



# Citizens Advice Bureau Mid Canterbury



2024 Annual Report

# Agenda

Citizens Advice Bureau Mid Canterbury Incorporated

Annual General Meeting

10am Tuesday 3<sup>rd</sup> September 2024

Community House Mid Canterbury

1. Welcome
2. Apologies
3. Confirmation of Quorum
4. Minutes of the 2023 AGM (5<sup>th</sup> September 2023)  
Matters Arising
5. Reports
  - a. Chairperson's Report
  - b. Treasurer's Report
  - c. Coordinator's Report
6. Election of Officers and Board Members
7. Appointment of Reviewer – Moore Markham Ltd
8. Setting of Membership Fees
9. General Business
10. Presentations by Neil Lancaster -Board Chair CABNZ and CABNZ update
11. Closing of meeting
12. Guest Speaker –Clare Harden -Staveley Ice Skating Rink Project
13. Closing and blessing of food, all are welcome to stay for morning tea

## Taku pou whakawhirinaki i ngā wa o te porotaitaka

### My source of strength in moments of adversity

This whakataukī (proverb) provides the meaning of our Māori name. A Pou Whakawhirinaki is a person one can rely upon when seeking solace, strength, assistance and help. It is a metaphorical statement mainly used in relation to a person, with the sense of giving assistance without any financial gain being sought in return. Our Māori name was identified from this whakataukī by Julian Wilcox, a te reo expert and nephew of Peter Harwood, the founder of the CAB in New Zealand.

# Annual General Meeting Minutes 2023

## Citizens Advice Bureau Mid Canterbury

### Annual General Meeting

5 September 2023

**Present:** Jo Veale (Chairperson), Tiffany McRea (Treasurer), Mary Bailey (Secretary), Sarah Clifford (Co-ordinator) Andrea Carter, Pamela Kennedy, Coby Snowden, Graham Matthews, Jeff Withington, Mary Rivett, Nikita Begbie, Rosemary Moore

**Guests:** Neil Lancaster, James Meager, Kate White, Lesley Symington, Liz Shea, Jane Riach, Theresa Evans, Anne Marie Chapman

**Apologies:** Neil Brown, Jane Argyle, Jane Walker, Trevor Croy, Viv Williams, Carol, Brown, Jess Wilson, Kevin Clifford, Kerry Dalton

#### Meeting Opened 10:00 am

**Karakia: Te mana ki runga** Tiffany McRea

**Welcome:** Jo Veale

**Apologies:** Andrea Carter acting secretary read and moved that the apologies be accepted, seconded by Mary Bailey and passed by members.

**Conformation of Quorum:** Jo Veale

**Minutes of the 2022 AGM:** Jo Veale moved that they be taken as read, seconded by Pamela Kennedy and passed by the members.

#### No Matters Arising

**Minutes of the 2023 SGM:** Tiffany McRea moved that they be taken as read, seconded by Pamela Kennedy and passed by the members.

**Chairpersons Report:** Jo Veale read the attached report and moved that it accepted, seconded by Tiffany McRea and passed by the members.

**Treasurers Report:** Tiffany McRea presented the Financial Performance Report for the year ended 30 June 2023 (copy attached). Tiffany explained the \$16 000 surplus. Late funding applications granted by the Braided River Trust, Lions Foundation and funds received from Safer Mid Canterbury for the preparation of the Helping Hands Booklet. The

Co-ordinators hours had been reduced. Tiffany moved that the financial performance report be accepted, seconded by Andrea Carter, passed by the members.

**Co-ordinators Report:**

Sarah read the attached report and moved that it be accepted, seconded by Pamela Kennedy and passed by the members.

**Election of Officers:**

Nominations had been received for the following to be elected to the board.

Jo Veale Chairperson

Tiffany McRea Treasurer

Mary Bailey Secretary

Andrea Carter

Pamela Kennedy

Coby Snowden

Sarah Clifford moved that the nominations be accepted seconded by Nikita Begbie and passed by the members.

**Appointment of Reviewer:**

Jo Veale moved that Moore Markham be appointed as the financial reviewers for 2023/2024, seconded by Coby Snowden and passed by the members.

**Membership Fees:**

Jo Veale moved that there be no membership fees, seconded by Mary Bailey and passed by the members.

