

At the completion of a project that received community funding, recipients are required, as stated in the Community Grant Policy, to submit a Project Report to the Community Board. Project Reports are to be received no later than two months after the completion of the project or if the activity is ongoing, within two months of the funding being spent.

Applicants who fail to provide a project report within the required time will not be considered for future funding.

Please return the completed form to: funding@fndc.govt.nz **PDF attachment via email is preferred) OR:**

Funding Advisor

Far North District Council

Private Bag 752

KAIKOHE 0440

Name of organisation: Northern Community Family Service

Name & location of project: Family Budgeting Services, 43 Hobson Ave, Kerikeri

Date of project/activity: 1.07.19 to 30.6.20

Which Community Board did you receive funding from?

☐

Te Hiku

☐

Kaikohe-Hokianga

☒

Bay of Islands-Whangaroa

Amount received from the Community Fund:

\$5,000

Board meeting date the grant was approved:

April? meeting at Moerewa

Please give details of how the money was spent:

- Your contribution to the project and the funding you received from the Community Board must be accounted for*
- Attach supplier receipts or bank statements to show proof of expenditure of Community Board funds.*

Supplier/Description	\$amount	Receipt/s attached (please tick)
Kerikeri Baptist Church - payment 20/6/2019	\$4830.00	x
Kerikeri Baptist Church – being part payment 9/12/2019	\$1916.00	x
	\$	
	\$	
Total:	\$6746.00	

Give a brief description of the highlights of your project including numbers participating:

Over the previous year we have assisted 189 families up until 30th June 2020. Of these 94 were Maori, 88 European and 7 Pacifica. Their families included 43 under 5s and 179 6 to 18 yr olds.

Referrals came from Mental Health agencies, WINZ, CAB, Salvation Army, Oranga Tamariki, Churches various, Early Childhood Centres, Kerikeri Primary School, Riverview Primary School and self referrals through our website and friends and family.

Describe the main findings in your evaluation of the project/event; describe how your project/event benefited the community:

We were declared an essential service through Lockdown.

During and post Covid 19 lockdown the greatest need has been in keeping our community food secure and we have networked with Kairos Connection Trust to provide healthy food parcels after the closure of Kaeo Kerikeri Foodbank at the start of lockdown.

Our main focus has always been on financial education and financial stability within the whanau, however the need to provide whanau support to ensure that families are warm and dry, have adequate provision of the necessities of water (through the drought) and food has become paramount.

Highlights include the recovery of mental balance of two separate clients who presented threatening suicide. The recent discovery of what has become of a client in dire straits 7 years ago. With our encouragement she moved from being a dependent solo mother to starting her social work degree and is now working for Oranga Tamariki. Little did we imagine that this was possible 8 years ago.

Over 60% are now back in credit and 20% well on their way to financial stability once more. The balance have required Insolvency procedures to give them a new start. With Te Arawhata (our double signature banking system) and practical education through the Aroha Rooms, we have ensured that these folk do not slip back into debt.

Please provide details and attach or email photos and/or any marketing collateral that was produced for your event/project acknowledging the Community Board:

We regret because of privacy issues we cannot provide photos of clients however we attach an article from the Northern Advocate as proof of our input into the community.

If you have a Facebook page that we can link to please give details:

<https://www.facebook.com/Northern-Community-Family-Service-512398309116220/>

www.northerncommunityfamilyservice.co.nz

This report was completed by:

Name: Jo David **Address:** 1609 Springbank Road, Kerikeri
Phone: 09 4078025 **mob:** 0221056320
Email: miltonberry@slingshot.co.nz or budgetman@xtra.co.nz
Date: 9th July 2020

Northland's working poor struggle to make ends meet

28 Jan, 2020 7:30am
6 minutes to read



Budgeting advocate Milton David encourages people to get financial advice before it's too late. Photo / Jenny Ling

[By: Jenny Ling](#)

Jenny Ling is the features and news reporter for the Northern Advocate

All it took was a couple of "bad financial decisions" for Janeane's world to come crumbling down.

Despite her husband putting in 60-hour weeks and earning \$60,000 to 70,000 at work, with two young children and soaring living costs, the Far North couple were struggling to make ends meet.

There were high mortgage repayments on their home, two cars to run and maintain and ever-increasing costs of food, power, internet and phone.

They couldn't get family assistance from the Government because they earned slightly over the income-tested threshold.

By the time Janeane and her family got the budgeting advice they so desperately needed, it was too late – they'd been declared bankrupt, lost the house and had one of the cars repossessed.

"We were in real strife," she said. "We'd over committed ourselves. The cost of living these days is huge. We had the car repossessed, the dog died, we had a lot of things go wrong."

READ MORE:

- [Premium - Poor in Paradise: Plight of working poor increases in Tauranga](#)
- [Rising rental prices creating a new class of 'working poor', support groups warn](#)
- [Premium - Winter blues: Tauranga Salvation Army, support services inundated with 'working poor' needing help](#)
- [Premium - Saunoamaali'i Dr Karanina Sumeo: Action needed to help our nation's working poor](#)

Janeane, 38, spent a year trying to get financial help and was told by budgeting services and the bank 'we can't help you unless you earn more money'. "But I couldn't because I was a full time mum."

