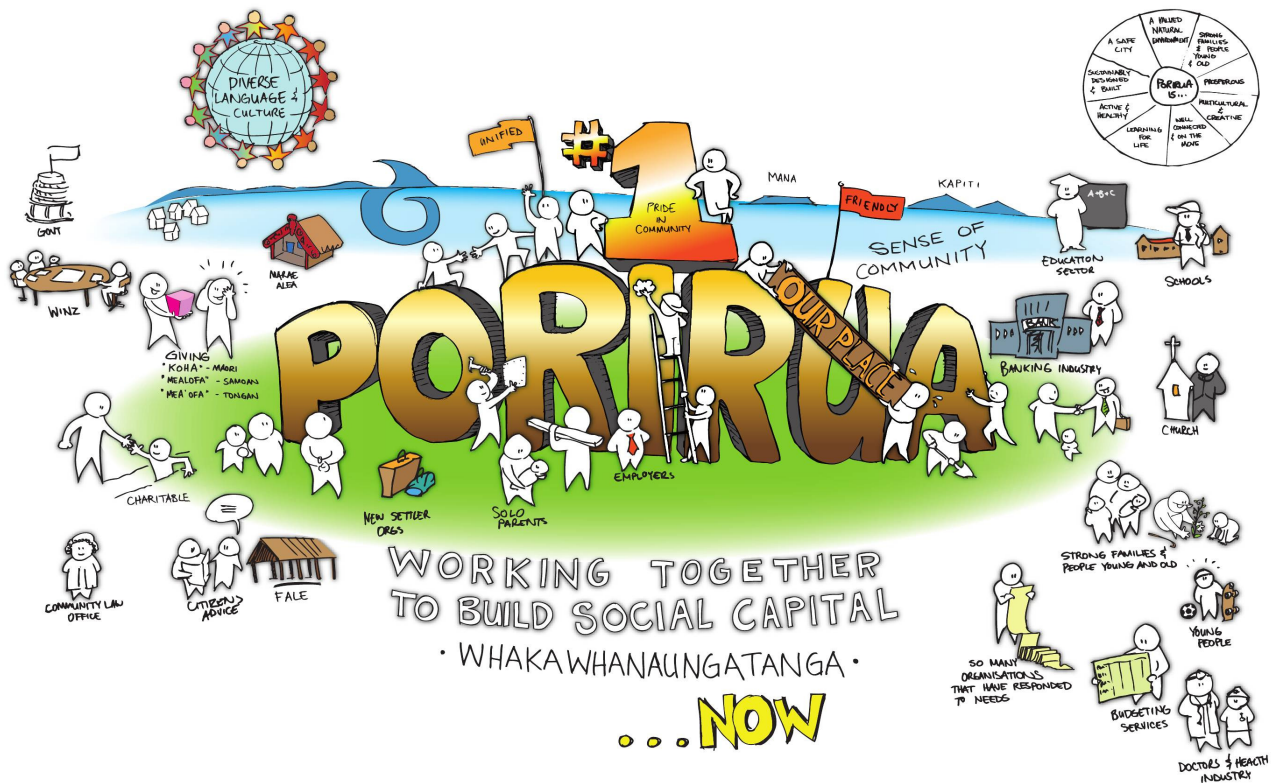


The Porirua Good Cents Initiative



Framework for Change 2011-2012

*"Together Growing Financial Stability for Porirua
to Flourish"*

Introduction

The Porirua Good Cents Initiative emerged from local conversations at the height of the economic boom in 2007. Members of the Wesley Community Action Board were surprised that despite economic growth and high employment rates, demand for the local foodbank remained high.

Close relationships with families utilising the foodbank revealed that many of these families were trapped in a cycle debt that was rapidly reducing their financial wellbeing. Conversations with these families revealed the huge impact this financial stress was having on the individuals concerned, their families and the community as a whole.

Good Cents emerged as a locally grown response to this concern about debt and has sort to grow into a community owned initiative that is focussed on transforming systems and structures in our community that create unsustainable debt. Good Cents is about working collaboratively, across the whole community to identify how together each of our contributions can make a difference.

Statement of Purpose

Good Cents Porirua is working to increase the financial stability of individuals, families and our community to protect and grow wealth and well-being.