**Presentations:**

Certificates of Appreciation for 2022-2023 were presented by Neil Lancaster to the following members:

Coby Snowden

Andrea Carter

Nikita Begbie

**Karakia Whakamutunga:**

Tiffany McRae

(Closing incantation)

**Meeting Closed 10:20**

## Chairpersons Report

Tēnā koutou, tēnā koutou, tēnā koutou katoa

It is with pleasure that we welcome you, our invited guests, our funders and of course our volunteers for this 2024 AGM of the Mid Canterbury Citizens Advice Bureau.

Our Bureau is an accredited member of CABNZ and we abide by its aims, memberships principles and policies. The CAB is a champion of people's rights, working to help them solve the problems and challenges they face. Hence how important it is that CAB is an integral part of our community, with more and more people seeking the free, non-judgemental support they need, with options to find a way forward being explored and of course, where privacy is maintained.

We are extremely grateful to our funders who support us in this mission.

Our heartfelt thanks to

- The Ashburton District Council
- Community Grant Organisation Scheme (COGS)
- Community Trust Mid And South Canterbury
- NZ Lottery Grants Board
- Rotary Club of Ashburton

As with all charitable institutions, we rely on volunteers, so a big thank you to all our volunteers who give their time so readily. Most put in more than the three hours a week they are rostered to do. Helping with the community directory, keeping the pamphlet stands up to date, swapping of shifts and filling in when someone is unable to do their shift etc.

Andrea Carter is doing a wonderful job peer reviewing the write-ups of how we have assisted the client. It is a huge, time-consuming task but so valuable for ensuring the quality of service we provide our clients.

Thanks also to Andrea Carter who has filled in as secretary over the latter part of this year as Mary Bailey has been unwell.

I would also like to acknowledge all the wonderful work Tiffany McRae, our treasurer undertakes over and above keeping the finances in order. She applies for funding, keeps informed about possible funding opportunities and actively keeps our profile up, not to mention making sure the board know what is coming up and when things are due.

Sarah, our manager is a God-send. She calmly deals with the volunteers requests, questions, many related to technology, phones etc which of course take her away from her core role. As well as managing the volunteers and doing the roster etc, she provides us with on-going support and training. She spends time talking to groups in the community and garners support to promote the value of CAB. She steps in as a volunteer when needed and also assists with the peer reviewing, community directory and keeping the Facebook page current. Committees to help with all this have been established this year, however much still sits with Sarah as these are still a work in process.

Thank you to all the board, secretary Mary Bailey, ably assisted by Andrea Carter, treasurer Tiffany McRae, Coby Snowden, Jane Riach whom we co-opted from the community and Pam Kennedy.

Pam is standing down from the board so a special thank you for all the work you have undertaken over the setting up of our CAB and the subsequent two years.

Finally, we look forward to continuing to grow our service, of making sure it is embedded into the fabric of our community and that many more volunteers put their hands up.

I am very proud that we have achieved our goal of setting up CAB Mid Canterbury; I stand down from the president's role knowing we are in good hands and I wish the new board every success in the future.

Jo Veale

Chairperson

## Coordinators Report

The process of writing an Annual Report is a great opportunity to reflect on the past year and to celebrate the highs and reflect on the lows or the challenges and to look forward to the future projects and activities to make our organisation strong and able to support our clients and community.

As at 30 June 2024 CABMC had 21 volunteers, (*17 last year*) this included 2 “other” volunteers currently community board members. We worked with 856 clients over the past year an increase from 717 the previous year. Face to face contact and by phone continue to be the main methods clients access our service way clients access our service.

### **To the Volunteers**

I would like to thank all the volunteers for everything they do to provide an incredible service to our community. Whether the enquiry has come from an individual, another service provider or another group, they are all given a listening ear and a kind, thoughtful and well-researched answer.

Thanks to our Board members, for playing an integral part in keeping everything going so smoothly for the support they give to the coordinators role and for keeping the volunteers and clients at the centre of everything they do. Someone told me recently that you can tell an organisation is doing well when you have no issues recruiting board members. We have a strong Board and with two new volunteers stepping up to the Board we have a great governance team.

Including myself we have three volunteers challenging themselves with learning Te Reo, a year long course with Ara. This is just one example of the extra effort in training and commitment to learning our volunteers undertake.

