



**Ka Puta Ka Ora**  
Emerge Aotearoa

# The Generator

Sole trader – self employment



**THE  
GENERATOR**



# What happens when systems supercharge hardship?

## KEY TAKE-HOMES:



Start with a Budget &  
Debt Schedule



Enable Access to  
Justice



Intervene Early



Escalate Consumer  
Issues Quickly



Use [Moneytalks](#) for  
free Financial  
Mentoring



Connect Systems,  
not Silos



Walk Alongside Until  
Resolution



# Ka Puta Ka Ora Our Health (and adjacent Services)

We deliver a broad range of services, predominantly in areas of mental health, addiction and wellbeing. Funder relationships include Te Whatu Ora, MSD, OT, Corrections, SIA

## Community Services



### Our services include

- Mobile services
- Alcohol and other drug support
- Day programmes
- Intensive therapy
- Brief interventions

## Residential & Respite



### Our services include

- Residential services
- Forensic step down
- Respite and day programmes
- Youth remand
- RIDSAS (Regional Intellectual Disability Supported Accommodation Service)

## Peer



### Our services include

- Community support
- Groups
- Respite
- 1737 service
- Phone line

## Corrections



### Our services include

- Mātauranga Māori alcohol and other drug support programme
- Mental health support

## Ignite



### Ignite provides:

- Digital mental health and wellbeing support

## Vocational

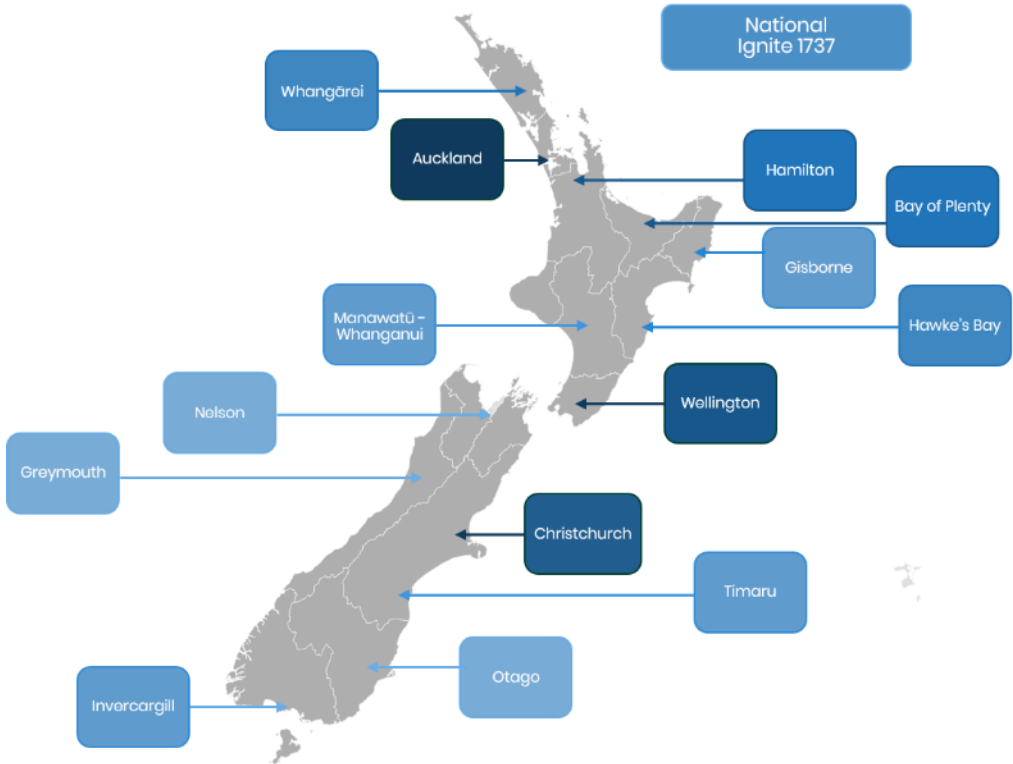


### Our services include

- The Generator
- Individual Placement and Support (IPS)