Community Led

Fundamentally we believe that those that live and work (and play) in a community are best placed to know how to create change and lead transformation. We take a wide and inclusive view of who our community is and seek to be drawn together learn how we can make a difference. As each of steps up with our positive contribution a better future begins to be created.

Purpose of this Business Plan?

This plan communicates who Good Cents is, what we want to achieve, and how we think we can achieve it.

It sets out who the core leadership team comprise of as well as the stakeholders and supporters of the initiative. It states our strategic goals which are supported by annual actions plans. It is a living and evolving plan that sets our horizons at a better future but is prepared for the shape of those horizons to change and shift.

It provides us with a framework for further thinking and development of Good Cents and accountability to our supporters, funders and the community

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Strategic Goals 2011 - 2016

1. Develop the financial stability of individuals, families and community
2. Lending sector that supports the long term financial stability of clients and the community.
3. Community organisations participate in and lead initiatives that increase financial stability of their communities
4. Grow collective awareness of the issue of debt and it's impact on the wealth, health and wellbeing of the community

Strategic thinking behind each of the Strategic Goals

1) Develop the financial stability of individuals, families and community

- Rather than focusing on the issue of debt – we choose to invest in how we can grow financial stability (which is the true opposite of debt – more so than wealth)
- By financial stability we mean that people are increasingly able to cope with and respond to the various financial pressures and uncertainties of life.
- Almost without exception – a pattern of consumer lending to fund consumable products and services will do nothing to support increased financial stability.
- Increasing financial stability will be supported by a range of initiatives and interventions including financial education, challenging social norms around spending, increasing rates of saving

2) Lending sector that supports the long term financial stability of clients and the community.

- Lenders and financiers have a significant and valuable body of knowledge. They understand what causes a demand for lending, in many cases they have the closest relationship with people experiencing financial instability and will often be the first to notice things are getting out of control
- Lenders as members of the community – have an interest in what's good for the community as a whole and have a common concern about unsustainable or crisis debt.
- Lenders want to provide a good service that is responsible and fair.

3) Community organisations participate in and lead initiatives that increase financial stability of their communities

- Community organisations such as church's, religious, social and cultural groups have strong bonds and relationships
- Such communities of people operating as collectives have impressive ability to rally together significant material resources and wealth for the betterment of the community.
- Communities can also collectively organise to influence members and their behaviour far more effectively than many other methods (e.g. government programmes).
- Growing financial stability of members within the community is good for the community as a whole.
- Growing financial stability of the community will have a positive effect on nearly every other social factor including health and housing outcomes and access to opportunities.

4) Grow collective awareness of the issue of debt and it's impact on the wealth, health and wellbeing of the community

- Discourse in the community and in the media around debt is often negative and pessimistic. It is also frequently divisive and tends towards blame.
- An alternative discourse is possible with a focus on what is working well, who is contributing positively.
- Seeing other possibilities and alternatives can encourage others to think differently and contribute to cultural shifts.

The Core Leadership Group

Good Cents is lead by a group of local people from Porirua. The group are diverse and approximately represent some of the key sectors of importance in growing financial stability in the community.

Neil Attapattu – Chair

Key contribution areas: Strategic goals 1 and 2

Neil lives in Porirua with partner Nikki and two German Shepherds. He is a Business Banking Manager for Kiwibank in the Porirua business banking centre and has worked previously for a number of the main banks.

Janet Carlyle

Key contribution areas: Strategic Goal 4

Janet is the Community Development Manager at Porirua City Council and works extensively across the community on a diversity of programmes and initiatives.

Matt Crawshaw – Coordinator

Key contribution areas: Co-ordination across goals

Matt is the Good Cents Initiative Co-ordinator, employed by Wesley Community Action at the Cannons Creek office. He is employed thirty hours per week to co-ordinate and drive the work of Good Cents. Matt lives in Cannons Creek with his wife and three children.

Makerita Makapelu

Key contribution areas: Strategic Goals 1 and 3

Having grown up in Porirua, Makerita now lives in Paraparaumu with her family. She is very much a part of the Porirua community still and works for Wesley Community Action as the Team Leader at the Cannons Creek office.

Brian McGettigan

Key contribution areas: Strategic Goals 1 and 2

Brian has been a community worker in Porirua for many years. As co-ordinator of Agape Budgeting Service, he has extensive knowledge of many aspects of contributors to both debt and growing financial stability.

