very wide range of responses. The number of services who have not tested this question is high also.

Comments:

- “We think national office is doing an excellent job.”
- “We would like replies to letters returned quicker than at present – with notification that ‘some notice of issues within have been taken.’”
- “We have very little to do with national office. DR is here for us.”
- “Do not use them.”
- “You are a great team – Many thanks for your help re our affiliation.”

Insurance

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The Federation’s negotiated liability and indemnity insurance package meets all your requirements. | 4.29 | 20 | 3 |

Generally, services feel that the Federation’s negotiated liability and indemnity insurance package meets all their requirements. The number of services who have not tested this question is high.

Reason for not taking up the offer in the last 12 months:

- “We are a social services agency and have insurance cover already.”
- “We have our own.”
- “No one has explained purpose/cover.”
- “Diocesan insurance agency wide.”
- “Covered by Salvation Army provision.”
- “Ltd. Company.”
- “Did not know about offer.”

Comments:

- “The Salvation Army has its own insurance.”
- “Our service actually relies on NZFFBS deals such as insurance, so that we can concentrate on the actual work and service that we provide to our clients.”
- “One does hope it will cover all staff and volunteers if the service did have a problem.”
- “(Name of Service) has own comprehensive insurance.”
- “Board considers local insurance suit needs given our specialised client base but insurance just gone up so up for negotiation.”

Commentary - Insurance

The offer is made annually to every service with full explanation made of purpose and cover offered. It only covers budgeting activities therefore may not be appropriate for wider social service agencies.

National Contracts

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The Telecom NZ Budget Link system meets the needs of appropriate clients. | 4.33 | 0 | 1 |

Services feel that the Telecom NZ Budget Link system meets the needs of appropriate clients, however there was a wide range of responses.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The Ministry of Consumer Affairs Hotline is accessible and accurate. | 4.32 | 21 | 1 |

Services feel that the Ministry of Consumer Affairs Hotline is accessible and accurate. Again however, for this question the number of services who have not tested it is high.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The White Page Telephone Listings of Affiliated Budgeting Services do help clients to contact your service. | 4.07 | 7 | 1 |

Similarly, services feel that the White Page Telephone Listings of affiliated budgeting services do help clients to contact their service.

Comments:

- “The current Budget Link co-ordinator is not consumer friendly.”
- “Budget Link – practical service.”
- “Budget Link is very useful and has helped a lot of clients. White page telephone listing is also very useful.”
- “Budget Link would be more helpful if tolls could be blocked from incoming e.g. collect calls.”
- “Unless people look in the (town name) part of directory other listings for budget services not helpful.”
- “Could the Federation advertise occasionally our services on TV/Radio/Talk Back radio just to let folk know we are available and to give our work a higher profile.”
- “Hotline not tested but Min. Cons. Affairs helpful.”
- “Consumer Affairs sometimes slow to answer.”
- “Ours is a specialised service it is not adequately stated – we get a lot of general calls.”
- “Clients have difficulty finding the telephone listing.”
- “Most clients come through WINZ but some have through the Telecom listing.”

Trainee Preparedness

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The trainees coming off the Federation Basic Training Course were ready for the supervised practical budgeting advisory work. | 3.95 | 17 | 0 |

Generally, services feel that trainees coming off the Federation Basic Training Course in the past 12 months were ready for the supervised practical budgeting advisory work. There are a large number of services who have not tested this question, however.

Comments:

- “We feel that supervised budgeting before and during the course is appropriate with constant supervision.”
- “We have not had any training available in our area that fitted with timetable of personnel interested in doing the training.”
- “I screen out trainees before training so only the people that understand what is involved are put on the training.”
- “We feel too much to learn at once. Better to break into 2 sections and divide with work on site for experience under supervision then finish course – more receptive to final modules. Full front up course is off putting to some new trainees who could be ‘good’ budgeters if given more time to settle into work involved.”
- “Training structure needs some attention – not practical/appropriate.”
- “Too much info in one go.”
- “In the process of holding a training course at the moment and everything seems to be going well.”
- “Affiliation Criteria & Fed objectives are not related”
- “Our last trainee felt that the training left her unprepared for the ‘What Now’ e.g. phoning creditors etc after Budget written.”
- “It’s too long for a non NZQA course.”
- “Needed to be working with clients sooner.”
- “Course provides limited ‘real life’ scenarios, trainees often feel unprepared.”

Commentary

See commentary at the end of the training section (pg 35).

Training

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| There were enough training courses in your area in the last 12 months to meet your needs. | 3.16 | 11 | 2 |

Most services feel that there were enough training courses in their area in the last 12 months to meet their needs. Several, however, did express some concern, as shown by the low average and the very wide range of responses.

Comments:

- “Consumer Affairs training & insolvency workshops great value, our budgeters want more of these types of training.”
- “No trainers in our area (Auckland North). New advisers can’t afford time or money to travel out of area.”
- “As part of courses are being held at night this has been a ‘turnoff’ for some people who may have become good advisers.”
- “We need at least 3 per year i.e. Feb-May-Sept that we can count on at various times – more in tune with Trainees own life. Not knowing when the next training course will be until 3 weeks beforehand – does not assist Coordinators to advertise/interview/vet new prospective advisers. Application form very off putting, creating difficulty in getting Volunteers to volunteer! If no one comes in to replace existing Advisers as required. What then? Not to mention the strain we all carry at moment.”
- “Courses held at inappropriate times i.e. working people can’t come 9am-3.30pm.”
- “We have to always initiate our own otherwise there wouldn’t be one.”
- “Very hard to find trainees.”
- “But some of the basic training material was very poor.”
- “It now seems much harder to recruit trainees.”

- “Do our own as required.”

Commentary

See commentary at the end of the training section (pg 35).

Refresher Courses

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The OSH Refresher Training Package was relevant and useful. | 3.53 | 47 | 3 |

Similarly, most services feel that the OSH Refresher Training Package was relevant and useful. Several, however, did express some concern, as shown by the relatively low average and the very wide range of responses. There are a very high number of services that did not test this question.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The Supervision of Trainees Package was relevant and useful. | 3.65 | 38 | 3 |

Again, most services feel that the Supervision of Trainees Package was relevant and useful. Several however, did express some concern, as shown by the relatively low average. There is a very high number of services that did not test this question.

Comments:

- “Needed interpretation by tutor to ensure relevancy for volunteers.”

Commentary

See commentary at the end of the training section (pg 35).

Tutor Availability

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| Tutors were easy to engage when you wanted one in the past 12 months. | 3.59 | 19 | 2 |

Most services feel that the tutors were easy to engage when you wanted one in the past 12 months. Several, however, did express some concern, as shown by the relatively low average and the very high range of responses. There are a high number of services that did not test this question.

Comments:

- “No Tutors”.
- “Distance and times a problem, i.e. night and weekend course – trainees have families.”
- “After lots of phone calls.”
- “Too expensive.”

Commentary

See commentary at the end of the training section (pg 35).

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The training received, initial or refresher, has enhanced your service delivery | 3.80 | 19 | 2 |

Most services feel that the training received, initial or refresher, has enhanced their service delivery. Several, however, did express some concern, as shown by the relatively low average and the wide range of responses. There are a high number of services that did not test this question.

Comments:

- “We are preparing for training now and have no problems with a tutor as we have one trained in our area.”
- “Our advisers (most) are staying for max 9 months then find fulltime employment. So leave our service.”
- “Training does not go anywhere near meeting needs both structure, content and time wise – all aspects actually.”
- “Budgeters have shared in our own community + Family Service training on a regular basis. Recent topics have included Privacy, Occupational Health and Safety, IRD service.”

Commentary – Training (overall)

Every service is invited to schedule a training course at a time and place suitable to their local trainees. The Initial Training Course is now able to be broken into two sections with practical experience allowed in the middle. NZFFBS have provided a tutor in the area requested for every training request made.