You all go the extra mile to make this a fantastic team and it is a pleasure to work with you all.

### **To the Funders**

I would like to thank our funders for supporting the work the volunteers do for the community for the 2023-2024 year. Ashburton District Council, NZ Lottery Grants Board, Community Trust Mid and South Canterbury, COGS, Braided Rivers and the Lion Foundation. Without your support we could not operate.

We were lucky enough to be the recipient of the raffle proceeds for Rotary’s Bookarama in September 2023. This was an incredible opportunity for the CAB. We received some funding to support our service but we also had the opportunity to display our banner and brochures right in the middle of the entrance. Our CAB bookmarks were also given to everyone who made a purchase.

### **To the Supporters**

Thanks to our National Office Team in Wellington, our service is so well supported by the extensive website CABNET with quality, up to date your rights articles and our platform for the community directory. The National Office provides so much valuable support and information regarding running a bureau.

Thanks to the team at Community House, Jess, Jess and Jeannette for supporting our service and all the tenants within.

Thanks to all the services and organisations that have supported us with information and training. Our free immigration advice clinic with Maria Jimenez, Mike Johnson with employment and HR advice, and Alison Haamu with the IRD clinic providing such valuable support to both our volunteers and to clients. I also want to mention Warren James from Anglican Advocacy and the work he does for the community. It is wonderful to have a service that we can refer clients to with the next steps to attend meetings and appointments.

## **To the Future**

I look forward to the year ahead, to our focus on recruiting and training more volunteers and opening our service with more shifts, and being more accessible to the community with increased clinics on a variety of topics which support our community. We also strive to develop relationships with potential supporters and funders of our service. The Need Help booklet will need to be updated to the 2025/2026 edition in the first half of the coming financial year. This resource has proven to be very beneficial to both the community and the service providers in our community.

Ngā mihi nui

Sarah Clifford

Coordinator



## Board Members 2023-2024

Jo Veale –Chairperson

Mary Bailey –Secretary

Tiffany McRae –Treasurer

Andrea Carter

Pam Kennedy

Coby Snowden

Jane Riach

## Certificates 2023-2024

### Accredited Volunteer Bureau Interviewers

David Hickman

Penny Kirton

Mai Maslin

### Certificates of Appreciation

Jo Veale	Board Chair
Mary Bailey	Board Secretary
Pam Kennedy	Board

## Election of Officers

### Chairperson

Coby Snowden	Nominated By Andrea Carter	Seconded By Jo Veale
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### Treasurer

Tiffany McRae	Nominated By Jo Veale	Seconded By Andrea Carter
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### Secretary

Andrea Carter	Nominated By Tiffany McRae	Seconded By Jo Veale
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### Board Members

Jane Riach	Nominated By Andrea Carter	Seconded By Jo Veale
Jo Veale	Nominated By Tiffany McRae	Seconded By Andrea Carter
Mary Bailey	Nominated By Jo Veale	Seconded By Gail D’Ath
Gail D’Ath	Nominated By Jo Veale	Seconded By Andrea Carter
David Hickman	Nominated By Graham Matthews	Seconded By Andrea Carter

## Direct Person to Person Provision of Information and Advice

		2023-2024	2022-2023	2021-2022	2020-2021
<b>Phone</b>	Client Interview	192	213	159	63
	Quick Reference	130	84	122	73
	Other	8	7	5	-
	<i>Total Phone</i>	330	304	286	136
<b>Face to Face</b>	Client Interview	253	246	145	129
	Quick Reference	65	50	62	34
	Other	7	4	3	-
	<i>Total Face to Face</i>	325	300	210	163
<b>Email and Messenger</b>	Client Interview	74	81	78	29
	Quick Reference	22	11	27	8
	Other	3	9	3	-
	<i>Total Electronic</i>	96	101	108	37
<b>Other</b>		4			
	<i>Total Other</i>	4	8	7	3
	<b>Total</b>	<b>758</b>	<b>713</b>	<b>611</b>	<b>339</b>
<b>Clinics Attendees</b>	Immigration	10	3	5	0
	IRD Clinic	51	-	-	-
	Tech Support	-	1	32	30
	Incorporated Societies	37	-	-	-
	<i>Total Clinics</i>	98	4	37	30
<b>Total of All clients</b>		<b>856</b>	<b>717</b>	<b>648</b>	<b>369</b>

When comparing the years note 20-21 we were only open for 7 months Dec-June

## Te hunga e āwhinahia ana e mātua

### The people we help

The CAB service includes in-depth interviewing of a client to identify what is happening for them or what information they seek, and to find out what they have done so far. The trained volunteer interviewer researches options specific to each client's situation and then explains these to the client in a way that helps them understand and work out what they may want to do next.

