

Benefits of membership

August 2014



NEW ZEALAND FEDERATION OF
FAMILY BUDGETING SERVICES (INC.)
TE RŌPŪ PENAPENA PŪTEA
WHĀNAU O AOTEAROA

Benefits of Membership

Training - Access to NZQA Recognised budget adviser training

The New Zealand Federation of Family Budgeting Services (NZFFBS) provides a very comprehensive and up-to-date training programme for budget advisers. The Budget Adviser Introductory Course is a complete, structured training programme delivered by accredited NZFFBS tutors. The course has been developed over a number of years in consultation with the community, experienced advisers and budgeting service clients.

The course enables participants to achieve a cluster of unit standards (Limited Credit Program) and work towards a level four qualification on the National Qualifications Framework. Training participants are then able to gain unit standards toward the National Certificate in Social Services by completing work based assessment with the ITO. This is a very powerful recruitment and retention option in the increasingly difficult volunteer sector.

Tutors - Access to the national tutor network

The NZFFBS recruits a trained pool of accredited tutors annually to provide all of the training needs for its members. The tutors are systematically appraised by the NZFFBS' Training Manager to ensure their delivery standards are kept very high. The tutors own skills are also kept up-to-date through national and regional tutor forums. The NZFFBS network of tutors are able to provide training in all regions and districts throughout New Zealand. The costs of maintaining this network is completely covered by the NZFFBS.

Resources - Access to free manuals, user-guides, and service stationery

A number of manuals, guides and handbooks have been developed to support the capability of budgeting services. These guides are regularly updated and offer an extraordinary level of detail. An organisation could set itself up from scratch using these comprehensive guides. The NZFFBS also works constructively with other organisations to develop relevant resources to assist service delivery. One of these relationships has resulted in the Client Voices Online database. The NZFFBS has invested significantly on behalf of its members to develop a client management and budgeting tool. A one-off licence fee applies and from then on affiliated budgeting services receive free upgrades every year.

The extensive experience of the NZFFBS has been used to create a complete set of forms and stationery for services and advisers to use. Along with stationery items, the NZFFBS has a constantly updated range of pamphlets, posters, videos and library resources. All of the NZFFBS resources are provided to members completely free. The NZFFBS covers the cost of development, printing and distribution of all its resources. The cost of this service runs to around \$1,500 per member each year and many hundreds of thousands more is spent on the initial development.

Funding - NZFFBS membership recognised by all major funders

Affiliation to the NZFFBS is very important to members when accessing the various funding streams available in New Zealand. The NZFFBS, through its assurance of a consistently high level of service delivery, has ensured that its name is known and respected by funding bodies. Due to the rigorous affiliation criteria and annually reviewed standards of service, funders know that NZFFBS affiliated budgeting services are safe and viable community organisations and this is an extremely valuable funding tool. Such funders include Family and Community Services, the Community Organisation Grants scheme, many of the community trusts, industry supporters such as Telecom and other philanthropic bodies.

The NZFFBS continues to lobby major funders to ensure that funding to budgeting services is regularly reviewed. More recently, the NZFFBS has been working very closely with Family and Community Services to ensure that government service contracts both in terms of contract rates and service deliverables are fair and representative of our work.

Accords - Access to the NZFFBS national accords

Only NZFFBS members have access to the range of accords we have developed with industry partners. These accords benefit budgeting service clients and increase the range of services an organisation can provide. The NZFFBS has developed an important relationship with Telecom, which offers member clients access to a special repayment scheme for Telecom debts, Budgetlink, and Connect Assist programmes as well as offering the Community Connection scheme to all NZFFBS members. The NZFFBS has negotiated with private organisations and a number of banks to assist clients.

Relationships have also been developed with government departments to benefit members. These include Ministry of Consumer Affairs, Insolvency and Trustee Service, Housing New Zealand, Inland Revenue Department, Work and Income and the Ministry of Social Development. Community sector organisations are also involved directly with NZFFBS members such as the Cancer Society, New Zealand Federation of Voluntary Welfare Organisations, Volunteering New Zealand and the Gambling Foundation. A national agreement for referral services has also been developed with Vitae. The NZFFBS continues to actively seek out accords with organisations to benefit its members.