Other General Comments:

- “I feel the *Budgetline* would be more helpful if it included more practical information about ways of helping our clients, or updating changes to benefits etc.”
- “As we don’t have an office, we are rarely able to display the posters. They are rather large to be displayed by others such as CAB, Homebuilders etc.”
- “These comments about our DR seem contradictory, but the explanation is as follows. Our DR is knowledgeable and helpful when we request information but we know she is very busy, so we don’t make any demands on her. However it would be nice if she could visit us occasionally.”
- “We would very much appreciate a Refresher Training Course, but have been told it is not yet available. We feel we are only a small number in our group and would like to combine with others for training. District meetings would be a good opportunity to take part in training activities.”
- “One last little quibble. Could the Medical Insurance on the Budget worksheet please be shifted – many people have combined house, contents & car insurance, but not many clients have medical insurance.”
- “Otherwise no complaints – and many thanks for all your efforts”.

Objective 3 - To be a national voice on family financial issues by:

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

The **indicators** established to meet this objective were:

- The number, geographical spread, content and effectiveness of press releases and publicity.
- Meetings with government department officials, appropriate Ministers.
- Meetings with principal funders.

Descriptive and Quantitative Measurements

Provide Press Releases, 2 x Major Releases

- September 2001 – lead story in the “Minding your Money” supplement in the Dominion.

- April 2002 – series of press releases to promote the newly released “Student Programme Resource Kit”. This was picked up by all the major daily newspapers, TV1 & TV3 on primetime news, Radio NZ, the “Investor”, Xtra webpage news and a number of local newspapers. As well as the April press releases the Federation also responded to a February news item about students’ inability to budget based on a survey done. Federation responses resulted in TV coverage plus at least 6 major newspaper articles.
- March 2002 – worked with TV1 “Good Morning” show on a series on budgeting and the Vice-President took part in the series.
- May 2002 – prepared an article for the “Family Times” magazine.
- Gave comment on a number of other occasions when approached by the media; this would normally involve an average of 5 to 10 contacts responded to per month. Subjects include credit/debt figures, cost of living increases or specific item costs.

Advocate for Services Nationally

This covers two areas, one is problem-shooting type advocacy on issues identified by services which disadvantage or affect either services or clients. The other is making submissions to government or other major stakeholders on law reform or current topics of discussion relevant to our activities and/or experience.

The main issues pursued in the social audit year have been:

- Problems with Summary Instalment Order Administration.
- Charges imposed by credit agencies.
- Meeting with Policy Advisers, Ministry of Economic Development re Insolvency Law Review.
- Review of Taxation & Charities legislation.
- Problems in accessing IRD through call centres.
- Through CEO, Child, Youth and Family Forum or government – social policies for betterment of families.
- New Credit Information Privacy Code 2002.
- To Ministers of Education & Social Services about budgeting skills as part of the secondary school curriculum.
- Business for Social Responsibility re availability of retail credit.
- Submissions on Banking Code of Practice.
- Input to the “Fair Insurance Code”.

Qualitative and Narrative measurements

Questionnaire to Member Services

As part of the Federation’s Annual Customer Satisfaction Survey, forms were sent to all affiliated members, which was 135 at the time of survey distribution. 78 surveys were returned giving a response rate of 54 per cent. Services were asked to rate each question on a 1 to 5 scale where:

- 1 means strongly disagree
- 2 means disagree
- 3 means neither agree nor disagree
- 4 means agree
- 5 means strongly agree
- ‘Not Tested’ means the specific service had not been accessed in the last twelve months and therefore no opinion could be formed.
- Missing means no response
- Room was provided for comments at the end of each section of questions.

Details of the responses to questions relating to this social objective are outlined below.

A copy of the Annual Customer Satisfaction Survey is included in the appendices.

Profiling and Advocacy

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| The Federation and budgeting generally has received a greater media profile in the last 12 months. | 3.91 | 3 | 1 |

Most services feel that the Federation and budgeting generally has received a greater media profile in the last 12 months.

| Statement | Average | Not Tested | Missing |
|--|----------------|-------------------|----------------|
| The Federation has been a strong national voice on budgeting related issues in the last 12 months. | 3.85 | 3 | 1 |

Most services feel that the Federation has been a strong national voice on budgeting related issues in the last 12 months.

Comments:

- “Of our local media has always been some profile of budgeting issues but not noticeably more than other years to us here.”
- “I hope the new President will have a positive media profile.”
- “We are concerned about the political/lobbying as is it support for the services??”
- “The only time I heard it the message appeared wrong.”
- “There has been a big improvement.”

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 sub-committees**

The **indicators** to measure this objective were:

- The number of re-affiliation applications checked during the year, new applicants and agencies disaffiliating.
- Policy meetings held during the year at the district, regional and national levels.
- Support provided to the National Committee and its sub-committees.

Descriptive and Quantitative Measurements

During the 1 September 2001 to 30 August 2002 year NZFFBS checked all budgeting services who applied for re-affiliation. Eight new organisations affiliated, five services resigned during the year and four did not apply for re-affiliation at 30 August 2002. At 1 September 2002 there were seven transitional services working towards affiliation and five still under investigation.

For purposes of clarity, the Affiliation Criteria for the NZFFBS is as follows:

An affiliated service must be an incorporated body in its own right or part of an incorporated society (i.e. an incorporated society, a company incorporated under the Companies Act 1993, a charitable trust incorporated under the Charitable Trusts Act 1957, a Whenua Topu Trust pursuant to the Te Ture Whenua Maori Act 1993, a Maori Incorporation pursuant to the Te Ture Whenua Maori Act 1993, a friendly society registered under the Friendly Societies and Credit Unions Act 1982, or a Credit Union under the Friendly Society and Credit Unions Act 1982).

1. For stand-alone budget services, there is a separate management committee of at least four people responsible for the budget service with at least one member not a 'working' budget adviser. This committee to supply direction, support and keep accurate financial and other records. Management structure will reflect the community base.
When a budget service comes under the umbrella of another organisation or is part of an holistic organisation, there should be a clear and defined structure which is able to provide direction, support and keep accurate financial and other records specific to the budget services work
- 1a. There is a minimum of three, certificated budget advisers in the budget service, unless specially approved by the Federation national office after discussion with the District Representative. There must be at least one certificated adviser in all cases.
2. Budgeting procedures are carried out in accordance with the current NZFFBS Inc. procedures.
3. The budget service agrees to work within the Code of Ethics, the aims and objects of the Federation and guidelines contained in the Budget Service Manual.
- 3a. The budget service will ensure that actions of its members will not bring into disrepute either the family budget service in its own community or the Federation nationwide and that any past complaint resulting in affiliation status being brought into question has been addressed to the satisfaction of the Executive Officer.
4. Budget service members are expected to participate in meetings and events organised by the Federation.
5. The budget service provides basic statistics and any other pertinent information as required by the Federation. Failure to provide statistics and to return the annual re-affiliation form by 31 July to the Federation Office as requested, will result in the service's affiliation lapsing. It will be necessary, then, to make application as a new affiliate. Statistics are to be returned to the Federation from all services, except those that have been affiliated for three months or less at 30 June.
6. The budget service will provide free, confidential, non-judgemental advice to its clients.
7. The budget service will offer clients an ongoing, educational component and will inform clients of other available, education options within the community.
8. The budget service participates in the nomination, election and support of District and Regional Representatives and Federation Officers, and complies with Federation policy.
9. The budget service will ensure that every budget adviser working in the service has attained the national, NZFFBS Inc. Basic Training Programme Certificate and that each adviser accepts an annual review to ensure that the standard is maintained and such other training as prescribed from time to time.
10. The budget service must not make national media statements without the consent of the Federation. The budget service may make public comment on local matters provided that those statements do not bring the Federation and its members into disrepute.
11. The budget service will use Federation stationery in a fit and proper manner and will not distribute it to unauthorised persons.
12. All prospective budget advisers, and other budget service workers, will be screened as to suitability.