Zechariah Reuelu

Key contribution areas: Strategic Goals 3 and 4

Zechariah is a local Porirua businessman and community worker with expert knowledge in community organising and communicating with Maori and Pacific communities in Porirua. Zechariah is married to Monique with whom he has two young children.

Vacant – Education Sector Expert

Recognising the central role that education has in shaping the next generation in Porirua the leadership group is wanting to recruit an appropriately qualified person from the Education Sector who can help bring this perspective to the table.

Funders and Supporters

A number of agencies fund and support Good Cents – both directly and in kind.

Todd Foundation

Since 2008 the Todd Foundation has been funding Good Cents through a grant to Wesley Community Action to employ a coordinator and develop the initiative. Todd Foundation staff also make valuable contributions and participate in the Good Cents journey in numerous ways.

Wesley Community Action

Good Cents Porirua was ceded out of Wesley Community Actions Porirua site. The organisation has been a partner with Todd Foundation in funding the work and 'holding the space' for the initiative to grow and develop into a truly community lead initiative.

Porirua City Council

The Porirua City Council has provided in-kind support and resource to Good Cents as well as invaluable advice and support. Porirua City Council is an important partner organisation in Good Cents.

Strategic Stakeholders

Every sector/organisation and person in the community has a crucial role to play in achieving the goals of Good Cents Porirua. At this point stakeholders have been identified at a sector level and overtime we expect that the stakeholders and partners will grow and be more specific as we interact widely across the community sharing our vision.

Key sectors include:

Education Sector (primary through to tertiary)

Local Government

Business Sector

Banking and Finance Sector (first, second and third tier)

Business Development Agencies

Employment and Skills development organisations

Church, Religious and Cultural Communities

Public Health Sector (Regional Public Health, PHO's, GP's)

Gambling Support agencies

Mental Health and Addictions agencies

Government Agencies (MSD, WINZ, Families Commission, MED, DIA, Corrections)

Budgeting Support services

Social Enterprise organisations

Detailed Action Plans 2011 - 2012

Growing financial stability in Porirua is a multi-faceted and interwoven community exercise. It requires innovation and contributions from every sector of our community – much of this work is already happening. This includes efforts to grow employment opportunities, raise skills levels, improve community support structures, deliver high quality education to name just a few of the obvious ones.

Having viewed this vast and interconnected web of contributors, Good Cents gave consideration to the areas in which we felt we could contribute to or facilitate transformation and paradigm shifts around financial stability as our core business, especially where their appears to be little else happening in the Porirua community. It does not make sense for Good Cents to create and deliver budgeting when there are a number of excellent budgeting services in Porirua that we can support and link with. The action plans below set our five threads of work that we think we can make a valuable contribution. In each case one of our primary perceived roles is that of calling others to make their contributions to increasing financial stability which helps to protect and grow the wealth and well-being of the whole community.

The action plans are set out under each of the four strategic goals and relate to the 2011/2012 year.

Strategic Goal 1: Develop the financial stability of individuals, families and community

Objective	Actions	Who is responsible	Time Frame	Measure
Key focus area: Develop Good Cents course model for growing financial stability of individuals that participate				
Grow effectiveness of the Good Cents course in enabling people to create change for themselves	<ul style="list-style-type: none"> Develop partnership with WINZ Porirua to create effective referral and communication systems. Grow the course into a position of recognised value as assessed by WINZ themselves Develop psychology research based content in the course regarding how people can create change in their thinking and behaviour around money (key resource book – Switch) 	Matt and Makerita M and M and WINZ Matt	Ongoing Ongoing 31 October 2011	<ul style="list-style-type: none"> * Minimum quarterly meetings/ referral system in place. * WINZ demand for increase provision to meet needs of clients. *Course content is developed and improved
Increase the number of	<ul style="list-style-type: none"> Create a flyer for Community Notice Boards 	Matt	31 June 2011	*Each Good Cents course is advertised in