It was only when her mother suggested the Northern Community Family Service - who offer free mentoring and guidance for Mid North residents facing financial difficulties - that the family were able to get their lives back on track.

"They went out of their way to come to our house and picked up all the paperwork," Janeane said. "They took it away and looked over it. They were absolutely amazing."

Budgeting adviser Milton David, who established Northern Community Family Service two decades ago, said Janeane's case is one of many examples of Northland's "working poor".



Despite her husband working 60-hour weeks, Janeane lost her house and car after struggling to make ends meet. Photo / Jenny Ling

Over the last two years he's noticed an increase in working residents seeking financial help because their incomes barely cover the bills.

"You've got people in their mid to late 30s who are working their backsides off and they can't get anywhere. They've got no show of getting their own home. People are finding it difficult to see their way around their cash problems."

There are currently around 700 people "on the books", who regularly get help from the Kerikeri-based service, and David also makes up to 60 home visits a year for people in rural areas who can't afford the trip.

He's expecting an influx of calls from people who have overspent over the festive season after reading Kiwis overspent \$533 million on credit, according to financial comparison site Finder.

Increased living costs, including food and petrol, contribute to the working poor, along with people not realising how much interest they'll have to pay back on borrowed money, he said.

"One client borrowed a huge amount of money it was over \$100,000. When you tell them they're paying \$63,000 back in interest, well, no-one told them that."



Northern Community Family Service budgeting advisor Milton David says more people in the 'working poor' category are seeking financial help. Photo / Jenny Ling

A report commissioned by the Human Rights Commission and published in November found more than 50,000 working households in New Zealand – 7 per cent - live in poverty.

Northland and Gisborne had the highest rates of in-work poverty at 10.2 and 9.3 per cent, respectively.

The median income for Northland wage and salary earners is \$959 per week, which lags behind the national average of \$1019 per week, according to the latest figures from Statistics New Zealand.

For all working-age people in Northland, including those on benefits, the median weekly income drops to \$512 per week.

Budgeting national entity FinCap, which was set up in 2017 to provide support to the country's budgeting and financial capability sector, said traditionally those seeking budgeting support were WINZ clients.

But there are now more working people using the services, spokeswoman Soraiya Daud said.

One reason is the shift to "casualised" work, where employees are put on temporary or casual contracts or expected to contract or sub-contract.

This, combined with increased living costs and higher rents, is putting a financial strain on workers, she said.

Better employment rights, affordable housing stock and better support are needed to "recognise people do need regular income and they do need to live reasonable lives", she said.

FinCap spokeswoman Soraiya Daud says the shift to "casualised" work is putting a strain on employees. Photo / supplied

"In places like Northland which might have been affordable in the past, rents are getting up there and they take up a significant amount of people's income. These factors working together are major issues."

The median house price in Northland in December \$539,000 while the average rental is \$401 per week.

Closing the Gap spokesman Peter Malcolm said the working poor in New Zealand is "a disgrace".

For people on a minimum or low wage, even with two incomes, it's not enough to live on, he said.

"You've only got to look at what's happening to prices in the supermarket. For a packet of chops you're talking about \$2 to \$3 for each chop. For the cheapest sausages you're paying \$7 for a pack of six. It doesn't equate to enough to live on. That's the bottom line."

The minimum wage increased from \$16.50 to \$17.70 in April 2019 and will rise to \$18.90 an hour from April 1.

Malcolm said employers should be paying "at least" the living wage, which currently sits at \$21.15.

"That's the difference between poverty and being able to live with the basics," he said.

"It doesn't cost jobs to put up wages. It does good things for the economy because it puts more money in the hands of the people who need to spend more. Many businesses can afford to pay more than they do now."

Malcolm said the gap between the wealthy and working poor is huge.

"When you look at the lifestyles many in New Zealand can enjoy it's appalling when we've got 170,000 kids in poverty and the working poor. That indicates a severe imbalance in the way the economy in society is managed."

Janeane said the family recently came out of bankruptcy and are now renting in Kerikeri and living within their means.

Though she's unsure whether home ownership will be on the cards in future, she's happier and more content with life, and encourages others with financial problems to seek help.

"I just don't want to see people end up in the same boat."

Account Transactions

Northern Community Family Service For the period 1 April 2019 to 31 July 2020

Grants is Far North District Council.

DATE	DESCRIPTION	REFERENCE	DEBIT	CREDIT	RUNNING BALANCE	GRANTS
Far North District Council						
30 May 2019	Far North District Council - For rent for KKBC		-	5,000.00	5,000.00	Far North District Council
Total Far North District Council			-	5,000.00	5,000.00	
Rent						
20 Jun 2019	Kerikeri Baptist Church		4,830.16	-	4,830.16	Far North District Council
9 Dec 2019	KKBC - Rent Church office		169.84	-	5,000.00	Far North District Council
Total Rent			5,000.00	-	5,000.00	
Total			5,000.00	5,000.00	-	