13. The budget service affirms that family budgeting is a matter of education, advice and guidance. The principle of authoritarian management is rejected.
14. Before voting at any General Meeting of the Federation, a budget service shall be affiliated at least 28 days prior to that meeting. Full affiliation is effective from date of posting the Affiliation Certificate from Federation Office. This should be within seven days of receipt, by Federation Office, of an Application Form, which has been signed and supported by the District Representative.
15. Affiliation Application Forms are supported and signed by the District Representative. Where a District Representative is either a paid employee or a member of the Management Committee of the budget service requesting affiliation, then that District Representative shall ask either the Regional Representative or a neighbouring District Representative to sign the form.

Each year affiliated members are required to be assessed through a service review/audit.

A copy of the “service review/audit checklist” is attached in the appendix.

Seek from services input into the setting of policy

The Federation communication structure is utilised for all policy consultation. When National Committee (i.e. Regional Representatives) identify the need for policy changes or new policy formation they put into action a consultation process. The chain of communication is Regional Representatives to District Representatives to services to District Representatives to Regional Representatives. Normally consultation begins with an article or a separate paper in the monthly *Budgetline* newsletter explaining rationale and seeking feedback. This is then followed-up, explained and feedback sought via the District Representatives with their local services. For major issues Regional Representatives will normally have consultation sessions at District or Regional Meetings to gauge response. Many policies are formally decided by the District Representative’s six-monthly forums before being ratified by National Committee.

The reason for having a representative from every region on National Committee is so they can be in touch with the needs and feelings of their region when deciding on minor policies or making other decisions for the Federation. Once a new policy is finalised the Regional Representatives take on the collective responsibility of explaining and supporting the implementation of new policy with their respective budgeting services.

In the case of training policy the Training Subcommittee put the same initial steps explained above into action before finally recommending new training policy to National Committee.

Support National Committee and Subcommittees

The Executive Officer and staff are employed to provide support and secretarial services to all committees.

Staff organise all committee meetings, travel, accommodation and other arrangements. They compile and distribute agenda and minutes in consultation with the President. Before meetings staff are often requested to do research and compile background information and discussion papers on topics to be considered. After meetings staff carry-out agreed tasks and communicate discussion topics or policy decisions via *Budgetline* as directed.

Staff support National Committee by providing monthly financial reports and reporting against the funding, business and strategic plans at every meeting.

Qualitative and Narrative measurements

As part of the Federation's Annual Customer Satisfaction Survey, member agencies were asked to respond to the following questions relating to the affiliation process, input into policy and relationships with the National Committee. Survey forms were sent to all affiliated members, which was 135 at the time of survey distribution. 78 surveys were returned giving a response rate of 54 per cent. Services were asked to rate each question on a 1 to 5 scale where:

- 1 means strongly disagree
- 2 means disagree
- 3 means neither agree nor disagree
- 4 means agree
- 5 means strongly agree
- 'Not Tested' means the specific service had not been accessed in the last twelve months and therefore no opinion could be formed.
- Missing means no response

Room was provided for comments at the end of each section of questions.

Details of the responses to questions relating to this social objective are outlined below.

A copy of the Annual Customer Satisfaction Survey is included in the appendices.

Affiliation Standards

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The Affiliation Criteria are relevant to achieving the Federation's objectives. | 3.97 | 3 | 3 |

Services feel that the Affiliation Criteria are relevant to achieving the Federation's objectives.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The Service Review conducted by the District Representative helps your service to enhance its delivery of budgeting. | 3.69 | 4 | 2 |

Generally, services feel that the Service Review conducted by the District Representative in February-April each year helps their service to enhance its delivery of budgeting. However, there was a wide range of responses meaning that opinions varied widely.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The annual re-affiliation round is well coordinated | 3.94 | 3 | 2 |

Generally, services feel that the annual re-affiliation round is well coordinated.

National Policy Two Way Reporting

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The President and/or Regional Representative have explained the Federation's strategic direction well. | 3.70 | 9 | 2 |

Most services feel that the President and/or Regional Representative have explained the Federation's strategic direction well.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| There is adequate opportunity for affiliated services to have input into the strategic direction of the Federation. | 3.47 | 10 | 1 |

Similarly, most services feel that there is adequate opportunity for affiliated services to have input into the strategic direction of the Federation. Several, however, did express some concern, as shown by the relatively low average and the wide range of responses.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| You support the strategic direction of the Federation. | 3.63 | 6 | 3 |

Again, most services feel that they support the strategic direction of the Federation. Several, however, did express some concern, as shown by the relatively low average.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The policies meet the needs of your service. | 3.64 | 4 | 4 |

Most services feel that the policies meet the needs of their service. Several, however, did express some concern, as shown by the relatively low average and the wide range of responses.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| There is adequate opportunity for affiliated services to have input into the policy of the Federation. | 3.53 | 8 | 1 |

Most services feel there is adequate opportunity for input into the policy of the Federation. However, some concern was expressed as indicated by the relatively low average and the wide range of responses.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The President and/or the Regional Representative have explained the objects and purposes of the Federation as specified in the constitution well. | 3.66 | 9 | 3 |

Most services feel that the President and/or the Regional Representative have explained the objects and purposes of the Federation as specified in the constitution well. Several, however, did express some concern, as shown by the relatively low average.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| There has been adequate opportunity for affiliated services to have input into the Review of the Constitution. | 3.68 | 10 | 2 |

Most services feel that there has been adequate opportunity for affiliated services to have input into the Review of the Constitution. Several, however, did express some concern, as shown by the relatively low average.

Comments:

- “The policies are in most cases a reflection of the (Salvation) Army’s.”
- “Enjoyed the talk by President at last Regional meeting. Made things clear.”
- “Maybe we can input but we are not listened to.”

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| You understand the role and responsibilities of the Regional Representative well. | 3.88 | 2 | 1 |

Most services feel that they understand the role and responsibilities of the Regional Representative well. Several, however, did express some concern, as shown by the relatively low average.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The Regional Representative accounts to your service through the District Representatives and/or Federation meetings. | 3.73 | 4 | 1 |

Most services feel that the Regional Representative accounts to their service through the District Representatives and/or Federation meetings. Several, however, did express some concern, as shown by the relatively low average.

| Statement | Average | Not Tested | Missing |
|---|---------|------------|---------|
| The Regional Representative gives good support to your service. | 3.73 | 6 | 1 |

Most services feel that the Regional Representative gives good support to their service. Several, however, did express some concern, as shown by the relatively low average and the wide range of responses.

| Statement | Average | Not Tested | Missing |
|--|---------|------------|---------|
| The Regional Representative is knowledgeable and can answer all your questions about Federation matters. | 3.89 | 10 | 1 |

Most services feel that the Regional Representative is knowledgeable and can answer all their questions about Federation matters. Several, however, did express some concern, as shown by the relatively low average and the wide range of responses.

Comments:

- “The views between the Regional Rep and the services that they are supposed to represent are not always the same.”
- “The district and regional rep are the same.”
- “Now that the Auckland Co-ordinators meeting voted to extend to include non-affiliated services therefore no Federation business can be discussed. Our Reg. Rep. and DR need to run additional meetings for Co-ordinators throughout year for Co-ordinators in order for us to keep up to date with Federation’s new input/requirements/thinking etc, and to give us the opportunity to express our concerns from the ‘coal face’.”
- “Excellent – because it is some people we know.”
- “Too remote – virtually unknown to us.”
- “Current Regional Representative does not allow open & frank discussion about issues, seems to need to always defend Federation.”