# Locations

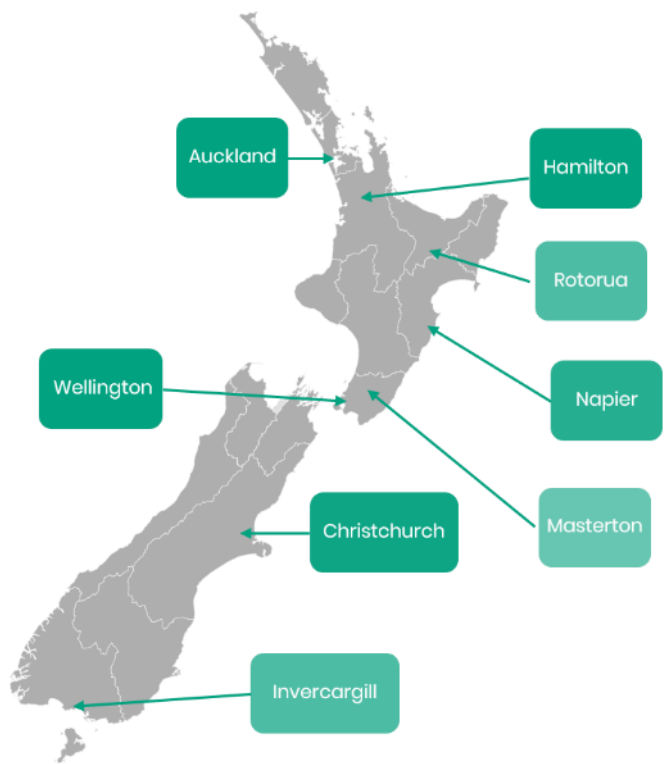
## OUR SERVICE LOCATIONS



## OUR HOUSING SERVICE LOCATIONS



## OUR SOCIAL & AFFORDABLE HOUSING LOCATIONS



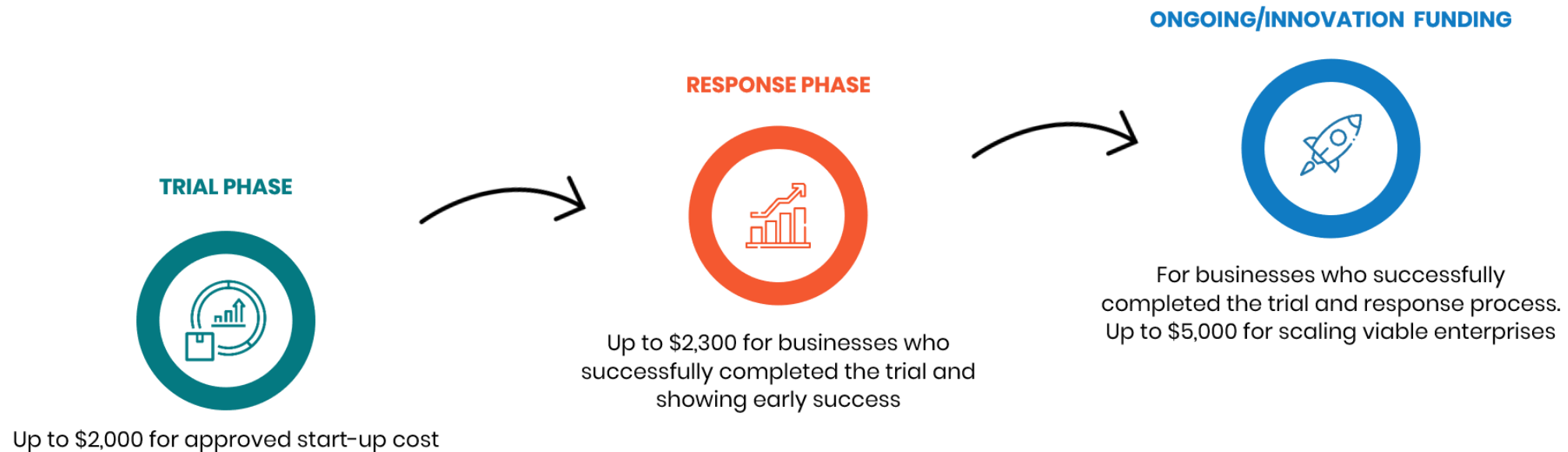
# About The Generator Process

**Background:** The Generator turning hardship into self-employment

**The Generator**, funded by the [Ministry of Social Development](#) and delivered by [Ka Puta Ka Ora – Emerge Aotearoa](#).