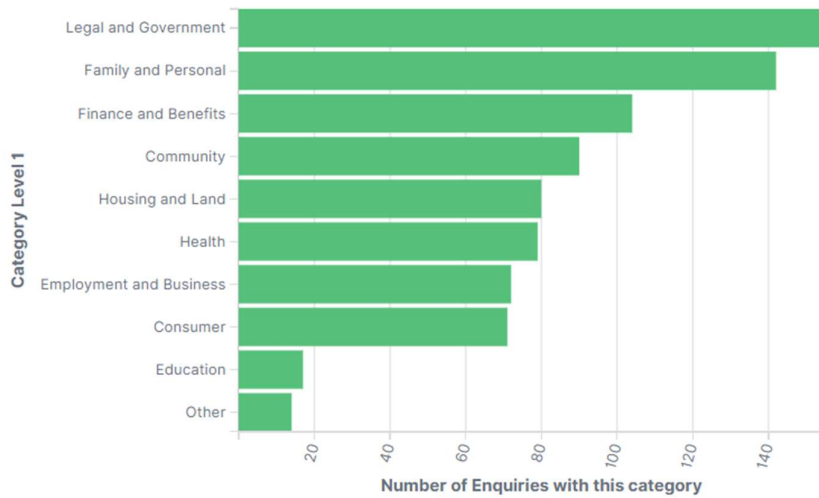
Sometimes the client needs a form, contact details for another service or directions. We call this service 'quick reference'.

We host other people or organisations who provide their services at the CAB for example our free monthly immigration advice. We call this service a clinic.

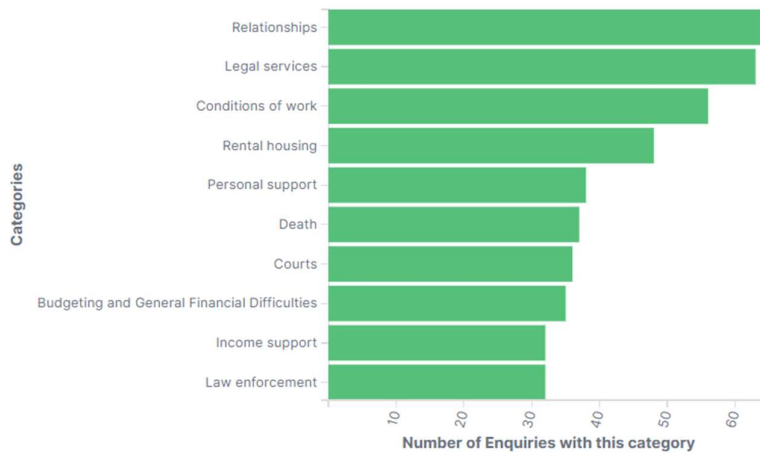
## Enquiries

The main topics our clients ask for information on in 2023-2024 can be seen in the graphs below. The categories get increasingly more specific through the levels 1-2-3. Our categories of enquiries are similar to last year and are increasing in complexity. This increase in complexity is being recognised nationally. We are seeing more people struggling with finances, kiwisaver withdrawals and job insecurity.