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 **indicators** established to measure this objective were:

- Benchmarking against similar organisations
- Number of staff meetings held
- Number of training plans developed
- Employment agreements in place
- OSH, fire and workplace procedures

Descriptive and Quantitative Measurements:*Reasonable wages, good conditions*

In the social audit year the Federation took part in the Watson Wyatt “Remuneration for the Voluntary Sector” survey and received a report on the relativity of wages paid against other voluntary sector employees. The President considered this report and made appropriate salary decisions based on the findings.

The President consults on a weekly basis with the Executive Officer on staff workloads, any current issues and general working conditions.

Training, satisfaction, legal requirements

Training needs and plans are discussed with all staff during the annual appraisal process. Job achievements and satisfaction are also measured in that process.

Continuing professional development is undertaken with staff attending appropriate conferences, seminars, purchasing computer books and upgrading skills. A training budget for national office staff is approved each year.

The Executive Officer has the responsibility to ensure all legal requirements are met and National Committee receive reports to ensure this is carried out.

Staff Safety

The Executive Officer is responsible for implementing and overseeing the Occupational Health & Safety (OSH) requirements. The national office maintains an OSH plan with the Executive Officer as the OSH Officer. The National Committee make provision for funds to replace or upgrade equipment as needed to ensure adequate work stations and operational equipment.

National Committee also set policies governing the reimbursement, conditions, training and safety of all national representatives and volunteers. The Executive Officer is charged with the responsibility of implementing and overseeing these policies and these are published in Chapters 4 and 5 of the Budget Service Manual.

Qualitative and Narrative Measurements:

95 questionnaires designed for the Federation’s staff and office-holders were sent to the following:

- 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%).
- Training Subcommittee (5 sent and 3 returned giving a response rate of 60%).

- National Committee (12 sent and 9 returned giving a response rate of 75%).

Respondents were asked to grade each question on a scale of 1 to 5, with

- 1 being either never/not at all/very low.
- 5 being either always/very good or very adequate or very satisfied or very well/very high.

Room was provided for comments, if desired at the end of each section of questions.

The responses for each group are outlined below.

A copy of the questionnaire is included in the appendices.

Paid Staff (4 responses)

| Statement | Average |
|--|---------|
| Do you have a clear sense of your responsibilities (job description/contract)? | 5.00 |
| Is your Health and Safety at work taken seriously? | 4.00 |
| Do you feel part of a supportive team? | 4.50 |
| Do you get honest feedback on your performance? | 4.50 |
| Do you get good support from other staff? | 4.25 |
| Are you satisfied with the hours you work? | 4.50 |
| Do you feel under too much work pressure? | 3.33 |
| Are you satisfied with the reimbursements you receive? | 3.75 |
| How adequate are the resources provided to you to do your job? | 4.25 |
| Is the supervision you receive adequate? | 4.00 |
| Was the election/appointment process fair and equitable? | 5.00 |

For most of the questions in the above table, staff were mainly happy with their role in NZFFBS and their work conditions. However, the two questions which were scored low by staff were “Do you feel under too much work pressure?” and “Are you satisfied with the reimbursements you receive?”. For the first of these questions, the questionnaire’s construction meant that staff misunderstood the scale of responses and their most likely answer was that they felt under too much work pressure. For the second of these questions the staff appeared to have some concerns about the level of reimbursements.

| Statement | Average |
|---|---------|
| Are communications within the organisation good? | 3.75 |
| Do you feel you understand well the work of other sections in the NZFFBS? | 4.25 |
| Are your ideas and suggestions taken seriously? | 4.00 |
| Are you satisfied with your involvement in decisions that affect your work? | 4.00 |
| Do you feel able to influence NZFFBS’ decision-making? | 3.75 |
| Is morale amongst staff at NZFFBS generally high? | 3.38 |

In two areas staff seem to have some concerns, namely communication and the ability to influence decision making. Scoring was low for the question regarding morale.

| Statement | Yes | No | Missing |
|--|-------------|-----------|-----------|
| Since joining NZFFBS have you received the training you need to do your job effectively? | 4 (100%) | 0 (0%) | 0 (0%) |

Overall, staff were satisfied with the level of training supplied by NZFFBS.

| Statement | ½ Day | 1 Day | 2-5 Days | 5+ Days | Total |
|---|------------|------------|------------|-----------|-------------|
| On average what amount of professional development have you received each year? | 1 (25%) | 1 (25%) | 2 (50%) | 0 (0%) | 4 (100%) |

The majority of staff received between 2-5 days training per annum.

| Statement | average |
|---|---------|
| How effective is the appraisal system? | 3.67 |
| How accessible are the resources that are necessary to do your job effectively? | 4.5 |

Staff felt they were able to access the resources required for their job. They were however, less satisfied with the appraisal system.

| Statement | Yes | No | Missing |
|--|------------|-----------|------------|
| Does NZFFBS have a bicultural approach? | 3 (75%) | 0 (0%) | 1 (25%) |
| Do equal opportunity policies work well in practice? | 3 (75%) | 0 (0%) | 1 (25%) |

All staff who replied to this question felt that NZFFBS has a bicultural approach and that its equal opportunity policies work well in practice.

Comments from staff were as follows:

- “Federation is ready to be sympathetic to other cultures but the Federation gets very little input from Maori and other cultures too”.

| Statement | Average |
|--|---------|
| How good is your understanding of the governance/management roles in the NZFFBS Inc? | 4.75 |
| How well do you think these are separated in the NZFFBS? | 3.75 |
| How appropriate is the employer/employee relationship? | 4.25 |

The area of concern for staff was the separation of governance and management roles in NZFFBS.

Comments from staff were as follows:

- “Governance at National Committee and Training Committee level is often confused with management. Many key personnel get far too involved in management detail and neglect their governance role – though it has improved a bit in the last 12 months”.

| Statement | Average |
|---|---------|
| Are you satisfied with your other benefits (e.g. holidays)? | 3.75 |
| Are you satisfied with your general working conditions? | 4.00 |

Although staff are reasonably satisfied with working conditions, there is some concern regarding other benefits available.

Comments from staff were as follows:

- “Budgets are tight which means that contributions from volunteers (i.e. tutors, TC, QMRT etc) are hard to reward”.

Accredited Tutors (40 responses)

| Statement | Average |
|--|----------------|
| Do you have a clear sense of your responsibilities (job description/contract)? | 4.79 |
| Is your Health and Safety at work taken seriously? | 4.51 |
| Do you feel part of a supportive team? | 3.98 |
| Do you get honest feedback on your performance? | 3.95 |
| Do you get good support from other staff? | 4.18 |
| Are you satisfied with the hours you work? | 4.00 |
| Do you feel under too much work pressure? | 2.90 |
| Are you satisfied with the reimbursements you receive? | 3.82 |
| How adequate are the resources provided to you to do your job? | 4.13 |
| Is the supervision you receive adequate? | 3.87 |
| Was the election/appointment process fair and equitable? | 4.48 |

Accredited tutors expressed a wide range of opinion on statements included in the above table. In comparison to other governance and management staff, they were less satisfied with feeling part of a supportive team, receiving honest feedback on their performance and receiving adequate supervision. Nine respondents chose not to answer the question regarding the election/appointment process as they questioned the applicability of the question.

The questionnaire’s construction meant that accredited tutors generally misunderstood the scale of responses as related to the question “Do you feel under too much work pressure” and it was clear from their comments that their most likely answer was that they felt under too much work pressure. Satisfaction with reimbursements also received lower support than other statements.

Comments from respondents were as follows:

- “I don’t always think the best people are appointed.”