**What we provide** Financial Capability | Business Capability | Mentoring | Seed Funding

**What we achieve** Participants (Community Service Card holders) learn, launch, and grow sustainable sole trader businesses through a three-phase support model.



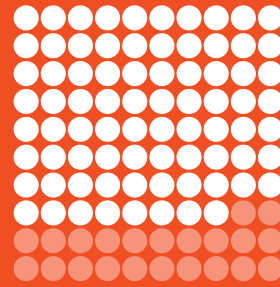
# The Generator – Stats Overall Impact since 2019

2,012

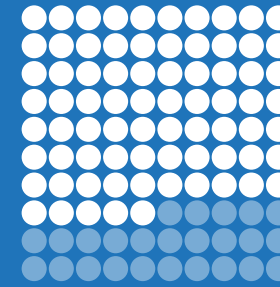
ENTREPRENEUR  
S SUPPORTED

\$4.3M

SEED FUNDING  
RELEASED



78% MAORI &  
PASIFIKA



75% PARENTS



89% BUSINESS  
SURVIVAL RATE

## STRONG ROI TO GOVERNMENT

Reduced benefit dependency and increased earnings;

Estimated **\$250k+ annual savings** as participants transition off benefits

## BUSINESS SURVIVAL:

**100% survived** their first year (2025–2026)  
Since 2019, only **11% of funded enterprises have closed**:

**A THIRD** (33%) say they closed their business because they now have a job, a 9% increase on 2025

**In 2026, 80% and more said as a result of being part of The Generator they**

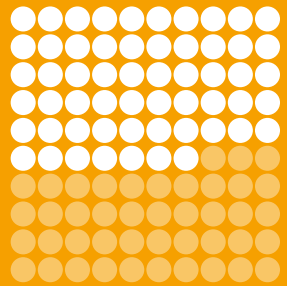
- make better decisions with money,
- have learnt and use more skills & tools,
- increased their wellbeing, self worth & awareness

# The Pressure is Growing

When financial hardship takes hold, it rarely stays in one part of a person's life.

**30,654**

**WHĀNAU**  
SUPPORTED BY  
FINANCIAL MENTORS



**57% INCREASE**  
IN DEMAND  
SINCE 2021

**121%**

INCREASE IN  
CLIENT DEBT  
OVER 5 YEARS

**\$1B**

NEARLY \$1B IN  
TOTAL DEBT

**\$107**

THE AVERAGE  
CLIENT SPENDS  
\$107 FOR EVERY  
**\$100 EARNED**

[FinCap Voices report 2026 | FinCap](#)

# Financial Mentoring First

BEFORE ANY BUSINESS SUPPORT, EVERY GENERATOR PARTICIPANT STARTS WITH:

**Budget**

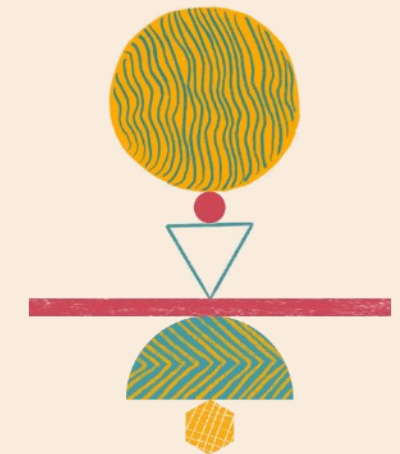
**Debt schedule**

**Financial mentoring**

**Action plan**



Supporting financial  
mentors to facilitate  
whānau financial  
wellbeing



**Financial Capability in  
Aotearoa New Zealand**

Where we are now, where we want to be, and why it matters  
2021-2024



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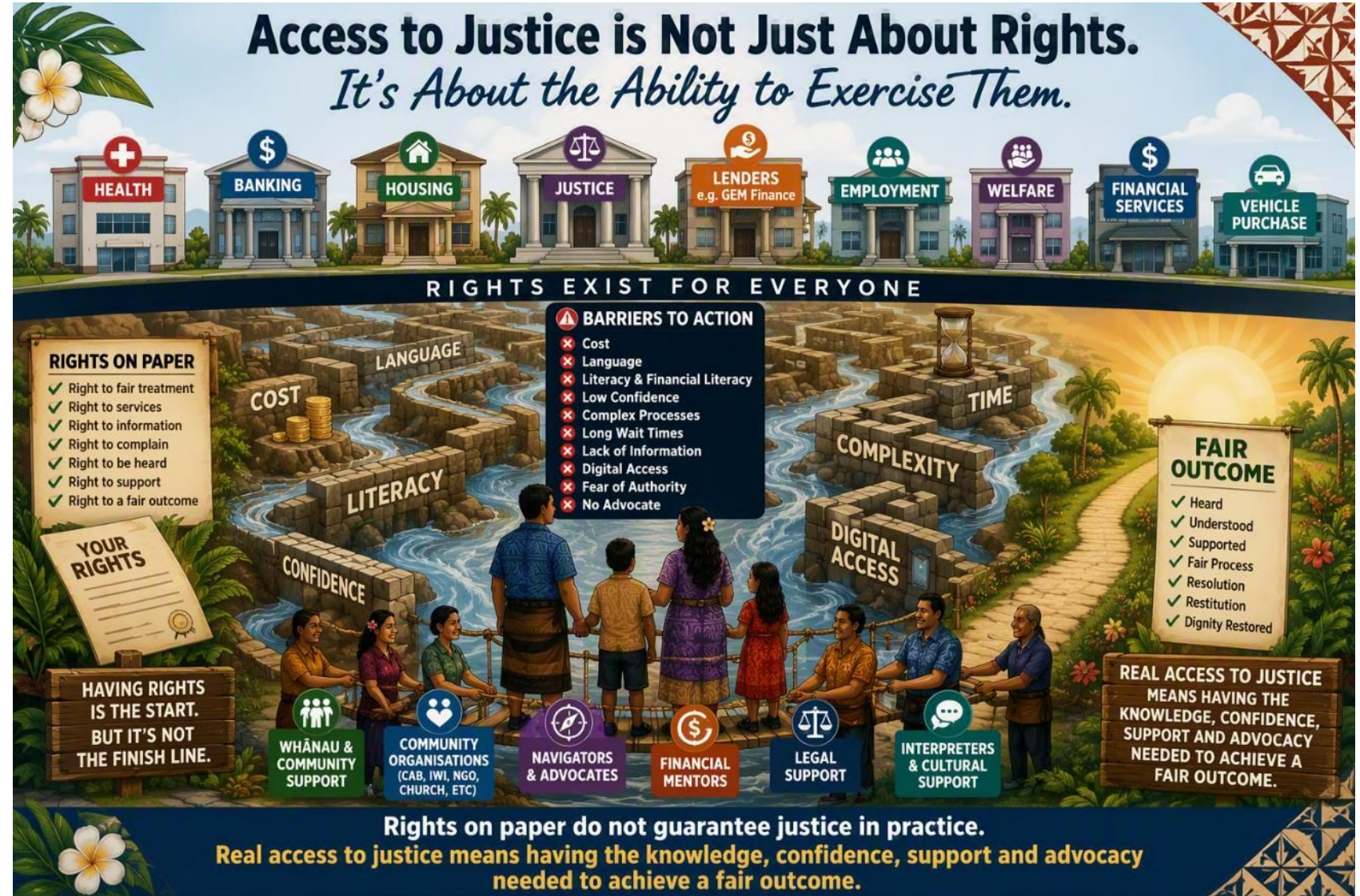
# When whanau collide with multiple systems, disadvantage compounds





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"Who walks  
alongside  
whānau until the  
problem is  
actually  
resolved?"