participants attending the Good Cents Course from an average of 4 people to an average of 10 people per course by December 2012	<ul style="list-style-type: none"> • Ensure Flyers are displayed in Library, Supermarket, Shops, Polytechnics, and other community Notice boards through out Porirua • Investigate if flyers can be displayed in 2nd and 3rd tier financiers offices and other areas where target market for the course is likely to frequent • Contact previous participants to see if they can refer others that might need assistance • Get local papers will be receptive to do an article advertising the course • Identify all church leaders and appropriate community services (eg Work and Income) within the Porirua region to promote the course • Approach all church leaders and appropriate community services within the Porirua region to promote the course 	Matt	30 Sep 2011	each location.
		Matt and Neomal	30 July 2011	*Number of participants averages 10 per course.
		Matt and Makerita	30 July 2011	
		Matt	31 August 2011	
		Matt, Brian, Neomal	31 Oct 2011	
		TBD	28 Feb 2012	
Grow a peer led approach to the Good Cents Course by enabling past participants to learn how to support others so that by December 2012 all courses have at least one past participant co-facilitating	<ul style="list-style-type: none"> • Identify and approach potential leaders from past courses to ascertain willingness • Create a system and identify funding for appropriately remunerating facilitators • Develop a course to train the identified Leaders with key skills including: <ul style="list-style-type: none"> ○ Facilitation techniques ○ Client directed and outcome informed approach ○ Confidence and speaking in front of groups 	Matt and Makerita	Ongoing	* Past participants support follow up courses
		Matt and Makerita	28 Feb 2012	*Full co-facilitators can be paid for their role
		Matt and Makerita	On hold/ongoing	
Key Focus Area: Financial Education in secondary and tertiary institutions – stock take of services and opportunities				
Identify and invite education sector representative to join Good Cents Leadership Group	<ul style="list-style-type: none"> • Draw up list of potential education sector people who may have an interest. • Approach them and promote Good Cents to them with the intention of securing their commitment and partnership • Select a representative to join the Good Cents leadership group. 	Matt and Neomal	30 Sep 2011	* List of educators compiled * Conversations held * New member joins GC Core Leadership Group
Review resources for educating young people (college and tertiary) about money management	<ul style="list-style-type: none"> • Contact and obtain resources developed by NZFFBS on Secondary Financial Literacy education • Complete a stock take of resources that have been developed or are being used in this sector both locally and further a field. • Get expert input into the quality and suitability of the 	Janet Janet	30 Sep 2011	* Stock take completed and written up * Review of resources is completed with recommendations