Commentary

The appointment process for tutors was changed considerably in 2001 as the Federation identified it had been very inadequate previously. Therefore a wide range of views are to be expected.

| Statement | Average |
|---|----------------|
| Are communications within the organisation good? | 4.09 |
| Do you feel you understand well the work of other sections in the NZFFBS? | 4.33 |
| Are your ideas and suggestions taken seriously? | 4.08 |
| Are you satisfied with your involvement in decisions that affect your work? | 3.69 |
| Do you feel able to influence NZFFBS’ decision-making? | 3.10 |
| Is morale amongst staff at NZFFBS generally high? | 3.50 |

Accredited tutors gave low scores to 3 of the above statements, namely, satisfaction with involvement in decision making, ability to influence NZFFBS’ decision-making and staff morale. It is noted that for the last question, 9 respondents chose not to comment.

| Statement | Yes | No | Missing |
|--|---------------|-------------|----------------|
| Since joining NZFFBS have you received the training you need to do your job effectively? | 35 (87.5%) | 3 (7.5%) | 2 (5%) |

Overall, accredited tutors are satisfied with the amount of training they received.

| Statement | ½ Day | 1 Day | 2-5 Days | 5+ Days | Total |
|---|-----------|-------------|---------------|------------|---------------|
| On average what amount of professional development have you received each year? | 0 (0%) | 20 (50%) | 11 (27.5%) | 8 (20%) | 39 (97.5%) |

All of the accredited tutors had received a minimum of 1 days training per annum.

| Statement | Average |
|---|---------|
| How effective is the appraisal system? | 3.35 |
| How accessible are the resources that are necessary to do your job effectively? | 4.26 |

The accredited tutors, like other respondents, rated the effectiveness of the appraisal system poorly.

| Statement | Yes | No | Missing |
|--|---------------|-------------|-------------|
| Does NZFFBS have a bicultural approach? | 34 (85%) | 4 (10%) | 2 (5%) |
| Do equal opportunity policies work well in practice? | 27 (67.5%) | 3 (7.5%) | 10 (25%) |

The majority (85%) of accredited tutors consider that NZFFBS has a bicultural approach but only two thirds think that equal opportunity policies work well in practice.

Commentary

As tutors are contractors as opposed to staff, some of these questions were inappropriate for them.

District Representative (22 responses)

| Statement | Average |
|--|---------|
| Do you have a clear sense of your responsibilities (job description/contract)? | 4.68 |
| Is your Health and Safety at work taken seriously? | 4.50 |
| Do you feel part of a supportive team? | 4.59 |
| Do you get honest feedback on your performance? | 4.05 |
| Do you get good support from other staff? | 4.68 |
| Are you satisfied with the hours you work? | 4.50 |
| Do you feel under too much work pressure? | 2.59 |
| Are you satisfied with the reimbursements you receive? | 3.66 |
| How adequate are the resources provided to you to do your job? | 4.73 |
| Is the supervision you receive adequate? | 4.27 |
| Was the election/appointment process fair and equitable? | 4.73 |

For most of the questions on the above table, District Representatives were happy with their role in NZFFBS and their work conditions. The questionnaire's construction meant that District Representatives generally misunderstood the scale of responses as related to the question "Do you feel under too much work pressure" and it was clear from their comments that their most likely answer was that they felt under too much work pressure. Satisfaction with reimbursements was also scored low.

Comments from respondents were as follows:

- "No other person nominated, no election."

| Statement | Average |
|---|----------------|
| Are communications within the organisation good? | 4.75 |
| Do you feel you understand well the work of other sections in the NZFFBS? | 4.32 |
| Are your ideas and suggestions taken seriously? | 4.48 |
| Are you satisfied with your involvement in decisions that affect your work? | 4.43 |
| Do you feel able to influence NZFFBS' decision-making? | 3.86 |
| Is morale amongst staff at NZFFBS generally high? | 4.27 |

For all of the questions on this table, District Representatives were satisfied with the overall communications within the organisation. The only area where they had some concern was in their ability to influence NZFFBS' decision-making.

| Statement | Yes | No | Missing |
|--|--------------|-----------|----------------|
| Since joining NZFFBS have you received the training you need to do your job effectively? | 22 (100%) | 0 (0%) | 0 (0%) |

District Representatives were satisfied with the level of training received.

| Statement | ½ Day | 1 Day | 2-5 Days | 5+ Days | Total |
|---|--------------|--------------|-----------------|----------------|--------------|
| On average what amount of professional development have you received each year? | 0 (0%) | 2 (9.1%) | 12 (54.5%) | 8 (36.4%) | 22 (100%) |

The majority of District Representatives received in excess of 2 days training per annum.

| Statement | Average |
|---|----------------|
| How effective is the appraisal system? | 3.55 |
| How accessible are the resources that are necessary to do your job effectively? | 4.55 |

District Representatives expressed a level of dissatisfaction with the appraisal system used by NZFFBS.

Comments from respondents were as follows:

- “What appraisal system does this refer to?”
- “What appraisal system?”

Commentary

As District Representatives are annually elected by the member services, there is no formal appraisal system in place.

| Statement | Yes | No | Missing |
|--|---------------|-------------|----------------|
| Does NZFFBS have a bicultural approach? | 20 (90.9%) | 1 (4.5%) | 1 (4.5%) |
| Do equal opportunity policies work well in practice? | 18 (81.8%) | 1 (4.5%) | 3 (13.6%) |

Generally, District Representatives are satisfied with the bicultural approach and equal opportunity policies used by NZFFBS. It is noted that 3 respondents chose not to answer the second question.

Comments from respondents were as follows:

- “Not all members follow constitutional policies and procedures.”

- “The Maori partner we had does not want to be a partner – I think they want 100% of everything. We take all cultures into account. There is no other way if we live in NZ.”
- “Head office staff approachable and encourage contact and communication. Ample discussion time at twice-annual meetings. It is very important that DRs build up rapport with their individual district services as well as with NZFFBS.”
- “From what I seen (equal opportunity practices) – Yes (within NZFFBS, from what I have heard – No (outside NZFFBS).”
- “I treat each person as an individual – what works for one client may not work for another.”
- “Services work multi-culturally.”
- “Services in my area have had concerns with the new training package. Training Committee are aware of the concerns but services feel they are not being listened to.”

Regional Representative (5 responses)

| Statement | Average |
|--|---------|
| Do you have a clear sense of your responsibilities (job description/contract)? | 5.00 |
| Is your Health and Safety at work taken seriously? | 4.80 |
| Do you feel part of a supportive team? | 4.80 |
| Do you get honest feedback on your performance? | 4.40 |
| Do you get good support from other staff? | 4.80 |
| Are you satisfied with the hours you work? | 4.60 |
| Do you feel under too much work pressure? | 2.00 |
| Are you satisfied with the reimbursements you receive? | 4.40 |
| How adequate are the resources provided to you to do your job? | 4.80 |
| Is the supervision you receive adequate? | 4.80 |
| Was the election/appointment process fair and equitable? | 4.80 |

Regional Representatives rated all the above statements highly except for the question “Do you feel under too much work pressure”. As previously mentioned, the questionnaire’s construction meant that regional representatives generally misunderstood the scale of responses and it appeared that their most likely answer was that they felt under too much work pressure. However, there was a wider range of responses to this question than from other respondents.

| Statement | Average |
|---|---------|
| Are communications within the organisation good? | 4.80 |
| Do you feel you understand well the work of other sections in the NZFFBS? | 5.00 |
| Are your ideas and suggestions taken seriously? | 4.50 |
| Are you satisfied with your involvement in decisions that affect your work? | 4.60 |
| Do you feel able to influence NZFFBS’ decision-making? | 4.60 |
| Is morale amongst staff at NZFFBS generally high? | 4.20 |

Overall, Regional Representatives were very satisfied with communications within NZFFBS, that their ideas were taken seriously, that they could influence decision-making and that staff morale was high.

| Statement | Yes | No | Missing |
|--|-------------|-----------|-----------|
| Since joining NZFFBS have you received the training you need to do your job effectively? | 5 (100%) | 0 (0%) | 0 (0%) |

All Regional Representatives were satisfied with the level of training received.

| Statement | ½ Day | 1 Day | 2-5 Days | 5+ Days | Total |
|---|------------|------------|------------|------------|-------------|
| On average what amount of professional development have you received each year? | 1 (20%) | 2 (40%) | 1 (20%) | 1 (20%) | 5 (100%) |

The amount of training received varied from ½ - 5 plus days per annum.

| Statement | Average |
|---|---------|
| How effective is the appraisal system? | 4.00 |
| How accessible are the resources that are necessary to do your job effectively? | 4.80 |

Unlike other respondents, Regional Representatives were satisfied with the appraisal system.

| Statement | Yes | No | Missing |
|--|------------|-----------|------------|
| Does NZFFBS have a bicultural approach? | 4 (80%) | 0 (0%) | 1 (20%) |
| Do equal opportunity policies work well in practice? | 4 (80%) | 0 (0%) | 1 (20%) |

The majority (80%) of Regional Representatives felt that NZFFBS has a bicultural approach and that equal opportunity policies work well in practice. It is noted that one respondent did not reply to either of these questions.