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Emerge Aotearoa

## Dispute with:

**Your bank**

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**A finance company**

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**A landlord**

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**WINZ**

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**An employer**

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**A healthcare provider**

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**A car sales yard**

English is not your first language.

You have no money for advice.

You don't have a car.

You have limited internet access, no laptop and are behind in your power and water rates.

You have low confidence filling in forms and your phone is broken.

You have very little understanding about finances and how loans, insurance, interest rates, and the tax system works.

You are behind in the rent and struggling to put food on the table.

This is the reality many whānau face every day.



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**Total amount of  
payments  
payable over the  
loan term is  
\$150,000**

### MORE RED FLAGS

1. "Daisy"
2. \$6000 Cashback
3. No vehicle records
4. No VOSAS
5. Tow bar, Mags, roof rack, bonnet scoops
5. Insurances & understanding
6. **Trust & Cultural Factors**



# Case Study: Autotime Cars Consumer Complaint



The Purchaser agrees to pay the following:

|                                                |                    |
|------------------------------------------------|--------------------|
| Subaru IMPREZA SPORT 2.0I-S LIMITED            | \$17,995.00        |
| Accessories - Tow Bar-Bonnet Scoops-Roof Racks | \$2,000.00         |
| Quest Insurance - CVI                          | \$1,361.00         |
| Mags with New Tyres                            | \$3,000.00         |
| Quest GAP Policy                               | \$695.00           |
| Quest MBI Policy - 36 Months                   | \$1,949.00         |
| <b>SUB TOTAL (incl GST)</b>                    | <b>\$27,000.00</b> |

## VEHICLE FAILURE:

Subaru Impreza suffered a transmission failure and became undriveable.

## Information Gaps:

Customer sought service records for an insurance claim but was unable to obtain them. Insurance documents were signed without a full understanding of the policy or claims process.

## Trust & Cultural Factors:

Existing personal relationships influenced trust and reliance on dealership advice.

## Transparency Concerns:

Questions were raised regarding the identity presented throughout the "Daisy Autolines" Facebook profile.

# Case Study One: Consumer Harm

## The Situation

- Family purchased vehicles
- Significant lending concerns
- Insurance concerns
- Mechanical issues
- Financial hardship followed

## Why We Started with a Budget

- Established affordability
- Identified debt burden
- Created evidence
- Guided advocacy



# Plan. Check. Protect.

## Buying Safe, Reliable & Affordable Transport



### 1. Plan

- Set a budget with a **registered Financial Mentor**
- Avoid high-cost lending
- Explore safer finance options first

### 2. Check

- Research vehicles, prices, and sellers
- Complete a **CarJam check**
- Get an independent inspection

### 3. Protect

- Take a trusted support person
- Understand the **total cost** of borrowing
- Never sign under pressure
- Review contracts before committing

### Key Message

## Plan. Check. Protect.

**A budget before a vehicle can save years of debt.**

*Case Study One: Two vehicles valued at approximately **\$17,000 and \$42,000** ultimately created repayment obligations of more than **\$150,000** through high-interest lending, fees, insurance, and add-ons.*




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# Case Two

## Standing with Whānau

FINANCIAL RECOVER • ADVOCACY • A PATHWAY FORWARD



 **3** homes  
homes

 **4** households  
households

 **14** children  
children

 **2** newborns  
newborns

### What happened?

A large extended whānau faced multiple crises at the same time.

- Supporting 4 households 14 children (2 newborns)
- 1 child with a disability
- Son on electronic bail
- Health issues & childbirth complications
- Loss of a baby
- Loss of employment & reduced self-employment income
- Legal & employment matters

### What went wrong?

Multiple system pressures collided.

