
RULES OF THE NEW ZEALAND FEDERATION OF FAMILY BUDGETING SERVICES INCORPORATED

1. NAME

The name of this Society shall be THE NEW ZEALAND FEDERATION OF FAMILY BUDGETING SERVICES INCORPORATED (hereinafter referred to as "the Federation"). The Federation is also known as Te Roopu Penapena Putea Whanau O Aotearoa.

2. THE REGISTERED OFFICE of the Federation shall be at such place or places as the National Board may from time to time determine.

3. DEFINITIONS

- (a) THE FEDERATION is a voluntary, not-for-profit, bi-cultural organisation. It is formed by the affiliation of autonomous family budgeting services which are based throughout New Zealand. It is dedicated to the development of family budgeting skills through the work of its affiliated services.
- (b) DISTRICTS of the Federation. Affiliated services in a geographical location choose to work together in a District. The number of Districts is determined by an Annual or Special General Meeting of the Federation.
- (c) REGIONS of the Federation. These are geographical areas of New Zealand, the number of which is determined by an Annual or Special General Meeting of the Federation. Each Region contains a number of Districts of the Federation.
- (d) DISTRICT REPRESENTATIVE is the person elected in accordance with the procedure in Rule 9(a) to represent the affiliated services in a District.
- (e) REGIONAL REPRESENTATIVE is the person elected in accordance with the procedure in Rule 9(b) ii to represent the Districts in a Region.
- (f) NATIONAL BOARD manages the financial affairs of the Federation and makes operational and procedural policy.
- (g) An ORDINARY MEMBER of the Federation is a family budgeting service whose affiliation to the Federation depends on its meeting the criteria determined from time to time by the Federation. Such a budgeting service is known as an AFFILIATED Budgeting Service.
- (h) A TRANSITIONAL MEMBER of the Federation is any organisation that can be given special consideration while working towards full affiliation.
- (i) An ASSOCIATE MEMBER of the Federation is any organisation whose membership depends on its meeting the criteria determined from time to time by the Federation.
- (j) A LIFE MEMBER of the Federation is a person so appointed at an Annual General Meeting of the Federation in recognition of the service given to the Federation both regionally and nationally.
- (k) SECRETARY shall be the person(s) from time to time fulfilling the role, duties and responsibilities of the Chief Executive Officer appointed on the authority of the National Board and may include a person deputising in the absence of the appointed Chief Executive Officer.

4. COMMON SEAL

- (a) The Common Seal of the Federation shall be kept by the Secretary at the Registered Office of the Federation.
- (b) The Common Seal shall be affixed to any deed or document, instrument, writing, paper or other thing on the Resolution of the National Board and in the presence of two members of the National Board (one being the President or Vice-President) who shall sign the document. The National Board is obliged to maintain a Seal Register.

5. OBJECTS

- (a) To help and educate people in New Zealand to more effectively manage their financial resources for the benefit of the family/whanau unit as a whole and for family/whanau members individually.
- (b) To promote communication and collaboration between family budgeting organisations, local authorities and individuals in New Zealand in all aspects of family budgeting.
- (c) To promote, support, and monitor high standards of service amongst organisations and individuals engaged in family 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 family budgeting service, and to represent these persons in dealings with 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 and to develop relationships to uphold this.
- (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.

6. MEMBERSHIP

- (a) Ordinary Membership Any body corporate engaged in New Zealand in the advising and counselling of individuals and families/whanau on budgeting and financial matters, and whose methods of operation and business ethics conform with the criteria laid down by the Federation from time to time, shall make an annual application to the Secretary, on the approved form and shall, with the approval of the National Board, become a member through Affiliation.
- (b) Life Membership Any person, upon the recommendation of the Annual General Meeting, may be appointed a Life Member of the Federation in recognition of outstanding services rendered to the Federation.
- (c) Transitional Membership Any body corporate working towards full affiliation of the Federation, by setting in place methods of operation and business ethics that conform with the criteria laid down from time to time by the National Board.
- (d) Associate Membership Any body corporate may make annual application to the Secretary on the approved form and with the approval of the National Board and on payment of the annual member's subscription, shall become an Associate Member provided that body shall be not for profit and have stated Aims that are not in direct conflict with those of the Federation.

7. CESSATION OF MEMBERSHIP

- (a) Membership will cease on receipt of written resignation by the Secretary or if a member fails to complete annual re-affiliation by the end of August. Such resignation will take immediate effect.
- (b) The National Board, may, only after consultation with the service involved, suspend from membership that member

who, in its opinion, is not operating in accordance with the criteria laid down by the Federation. Each case of suspension shall be reported to the next General Meeting.