Comments from respondents were as follows:

- “It’s good the way we are – the way we operate. Treat all the same, with respect etc”.

Training Committee (3 responses)

| Statement | Average |
|--|---------|
| Do you have a clear sense of your responsibilities (job description/contract)? | 5.00 |
| Is your Health and Safety at work taken seriously? | 5.00 |
| Do you feel part of a supportive team? | 3.66 |
| Do you get honest feedback on your performance? | 3.66 |
| Do you get good support from other staff? | 4.33 |
| Are you satisfied with the hours you work? | 4.50 |
| Do you feel under too much work pressure? | 2.50 |
| Are you satisfied with the reimbursements you receive? | 4.66 |
| How adequate are the resources provided to you to do your job? | 4.00 |
| Is the supervision you receive adequate? | 4.50 |
| Was the election/appointment process fair and equitable? | 4.66 |

Overall, Training Committee members were highly satisfied with the statements on the above table. Their only areas of concern were with being part of a supportive team and receiving honest feedback on their performance.

Once again the questionnaire’s construction meant that Training Committee members generally misunderstood the scale of responses as related to the question “Do you feel under too much work pressure” and it was clear from their comments that their most likely answer was that they felt under too much work pressure.

| Statement | Average |
|---|---------|
| Are communications within the organisation good? | 3.33 |
| Do you feel you understand well the work of other sections in the NZFFBS? | 4.33 |
| Are your ideas and suggestions taken seriously? | 3.66 |
| Are you satisfied with your involvement in decisions that affect your work? | 3.66 |
| Do you feel able to influence NZFFBS' decision-making? | 3.33 |
| Is morale amongst staff at NZFFBS generally high? | 3.33 |

Training Committee members scored this series of statements much lower than other staff and management members of NZFFBS. There were concerns regarding communications, about whether their ideas were taken seriously, their involvement and ability to influence decision-making and staff morale.

| Statement | Yes | No | Missing |
|--|------------|-----------|------------|
| Since joining NZFFBS have you received the training you need to do your job effectively? | 2 (67%) | 0 (0%) | 1 (33%) |

The two Training Committee members who responded to this question were satisfied with their level of training.

| Statement | ½ Day | 1 Day | 2-5 Days | 5+ Days | Total |
|---|--------------|--------------|-----------|-----------|------------|
| On average what amount of professional development have you received each year? | 1 (33.3%) | 1 (33.3%) | 0 (0%) | 0 (0%) | 2 (67%) |

Training Committee members received on average ½ - 1 days training per annum.

| Statement | Average |
|---|---------|
| How effective is the appraisal system? | 3.33 |
| How accessible are the resources that are necessary to do your job effectively? | 4.00 |

Again, the appraisal system received less support.

Commentary

No appraisal system exists for this committee.

| Statement | Yes | No | Missing |
|--|-------------|-----------|-----------|
| Does NZFFBS have a bicultural approach? | 3 (100%) | 0 (0%) | 0 (0%) |
| Do equal opportunity policies work well in practice? | 3 (100%) | 0 (0%) | 0 (0%) |

All Training Committee members felt that NZFFBS has a bicultural approach and that its equal opportunity policies work well in practice.

Comments from respondents were as follows:

- “My position in the organisation is as c/p of the Training & QMRT Committee (sub-committees of National Committee). My experience in the organisation at all levels (20 years now) allows me to act/stand back as I feel appropriate. It usually has a good outcome!!”

National Committee (9 responses)

| Statement | Average |
|--|---------|
| Do you have a clear sense of your responsibilities (job description/contract)? | 4.77 |
| Is your Health and Safety at work taken seriously? | 4.88 |
| Do you feel part of a supportive team? | 4.66 |
| Do you get honest feedback on your performance? | 4.22 |
| Do you get good support from other staff? | 4.66 |
| Are you satisfied with the hours you work? | 4.77 |
| Do you feel under too much work pressure? | 2.55 |
| Are you satisfied with the reimbursements you receive? | 3.77 |
| How adequate are the resources provided to you to do your job? | 4.77 |
| Is the supervision you receive adequate? | 4.33 |
| Was the election/appointment process fair and equitable? | 4.88 |

For most of the questions on the above table, National Committee members were happy with their role in NZFFBS and their work conditions. The questionnaire's construction meant that National Committee members generally misunderstood the scale of responses as related to the question "Do you feel under too much work pressure" and it was clear from their comments that their most likely answer was that they felt under too much work pressure. Satisfaction with reimbursements received lower support than other statements.

Comments from respondents were as follows:

- "It could be one of 2-5 people if more are keen to serve there is a real problem – someone is 'forced' to serve".
- "How do we know we get honest feedback on our performance".

| Statement | Average |
|---|---------|
| Are communications within the organisation good? | 4.66 |
| Do you feel you understand well the work of other sections in the NZFFBS? | 5.00 |
| Are your ideas and suggestions taken seriously? | 4.55 |
| Are you satisfied with your involvement in decisions that affect your work? | 4.77 |
| Do you feel able to influence NZFFBS' decision-making? | 4.44 |
| Is morale amongst staff at NZFFBS generally high? | 4.00 |

National Committee members were satisfied with the overall communications within the organisation.

Comments from respondents were as follows:

- "It has had its "lows" (morale) – but getting better".

| Statement | Yes | No | Missing |
|--|--------------|--------------|--------------|
| Since joining NZFFBS have you received the training you need to do your job effectively? | 6 (66.7%) | 1 (11.1%) | 2 (22.2%) |

A third of National Committee members either chose not to answer this question or felt that they had received insufficient training to do their job effectively.

| Statement | ½ Day | 1 Day | 2-5 Days | 5+ Days | Total |
|---|------------|------------|------------|------------|-------------|
| On average what amount of professional development have you received each year? | 2 (25%) | 2 (25%) | 2 (25%) | 2 (25%) | 8 (100%) |

The amount of training received varied widely between National Committee members.

Commentary

This probably reflects the length of time each member has served on this committee.

| Statement | Average |
|---|---------|
| How effective is the appraisal system? | 3.75 |
| How accessible are the resources that are necessary to do your job effectively? | 5.00 |

National Committee members also expressed concern regarding the appraisal system.

Commentary

In the social audit year National Committee did not carry out an appraisal process.

| Statement | Yes | No | Missing |
|--|--------------|--------------|--------------|
| Does NZFFBS have a bicultural approach? | 8 (88.9%) | 1 (11.1%) | 0 (0%) |
| Do equal opportunity policies work well in practice? | 7 (77.8%) | 0 (0%) | 2 (22.2%) |

Overall, National Committee members consider that NZFFBS has a bicultural approach and that equal opportunity policies work well in practice. It is noted that 2 respondents chose not to answer the equal opportunity question.

Comments from respondents were as follows:

- “Multicultural approach is best, respect all New Zealanders”.
- “Better in our organisation than others I have been involved in”.