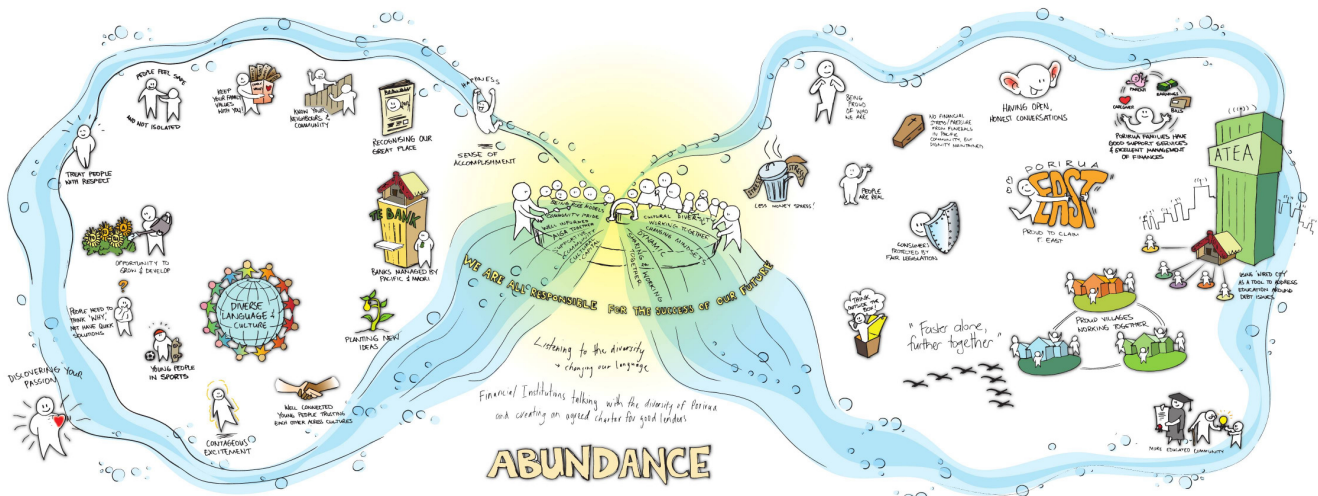
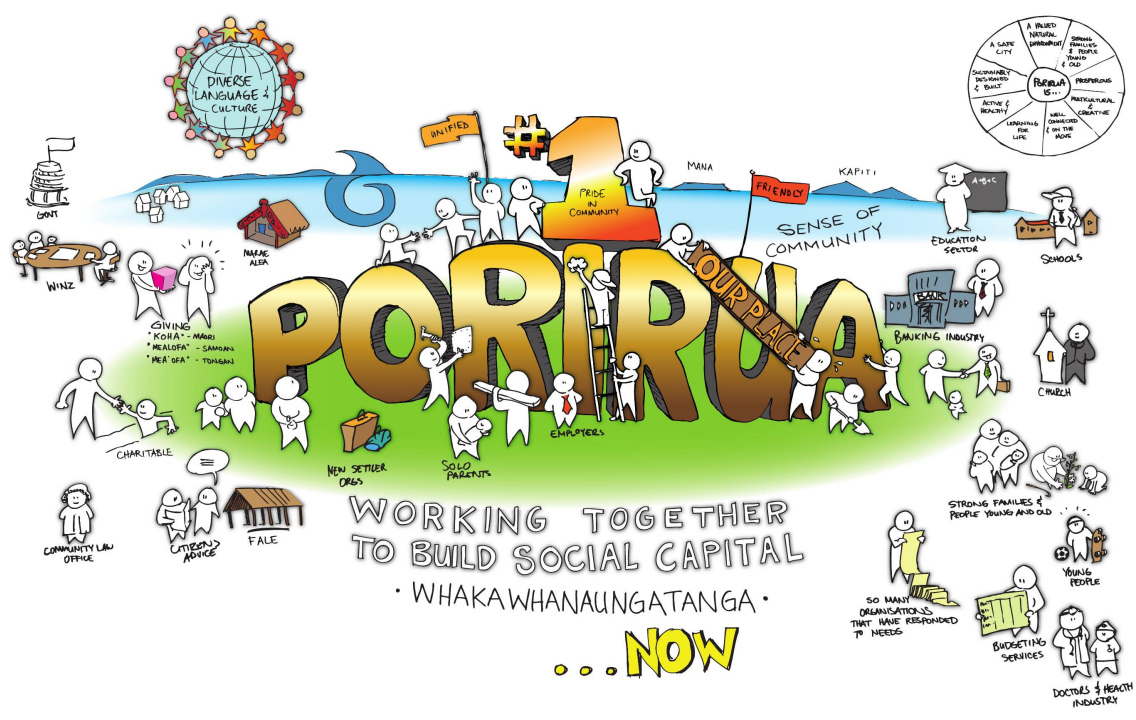
	available resources. <ul style="list-style-type: none"> Adjust them as necessary and then look at mechanisms for promoting them to target education institutions. 			* Best resources are promoted to schools
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Strategic Goal 2: Lending sector that supports the long term financial stability of clients and the community.

Objective	Actions	Who is responsible	Time Frame	Measure
Key Focus Area: Local Responsible Lenders Network				
Foster a local network of lenders with 2 meetings per annum looking at responsible lending initiatives and peer based accountability	<ul style="list-style-type: none"> Develop wallet cards with information about support services for people with financial struggles Host a follow up meeting of lenders with the Mayor presenting and launching wallet cards Explore viability of "Good Cents Lenders Code of Conduct" or similar peer led accountability structures for Porirua (how will this interact with the FSF Responsible Lending Guidelines) 	Zechariah Matt and Neomal	Nov 2011 TBD	Wallet cards produced Network meeting held Minutes or memo about viability of this idea.

Strategic Goal 3: Community organisations participate in and lead initiatives that increase financial stability of their communities

Objective	Actions	Who is responsible	Time Frame	Measure
Key Focus Area: Partnering with Communities to develop community led initiative for growing financial stability				
Develop a partnership with at least one community with an emphasis on creating at least one response or programme in that community to increase financial stability	<ul style="list-style-type: none"> Develop promotional/pitch material which demonstrates and communicates issue and opportunity to community leaders Approach existing community leaders that have expressed interest in Good Cents Prepare a collaborative presentation setting out a proposal for partnership Explore the possible responses including provision of the Good Cents course or similar, community or children based savings schemes etc. 	Zechariah and Makerita (support from Neomal and Matt)	Feb 2012	*One community is on board with Good Cents *Initiative to grow financial stability are in development or action.



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