Category Level 1



Top 10 Categories Level 2

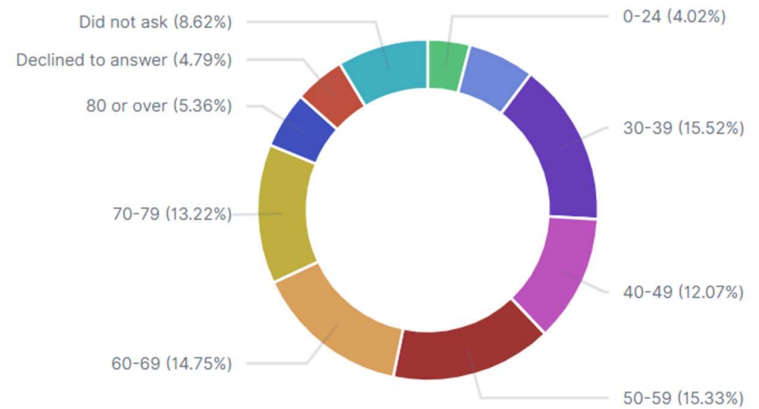


Category Level 3	Number of Enquiries with this category
Employment contracts and conditions	50
Lawyers	38
Community Law Centres and other free legal advice	35
Residential tenancy including disputes	35
Wills and probate	32
Access / custody / guardianship	30
Employment disputes	30
Counselling and other support for individuals	26
Consumer Guarantees Act including complaints about goods and services	22
Separation and dissolution	21
Family Court	19
Budgeting and debt management	18
Care and support for older people	17
Housing Improvements and maintenance	17
Fences and boundaries	16

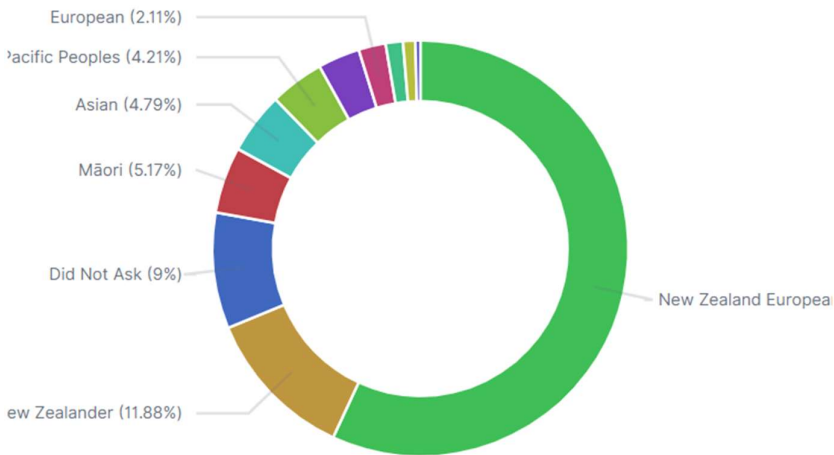
## Client Profile

Our Clients identify as 67% (73%) New Zealand European or New Zealander with 63% (64%) of our clients being Female, with a relatively even spread of age ranges. In our client age groups, we see an increase in all ages groups particularly over 50/60/70/80 years but a decrease in the 40-50 age group.