Questionnaire to National Committee and Staff only (12 responses)

| Statement | Average |
|--|---------|
| How good is your understanding of the governance/management roles in the NZFFBS Inc? | 4.17 |
| How well do you think these are separated in the NZFFBS? | 4.33 |
| How appropriate is the employer/employee relationship? | 4.46 |

Overall National Committee and staff were satisfied with the governance and management structure and employer/employee relationships within NZFFBS. However, there was a wide range of opinion on how well governance and management roles were separated in NZFFBS.

Comments from respondents were as follows:

- “Only recently (1 year after joining NC) found there was a job description for a National Committee member”.
- “We are aware of our responsibilities”.
- “We receive good resources”.

Questionnaire to National Committee only (8 responses)

| Statement | Average |
|--|---------|
| How well do you understand your responsibilities as an employer? | 4.63 |
| How well do you understand the liaison and accountability role with the Federation membership? | 4.75 |

National Committee members were satisfied with their understanding of their responsibilities as both an employer and to Federation members.

Comments from respondents were as follows:

- “I feel if all members of our organisation understood the structure and the National Committee role it would be beneficial to all.”
- “Learn from experience – enjoy serving – and on a few sub-committees.”

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 AGM**
- **Overseeing of financial management by the National Committee**

The **indicators** established to measure this social objective were measured by achieving the above activities.

Descriptive and Quantitative Measurements:

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. CYF's National Approval team conduct an in-depth Approval Review at least annually which consists of an internal audit and checks that their standards for contracted funds are being met. A service review was conducted during the social audit year.

In addition, separate reports are sent to the majority of other funders, some of which also visit the national office on occasion.

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 1st 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 which contains in addition to the financial statements 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 4 times in the social accounting and audit year and kept minutes of its meetings which include approval of monthly financial reports which show comparison to budget.

Qualitative and Narrative Measurements:

Such measurements were not asked for this objective, but in future years stakeholders will be asked.

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 a 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 our 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, trailed 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. Between 2000 and 2001 a concerted project canvassed the views of all budgeting services through consultation via newsletters and Regional Meetings. As a result of this consultation a major revamp of the Constitution was presented to the 2002 AGM 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

Qualitative and Narrative Measurements

External stakeholders were asked to respond to the following questions and 11 replies were received from 22 sent giving a response rate of 50% which whilst satisfactory, was lower than the expected 60%.

A copy of the questionnaire is included in the appendices.

Questionnaire to Stakeholders

Respondents were asked to grade each question on a scale of 1 to 5, with

- 1 being either poor/never/not at all.
- 5 being either very good/ always/very adequate.

Room for comments, if desired, was available at the end of each section of questions.

| Statement | Average |
|--|---------|
| 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. The statement that received the lowest rating related to whether “the Federation is adequately resourced and knowledgeable to meet their needs”. The other statement that was scored lower was “how adequate is the supply of free budget advice in communities”. This may be a reflection that the national stakeholders have primarily a relationship with the national office and may lack knowledge of individual community based services.

What do you feel are the strengths of the NZFFBS – Comments:

- “Well resourced. Knowledgeable and ability to draw together information/issues that impact on families and communities in relation to financial hardship.”
- “Coverage, standards, specialist skills/training, volunteers.”
- “Number of services, standards, training resources.”
- “Wide network that reaches poor communities, regular communication with services, systems in place to ensure basic and on-going training services for advisors on a regular basis, back-up service to support their volunteers, Political – in that the Federation takes issues to the government. Building relationships with other community groups.”
- “Clearly good at written information, efficient, focussed.”
- “Good lobbying and advocacy processes. Commitment to training and support of members.”
- “Provides a national network providing systems, resources, training and setting standards. Plus advocacy for the services.”
- A good knowledge of what is needed by their customers. Diverse training to cover information that will be needed to do a first class job. Friendly & helpful. Go the extra mile for customers, fact that they encourage their clients to take ownership of their problems.”
- “Good people in national office.”

List any areas where you think NZFFBS could improve – Comments:

- “Slightly broader outlook and sometimes very internal looking, better relationship building.”
- “Not close enough to know.”

- “On-going training is always essential for new staff to ensure consistency. Advertise the services more so appear more visible in the community, e.g. posters, newspapers, magazines and community papers.”
- “Understanding needs of our organisation as dictated by legislation.”

Any further comments:

- “Fantastic organisation doing a fantastic job.”
- “NZFFBS advisors have our information to help them in their work in their communities. They also provide as asked info re consumer problems that are recurring among their clientele. (Questions 6 & 7) not applicable for a government agency.”
- “A recent conversation with someone from a group which has resigned from the Federation was of some concern – suggested a growing dissatisfaction with the Federation’s performance. I appreciate this was only one voice. Good on you for undertaking this audit.”
- “NZFFBS is a member of us as an umbrella organisation. These questions are not very relevant in this relationship. I have been impressed with quality of newsletter and information services.”
- “My knowledge of the service is primarily as a funder. While the national office provides clear direction and leadership, two local services have expressed to me their concern re the length of training required which they regard as excessive and say it will make it difficult to attract volunteers. They expressed a sense of not being listened to by national office. On the other hand, national office made their case for the new requirements clearly. Are their transitional difficulties or more fundamental issues? I hope that the social audit will assist.”
- “Always open & receptive to offers of training; Staff have been found to be very friendly, helpful and they do an excellent job in training their new staff. A great service to the community.”
- “Have dealt with NZFFBS at a national office level only. Did experience an impasse but this was overcome by negotiating a suitable compromise. Have enjoyed the relationship with (personal names) and look forward to maintaining this.”

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 were filed.

10. Main Issues, Conclusions and Recommendations

Main Issues & Conclusions

The following is a summary of the seven objectives:

Objective 1 – To ensure free family budgeting services are available to all New Zealanders.

Stakeholders were largely satisfied with the level of budgeting services available. All requests received for affiliation during the social accounting and audit year were investigated by District Representatives using standard checklists and by undertaking a needs analysis.

Services that had affiliated for the first time within the previous 12 months were very satisfied with the transitional affiliation process. In particular, they felt that the transitional affiliation process was smooth and they appreciated the support and resources of the District Representative and national office.

Objective 2 – To provide appropriate and timely resources, support, training and information to member services.

A wide range of indicators was used to measure this objective. The following is a summary of key areas, including suggestions:

- Newsletters: These were judged to be satisfactory, although it was suggested that *Budgetline* would benefit from the inclusion of more practical information about ways of assisting clients and any updates to aid service delivery.
- Federation Pamphlets: There were concerns over the usefulness of some and many services noted that they did not use many of those cited in the survey.
- Budget Service Manual: This was largely judged to be satisfactory.
- Other Manuals: These were largely judged to be satisfactory.
- Legal Resource Manual: While services were reasonably happy with this, concerns about cost were expressed.
- Technical Guides: Services gave these a reasonable rating.
- Stationery: Services gave this a high rating.
- Posters: There were mixed views on the usefulness and design of posters.
- Videos: Again, opinions were divided, with a number of services believing that many were out-dated.
- Overall Resourcing: Services were largely satisfied.
- District Meetings: Some services expressed concerns about the number of meetings, but overall, most were satisfied.
- Regional Meetings: Most were happy with these although the timing was commented on.
- District Representative: Services were very satisfied with their District Representatives.
- National Office: The national office was highly rated. A concern about complaint handling was expressed.
- Liability and Indemnity Insurance: Services were satisfied.
- National Contracts: These were reasonably well rated.
- Trainee Preparedness: Although rated reasonably well, concerns about the amount of information, the duration of training and the need for a more practical orientation were noted.
- Initial Training Courses: Some concerns about the number of such sessions (particularly in some areas) were voiced.
- Refresher Courses: Many services had not tested (attended) such courses at the time of the survey.
- Tutor Availability: There was some concern by certain services regarding availability.
- Service Delivery: Most services felt the training enhanced service delivery, however several did express some concerns.

