MANAGER'S REPORT

Annual General Meeting 2025

Jubilee Budget Advisory Service

Reporting period: 1 April 2024 - 31 March 2025

16 September 2025

Kia ora everyone, and thanks for coming along tonight.

This has been a year of change, learning and some very difficult decisions. It has also been a year in which the team kept turning up for clients, supported one another and found practical ways to strengthen Jubilee for the future.

I want to thank our Board for its guidance, our staff and volunteers for the work they put in every day, and our funders and community supporters for standing behind us.

Two developments I am especially pleased about are our brand-new website and the support we received from the Meridian Decarbonisation Fund towards a new vehicle. Both will make a practical difference to how people find us and how we reach communities across Southland.

This year in numbers

It was a busy year, and the figures show both the volume and the range of work carried by the team.

1,511	client cases
514	new client cases
669	cases closed
4,142	financial mentoring sessions
211	MoneyMates sessions
253	food parcels provided
432	course attendees across MoneyMates and community education

The increased cost of living was recorded in 827 cases. Health issues affected 596 cases, decreased income 474, money owing to Work and Income 438, partnership breakdown 315, family or community obligations 298, and mental health 289.

So when people came through our doors, it was rarely one simple problem. Most were trying to deal with several pressures at once.

Clients presented with more than $52 million in debt and over $5.18 million in arrears.

More than $6.48 million of debt retired plus over $984,000 of arrears retired

The team completed 467 debt repayment negotiations, 301 reviews of government debt decisions, 272 KiwiSaver hardship applications, 144 ethical lending or no-interest loan applications, 104 Total Money Management actions and 52 Debt Repayment Orders, along with many other forms of advocacy.

Of the cases recorded as closed, 76.9 percent ended because the client's needs had been met.

The wellbeing results tell another part of the story. Clients reported feeling more hopeful about the future, more supported and empowered to make good decisions with money, and more confident that they could achieve their money goals. Almost 98 percent of cases had goals recorded, with an average improvement of 4.31 points.

That is what I am most proud of. The numbers matter, but the real result is somebody leaving in a stronger position than when they arrived.

A challenging year

Funding was the hardest part of the year.

A shortfall meant we had to begin the process of letting the equivalent of two full-time Financial Mentors go. It was a very difficult decision, and it certainly was not because the need had disappeared.

What stood out was the way the team handled the uncertainty. People kept supporting one another, covered what needed to be covered and continued to put clients first.

There was also plenty to celebrate within the team. Financial Mentor qualifications were achieved, people grew into new responsibilities, and the service continued to manage complex work including insolvency, Total Money Management and court-related matters.

There was still room for plenty of humour amongst the pressure too, which probably helped more than we realised.

Practical progress

One of the most visible changes was the launch of our brand-new website. It gives people a clearer way to understand the support available, find the right information and contact us when they are ready.

We were also blessed to receive support from the Meridian Decarbonisation Fund towards a new vehicle. A reliable, lower-emissions vehicle will help us reach clients and communities more easily and will support the service well beyond this year.

SuperSkills Jubilee

SuperSkills remained a lively and important part of Jubilee. Classes continued to give people opportunities to learn practical skills, build confidence and make social connections in a welcoming environment.

The programme takes a great deal of organisation, energy and care. Thank you to the staff, tutors and volunteers who kept classes running and continued to make people feel welcome.

A big thank you to our funders and supporters

For Jubilee Budget Advisory Service, we are grateful for support from Aotearoa Gaming Trust, Catalytic Foundation, COGS, Community Trust South, ILT Foundation, ILT Grants, NZ Lotteries, MSD, NZAS Rio Tinto and the Meridian Decarbonisation Fund.

For SuperSkills, thank you to Aotearoa Gaming Trust, COGS, ICC Community Wellbeing Fund, ICC Creative Communities, ILT Grants, NZ Lotteries and The Wright Family Foundation.

Every grant, contract and donation helped keep services and classes available. We do not take that support for granted.

Looking ahead

The year ahead will not be straightforward. Funding will continue to need close attention, and the demand for financial mentoring is not going away.

But we finish this year with some good foundations: a committed team, a new website, funding towards a new vehicle and clear evidence that clients are leaving with greater hope and confidence.

To our Board, volunteers, funders, community partners and everyone who has supported us this year - thank you.

And to the Jubilee team - thank you.

Thank you for caring about our clients, helping one another and keeping the service moving through a year that asked a great deal of you.

It has been a full-on year, but when I look at what was achieved, there is a lot to be proud of.

Ngā mihi,

Cherie Winder
General Manager