Networking - Opportunities for local, regional, and national networking

As part of the overall NZFFBS networking and communication strategy, district and regional representatives are responsible for coordinating district and regional meetings and other networking opportunities each year. These forums ensure collective knowledge and best practice is communicated throughout the network, as well as providing opportunities for training workshops and presentations from industry and government experts. Tangata Whenua representatives also support the NZFFBS through its partnership policy, which promotes consultation and communication with Māori to increase the effectiveness of its service to Māori clients; these representatives create networking opportunities for Māori-based services.

Each year the NZFFBS holds its AGM, which provides an opportunity for networking and also for services to provide feedback into the policy of the NZFFBS. Opportunities are also made available for experts to provide industry-related information to the membership. Every second year the NZFFBS holds its national conference. The conference is a major event in the budgeting calendar. A full range

of workshops, speakers and events is included over the three day conference and networking opportunities are made available to well over 200 delegates that attend biennially.

For those members who wish to take advantage of the possibilities technology can offer, the NZFFBS administers an intranet. The NZFFBS intranet holds a number of resources and documents, an up-to-date training calendar, and the opportunity for advisers to ask and respond to discussions. This is an excellent opportunity for advisers, coordinators, and governance committee members to find out more about how other budgeting services operate, and share and connect amongst themselves, outside of formal, structured meetings.

Support - A full range of support from NZFFBS staff and representatives

More than 30 experienced representatives currently volunteer for our Federation. Categorised as Tangata Whenua, district and regional representatives, these committed volunteers work actively to support members, create opportunities for networking, coordinate communications across the country and ensure that a consistently high-quality service is delivered by NZFFBS members. These volunteers work very closely with new members to help organise their training and affiliation requirements and continue to work actively with members once they become affiliated.

In addition to this support, the NZFFBS is driving the Capacity Strengthening Project. This project has successfully grown and five Field Officers in five different regions now work constructively with new and current members to increase their capacity to deliver budget advice in their community.

Advocacy - Your organisation's views advocated at the national level

The NZFFBS representative network has been set up to provide services with a voice at the national level. Prior to all National Board meetings, services are able to pass on local issues and concerns to their representative to be heard at the national level. This is an extremely positive model that ensures grass-roots services are closely linked to the national decision making body.

Nationally, the NZFFBS National Office provides a broad range of advice, consultation and submissions to policy makers both in government departments and private industry organisations. By constantly canvassing its members and ensuring its members' views are regularly communicated, the NZFFBS has built up a collective knowledge in the consumer finance industry that is highly respected and in constant demand. This active form of advocacy is a major benefit to budgeting services and their clients.

Information – NZFFBS monthly newsletter

The monthly newsletter *Budgetline* is produced by the NZFFBS National Office and includes articles on relevant current issues and NZFFBS network news and events. The enclosures regularly include *Trainline* (the NZFFBS' training newsletter), *Updates from your National Board*, updating the membership on policy issues, *From the Field*, a regular update from our Field Officers, as well as regular information from government and industry organisations. The regular collection and distribution of information ensures our members' staff are always kept fully up-to-date with new government policy and legislation, relevant events, news and issues effecting the community sector and the latest industry information effecting their clients.

Referrals – The 0508 BUDGETLINE (283 438) freephone

This is a freephone number for clients. 0508 BUDGETLINE (0508 283 438) is a free service providing budgeting advice and referrals to local services.

A fully qualified budget adviser answers the freephone and can provide some budgeting advice directly over the phone.

This service utilises email to help clients complete their own budgets at home and provides a broad range of advice to clients on all consumer finance issues. For cases that are too difficult to provide advice over the phone, and for clients that request a referral, the caller is referred to a service close to them. The freephone service takes some pressure off budgeting services and is also reaching a new range of clients.