Objective 3 – To be a national voice on family financial issues.

With regard to profile and advocacy, services largely agreed that the profile of the Federation and budgeting services had received greater media profile in the past twelve months. In this time, they also felt that the Federation had a strong national voice.

Objective 4 – To set, monitor, amend and ensure adherence to all NZFFBS membership requirements.

Services were reasonably satisfied with affiliation standards. In particular, they felt that the criteria is largely relevant, that the Service Review helps to enhance the delivery of budgeting and that the re-affiliation round is reasonably well co-ordinated.

With regard to the National Committee, services were reasonably satisfied with its strategic direction and policies and their input into each. Similarly, services felt that they had an adequate understanding of the role of the Regional Representatives, and his/her support and knowledge. However, a need for an increase in the number of meetings with District Representatives was expressed.

Objective 5 – To be a good employer.

Office-holders and paid staff are largely satisfied with their employment. Areas which did not receive a high rating related to the following: *reimbursements; their involvement in decision-making; their ability to influence decision-making; morale and the appraisal system.* The area of highest concern was the amount of work pressure staff and office-holders felt under.

However, there was a divergence of opinion on many of these topics between staff and office-holders. Those involved with the National Committee were largely very satisfied and expressed no suggestions for improvements or concerns.

Objective 6 – To be financially responsible to members and funders.

Of the indicators used to measure this objective, the following were achieved: *applications for funding; budgeting process; annual audited accounts; holding an AGM and oversight of accounts.*

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

This is an area identified as requiring development and a number of activities have been undertaken. Those finalised include: *allocation of funding; changes to the Code of Ethics; training packages developed; production of national policy guidelines.* Those under review of the time of the social audit included: *revising the constitution and changes to office-holders to ensure Maori representation.*

Other Voices

Overall, external stakeholders rate the Federation highly. No consistent and clear recommendations on areas for improvement were received from external stakeholders.

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 about ways of assisting clients 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 the 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 audit 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 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. Problems and Weaknesses of the Social Audit Process

It is acknowledged that this was a pilot project and as such was a learning process for the Federation and its member budgeting services. In addition, Social Audit New Zealand had not previously undertaken the preparation of social accounts and auditing on behalf of a multiple membership organisation whose individual members are independently constituted and with separate staff and management structures. As a consequence, all parties involved in this initial round of social audits had not expected and therefore planned for several of the pitfalls encountered during the social audit process.

Size of the task

In hindsight the social accounting and auditing process agreed between New Zealand Federation of Family Budgeting Services and Social Audit New Zealand was a mammoth task involving the Federation, Penny-Wise Trust and 21 affiliated budgeting services. For each of these organisations, questionnaires were sent to clients, staff, office-holders and other stakeholders, all of which required collation, data input and analysis. Also there was information gathered from the Annual Customer (member services) Satisfaction Survey (7 pages) plus annual statistical returns (5 pages) and supplementary information.

In addition, it was necessary to produce 23 separate social accounting reports ranging in length from 45 – 70 pages excluding appendices.

Geographical Spread

Budgeting services affiliated to NZFFBS are spread from the Far North to Invercargill. To achieve a range of budgeting services for the social audit and to ensure that urban, rural, holistic, iwi-based, North and South Island providers were included meant that the spread of services ranged from the Bay of Islands to Dunedin. This meant that it was impossible for either the Federation, the Social Audit Subcommittee or Social Audit New Zealand to meet with each budgeting service to discuss the social accounting and auditing process or train the staff in how to prepare social accounts. As a result, an omnibus approach was developed which meant that there was a lack of ownership of the process by affiliated budgeting services.

As a consequence of time and underestimating the scope of the task during the scoping exercise, it was impractical for Social Audit New Zealand to audit all 23 social accounting reports and only the Federation and six budgeting services were audited. For these organisations, Social Audit New Zealand has produced an audit certificate. For the other organisations, Social Audit New Zealand has produced a certificate of completion.

Data Collection for the Social Accounts

As a consequence of not knowing precisely what information was collected by each independent budgeting service or in what format, it proved necessary to ask for supplementary information during the social accounting and auditing process. The amount and type of information available varied considerably from one organisation to another.

As a national approach was adopted to both the setting of the social objectives and the information collection, it was not possible to report on individual budgeting services local social objectives nor to investigate issues raised by local comments.

The national questionnaire used demanded a certain level of literacy to complete. In a number of instances, budgeting service offices had to assist clients to complete the survey which may have biased the results. In addition, written surveys maybe an inappropriate mechanism for gaining information from certain cultural groups especially Maori, Pacific Island and migrant people who find it difficult to criticise people who are providing assistance.

In several instances it proved difficult to obtain additional information required to complete the social accounts.

Time and Labour Input

The amount of time required to complete the social accounts and audits was underestimated by all parties involved in the process. It appears that no time budget was allocated by many of the budgeting services and the national organisation. As a consequence, people often felt that the social accounts and audit was another demand on already over-committed people. It was noted that the extra burden of completing the social accounts fell on paid staff as nearly all agencies report that there is a lack of volunteers to undertake additional tasks or even complete normal tasks done by volunteers.

As the initial response rate to several of the questionnaires was insufficient, follow-up telephone calls were required to ensure a reasonable return rate was reached. This involved additional time and resources.

There is probably insufficient capacity available in most budgeting service to adequately fulfil the social bookkeeping tasks required to easily complete social accounts and audits.

Timeline

An initial timeline for the project was set with the expectation being that the final reports would be presented at the NZFFBS biennial Conference to be held in November 2002. Draft accounts only were presented at that meeting. Revision and audits were conducted after that meeting.

Involvement of the Parties

There appears to have been some misunderstanding of the roles of each of the parties – namely the Federation, budgeting services and Social Audit New Zealand. In the initial scoping of the social audit, more dialogue should have occurred between the Federation and Social Audit New Zealand about the writing-up of the social accounts and the tasks for each party.

For future social audits, the Federation should allocate more time and staff resources.

Communications

Generally the communications between the Federation and Social Audit New Zealand was good.

Lack of Training

It would have been useful if all of the parties involved in the process could have undergone social accounting and auditing training prior to undertaking this pilot project. It is acknowledged that resource issues may have impacted on the level of training provided.

12. Future Plans

12.1 Dissemination and Dialogue

NZFFBS intends to produce an Executive Summary of this report for its stakeholders. The Executive Summary will be forwarded to appropriate stakeholders including funders, referral agencies, staff, government agencies and budgeting services.

Full copies of the social audit report will be made available to the project funders and to other stakeholders as appropriate.

This social audit report and its summarised version will provide an opportunity for dialogue between the Federation and its various stakeholders on issues raised in the report.

12.2 Follow-up Action

The Federation acknowledges that it is the responsibility of the National Committee, the Social Audit Subcommittee, and staff to discuss the issues arising from the social audit report, to formulate appropriate strategies, determine any new policies or procedures and to implement any changes.

It should be noted that these social accounts are a pilot project and valuable lessons have been learnt from the trial.

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 |

12.3 The Next Social Audit Cycle

As it is the aim of a social audit to assist organisations to improve their performance over time in relation to their mission, values and objectives and therefore should be part of the Federation's annual plan. The social audit cycle involves continuous improvement with an emphasis on stakeholder inclusion to:

- Obtain detailed information from staff and member budgeting services on important issues and concerns.
- Raise the awareness of all the stakeholders about the activities of NZFFBS.
- Review the stated objectives of the organisation with input from all staff and members and committees in light of the reported performance and in response to stakeholder views.
- Examine the activities through which the objectives are achieved to determine whether they are still relevant and effective.
- Set targets for performance in the year ahead and identify appropriate benchmarks.
- Modify practices in the light of performance and stakeholder comments; and identify training and development need.

12.5 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.