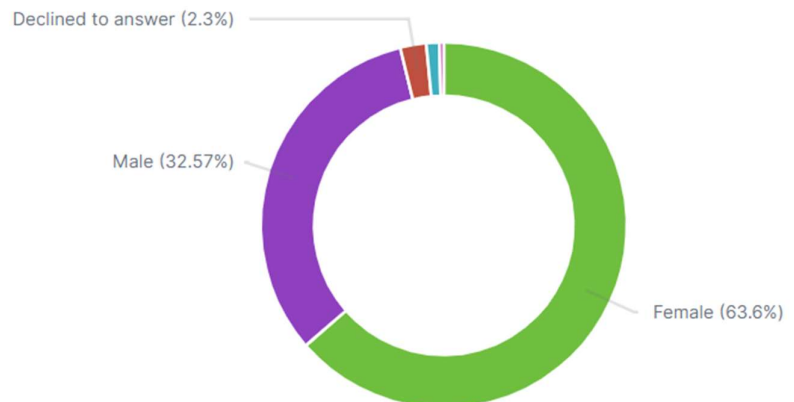
Client Age Groups



Client Summary Ethnicity



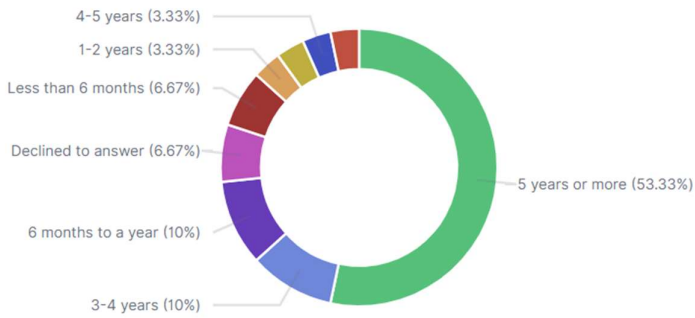
Client Gender



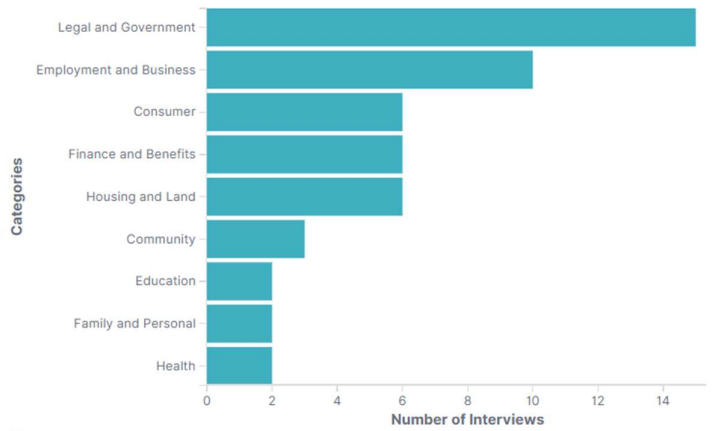
## Migrant Overview

Of the 30 (33) service users (who identified as migrants) who have used our service over the 23-24 financial year 66% (75%) accessed us face to face. In addition, over 50% of the migrants accessing our service have been living in New Zealand for over 5 years. Our top 5 countries of origin were, Fiji, Philippines, Tonga, Samoa and India. (Netherlands, Tonga, India, Germany and Ireland)

Migrant Clients: Length of time in NZ



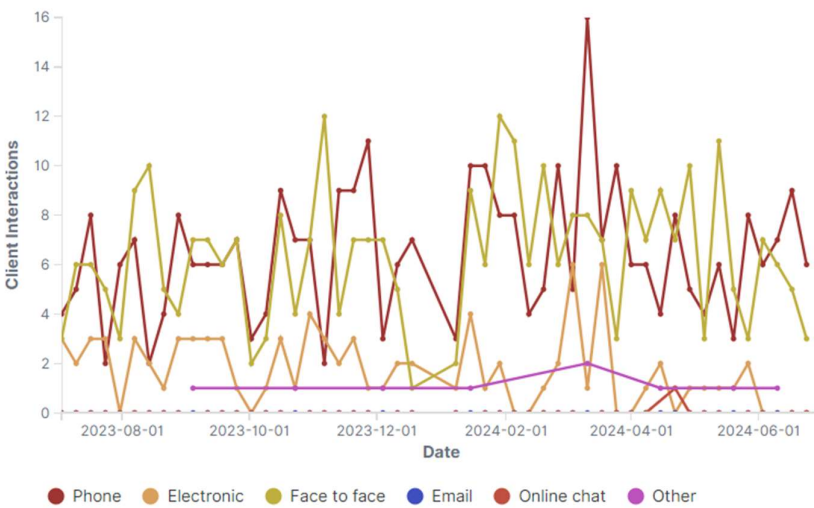
Migrant Report - Top 10 Categories



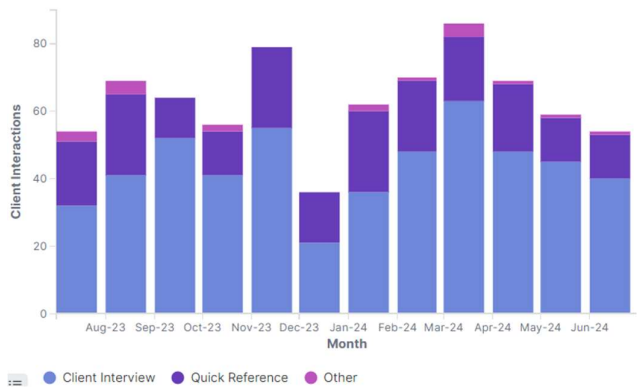
## Trends Report

Trends across the year, shows dips over the Christmas and Easter periods and coinciding with the School Holidays.

Method of Contact (Interviews and Quick Reference)



Service Type



Thanks to our Funders