8. VOTING

- (a) Each Ordinary Member, as defined at Clause 6 (a), shall be entitled to one vote at Annual and Special General Meetings and District and Regional Meetings of the Federation. Before voting at any General Meetings of the Federation, an Ordinary Member shall be affiliated for at least twenty-eight days prior to that meeting. Affiliation is effective from the date of the resolution of the National Board or from the date of written notification by the Secretary, whichever occurs first. The President (or Vice President in his/her stead) acting as Chairperson, shall be entitled to a casting vote.
- (b) Proxy Voting A vote may be cast by a person holding a written proxy voting paper signed by two office holders of an affiliated service. A copy of the proxy vote must be lodged with the Chairperson prior to the commencement of any meeting to which it applies.
- (c) Voting shall be by show of hands or voting cards or, if three members so insist, by secret ballot.
- (d) Voting for elected Officers of the Federation will always be by postal vote to be received by the Secretary no later than seven days prior to the day of the General Meeting. All such postal votes to be opened by the scrutineers of the General Meeting.

9. DISTRICTS AND REGIONS

- (a) The Federation shall consist of such Districts as shall be determined from time to time at an Annual or Special General Meeting of the Federation. Each District shall elect a District Representative in accordance with the procedures set down by the National Board.
- (b) i. Districts will be grouped to form Regions, the number of which shall be determined from time to time at an Annual or Special General Meeting of the Federation.
- ii. Services will nominate in accordance with the procedures set down by the National Board a qualified person from within the Region to be known as the Regional Representative. To qualify for nomination a person must hold one of the following positions: current Regional Representative, current District Representative or immediate Past District Representative.
- iii. The Regional Representative will act as a member of the National Board.

10. MEETINGS

(a) Annual General Meeting

- i. The Federation shall hold an Annual General Meeting once a year, not later than six months after the 30th June.
- ii. All nominations for the positions of Patron and President shall be received by the Secretary at least six weeks prior to the Annual General Meeting date. Nominations shall be proposed and seconded by Ordinary Members.
- iii. The business of the Annual General Meeting shall be to:
1. confirm minutes of the previous Annual General Meeting and any Special General Meeting held since,
 2. receive and adopt the Annual Report(s) and audited Financial Statements,
 3. elect the Patron and President,
 4. confirm the non-elected membership of National Board
 5. appoint an auditor,
 6. transact the business of notices of motion and any other business.

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- (b) **Special General Meeting**
The Federation may call a Special General Meeting at any time on the decision of the majority of the members of National Board or at the request of twenty Ordinary Members who are eligible to vote at General Meetings (in writing, stating the purpose for which such a Special General Meeting is required) to the Secretary. Within two weeks of receiving this request, the Secretary shall call a Special General Meeting to be held as soon as it is practical.
- (c) The quorum of Annual and Special General Meetings shall be one third of Ordinary Members eligible to be at that meeting unless otherwise specified in these rules.

- (d) **District Representative Meeting**
The Federation shall hold at least one meeting of the District Representatives each year.

11. OFFICERS, NATIONAL BOARD AND EXECUTIVE COMMITTEE

- (a) Officers of the Federation shall be President, Vice-President, Treasurer and the Immediate Past President (who shall be the person who immediately preceded the President in that Office and who shall hold that Office for only twelve months). 'The President shall 1) be a certificated Budget Adviser and 2) hold the position of a Regional, District or Tangata Whenua Representative either currently, or in the last three years, when they are first elected'. No person may hold a particular elected Office for more than five consecutive years.
- (b) The National Board shall consist of the officers of the NZFFBS, plus one Regional Representative elected from each Region (unless an Office-holder also has that position), plus up to two (2) Tangata Whenua representatives, plus two (2) additional seats available for persons to be elected by the membership. The Patron and Secretary shall be ex officio members of the National Board subject to the restrictions on voting rights specified in Rule 12(e). The President shall act as Chairperson of the National Board. All nominations and appointments shall be conducted in accordance with the procedure set down by the National Board.
- (c) The Vice-President shall be appointed by the National Board from its own members. The Secretary and/or Treasurer shall also be appointed by the National Board. The Treasurer need not be an elected member of the National Board. The Secretary, as an employee of the Federation, must not be an elected member.
- (d) The Executive Committee shall consist of the President (or Vice-President), Secretary and Treasurer. The Executive Committee shall meet as required to carry out the day to day administrative duties of the Federation.
- (e) The National Board shall have the power to co-opt up to four members. Such members may be co-opted to fill vacancies that arise and shall have all rights and privileges of full membership of the National Board or for specific projects when they shall have no voting rights.
- (f) Any National Board member absent for two consecutive committee meetings without leave of absence, or reasonable excuse, shall automatically cease to be a National Board member. Acceptance of an apology shall be deemed to grant such leave. The vacant position may be filled for the remainder of the term.
- (g) A District Representative who is elected President of the Federation should resign as the District Representative of their District and that District should then elect a new Representative.

12. POWERS AND DUTIES OF THE NATIONAL BOARD

- (a) With the exception of specific resolutions passed at the Annual or Special General Meetings of the Federation, the management of the property and investment of funds shall be conducted by the National Board.
- (b) The National Board may exercise any power vested in the Federation and not required by the Rules to be exercised by the Federation at Annual or Special General Meetings and may delegate any of its powers.

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- (c) The National Board, through the President or Vice-President, shall present to the Annual General Meeting a full, written report of its activities and business during the year of office and of any matters of interest or importance to the Federation. The Treasurer shall present to the Annual General Meeting financial statements covering the previous financial year of the Federation.
 - (d) The National Board shall have the power to appoint and to instruct delegates or representatives to bodies with which the Federation is affiliated or which have provision for representation of the Federation at their meetings.
 - (e) The National Board shall meet at least three times each year. It shall meet in such manner and at such times and places as it considers expedient and shall have a quorum of two thirds of its members. Each member of the National Board, except for the Patron, members co-opted in accordance with Rule 11(e) and the Secretary, shall have a vote.

13. NOTICE OF MEETINGS

- (a) General notice of the Annual General Meeting must be given to members at least twelve weeks prior to the Annual General Meeting.
- (b) Notices of motion must be received by the Secretary at least six weeks prior to the Annual General Meeting date.
- (c) At least twenty-eight days before the date of any Annual or Special General Meeting of the Federation, the Secretary shall send written notice setting forth the date and place of the meeting by post to each member at their address as it appears in the records of the Federation. The written notice shall, in addition to setting forth the above, state purpose of the meeting and notices of motion.

14. FINANCES

- (a) The annual balance date shall be 30 June each year.
- (b) The financial statements shall be audited by an auditor appointed by the Annual General Meeting and who shall be a member of the New Zealand Institute of Chartered Accountants currently in public practice.
- (c) The Secretary shall receive all funds paid to the Federation and shall deposit the same in the bank account(s) of the Federation and shall disburse the same in accordance with the policy and directions of the National Board. All accounting records, shall at all times, be open to the inspection of the Treasurer, President, the National Board, and any authorised auditors.
- (d) Any two of five people appointed by the National Board, together, shall have the power to sign cheques. The National Board may authorise an employee of the Federation and one member of the National Board jointly to sign cheques up to a pre-determined limit.
- (e) The Federation shall, in addition to the other powers vested in it, have the power to borrow or raise money from time to time by the issue of debentures, bonds, mortgages or any other security founded or based on all or any of the property and/or rights of the Federation or without any such security and upon such terms as to priority and otherwise as shall seem fit to the Annual or Special General Meeting who shall also be entitled to exercise such power to borrow or raise money.

15. WINDING UP

- (a) The Federation may be wound up as provided for in section 24 of the Incorporated Societies Act 1908 provided the resolution requiring the Federation to be wound up has been passed and confirmed by the majority of members present at the General Meeting called for such purpose.
- (b) In the event of the winding up of the Federation, the surplus assets, after payment of all costs, debts, and liabilities, shall be paid to such like charitable organisations within New Zealand as the majority of those eligible to vote at the General Meeting shall approve or as a judge of the High Court directs.
- (c) A resolution as to the disposal of surplus assets must be passed by a simple majority of the members present at the meeting.

16. CONFLICT OF INTEREST

- (a) An officer, member or employee of the Federation shall not vote upon any matters before the National Board or Federation in which s/he has directly or indirectly any pecuniary interest other than an interest in common with the public or with the members of the Federation generally and shall declare such interest when the matter is first raised. The fact of disclosure shall be recorded in the minutes, and the officer, member or employee may then only be present at the meeting or take part in the discussion of such matter to the extent (if any) permitted by the National Board.

17. ALTERATION OF RULES

These rules may be altered, added to or rescinded only:

- (a) At an Annual or Special General Meeting, provided written notice of the proposed amendments has been sent by the Secretary to all members at least 28 days prior to the meeting.
- (b) If the proposed changes have been agreed to by a two thirds majority of those Ordinary Members [as defined in Clause 6 (a)] present in person or by proxy.
- (c) Where such alteration, addition or rescission does not detract from the exclusively charitable nature of the Federation.

18. PECUNIARY GAIN

No members of the Federation or representatives of those members shall receive or obtain any pecuniary gain (except in the form of a reasonable salary or honorarium) from the property or operations of the Federation provided that this Rule shall not prevent the payment of such reasonable expenses or remuneration to members and employees of the Federation as the National Board of the Federation shall decide.

19. INDEMNITY

Every Officer of the Federation who works within the guidelines shall be indemnified out of the funds of the Federation to pay all costs, losses and expenses which any Officer may incur or become liable for by reason of any contract entered into or act or thing done by them as an Officer of the Federation or in any way discharging his or her duty, including travelling expenses and reasonable out of pocket expenses.

These Rules contain the Registered Amendments (3 November 1989, 22 March 1990, 9 April 1991, 25 August 1992, 17 December 1992, 8 December 1995, 24 May 1996, 30 July 1996, 15 January 1997, 23 December 1999, 16 December 2002, and 4 February 2006, 22 December 2010, 21 November 2014) to the Rules originally Registered 21 December 1973.

The Common Seal was fixed in the presence of

President

Secretary