- Mortgage arrears across 3 homes
- ~\$60,000 IRD debt
- IRD entitlement errors & retrospective reassessments
- GST compliance challenges during periods of crisis
- Tool thefts (\$25,000-\$30,000)
- Construction sector downturn
- Serious health issues & vision loss
- ACC injury claim declined
- Conflicting advice & multiple hardship applications (2023-2025)



### How The Generator helped

We stood alongside the whānau and took action.


**Budget & Debt Review**  
 Completed detailed budgets and debt schedules.


**ASB Advocacy**  
 Negotiated with ASB, secured \$13,705.98 compensation refund applied to arrears.


**IRD & Tax Support**  
 Advocated with IRD, 3 hardship applications supported. Connected tax agent & specialists.


**Creditor Holds**  
 Negotiated hardship holds with lenders, council, utilities & credit providers.


**Specialist Support**  
 Connected to Senior Financial Mentors, legal aid, employment advocate, counselling & wellbeing.

### Key achievements

- ✓ All tax returns now up to date
- ✓ IRD accounts reconciled
- ✓ Child tax credit corrected
- ✓ Maternity leave issue fixed
- ✓ \$60,000 IRD debt written off\*
- ✓ \$13,705.98 ASB compensation

\*Subject to future compliance conditions

### The outcome

- ✓ Reduced creditor pressure
- ✓ Improved financial oversight
- ✓ Systems in place for compliance
- ✓ Access to specialist support
- ✓ Clear pathway forward
- ✓ Hope & confidence restored

“ When multiple crises hit our whānau at once, we felt overwhelmed. ”

The Generator helped us navigate the systems, understand our options, and create a pathway forward.

From crisis and complexity to stability, compliance and hope.

 **3** homes  
homes

 **4** households  
households

 **14** children  
children

 **2** newborns  
newborns

 **\$60,000** IRD debt resolved\*

 **\$13,705.98** ASB compensation

\*Subject to conditions

 Advocacy
  Financial Capability
  Tax Resolution
  Legal Support
  Whānau Wellbeing
  Housing Security
  Systems Navigation
  Ka Puta Ka Ora Emerge Aotearoa
  Together we thrive.



## Inland Revenue: Act Early, Stay On Track

### Key Actions

- ✓ Engage with **IRD early through myIR**
- ✓ File returns on time (GST, IR3, rental income)
- ✓ Check **Working for Families** entitlements regularly
- ✓ Seek help immediately if experiencing hardship

### Case Study Two

#### **Sole-trader builder + rental income + six children**

Needed support to manage:

- GST obligations
- Income tax returns
- Rental property income
- Growing IRD debt

### What Worked

- ✓ Registered **Financial Mentor**
- ✓ Budget, debt schedule & cashflow plan
- ✓ Hardship application supported by evidence
- ✓ myIR records and communication
- ✓ Qualified tax agent support

### Key Message

**A budget and debt schedule are the foundation.**

**Engage early. Keep records. Get advice before tax debt becomes a crisis.**

# Complaint pathway

Complaint

In writing – Organisation Complaint Process

Unresolved?

Appropriate Regulator (Ombudsman / FMA / Commerce Commission)

Investigation / Resolution Outcome



# What Actually Worked?



FINANCIAL  
MENTORING



BUDGET &  
DEBT  
SCHEDULE



MULTI-  
AGENCY  
SUPPORT



SPECIALIST  
EXPERTISE



ADVOCACY



WALKING  
ALONGSIDE



# People Do Not Lack Aspiration



***“What many people lack is access to knowledge, support, advocacy and someone willing to walk alongside them.”***

# What happens when systems supercharge hardship?

## KEY TAKE-HOMES:



Start with a Budget & Debt Schedule



Enable Access to Justice



Intervene Early



Escalate Consumer Issues Quickly



Use [Moneytalks](#) for free Financial Mentoring



Connect Systems, not Silos



Walk Alongside Until Resolution





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Emerge Aotearoa

# Two Whānau, One Journey

## FROM SURVIVING TO THRIVING

### The Power of The Generator

“When people gain control of their finances, they gain control of their future.”

Through two powerful Pasifika whānau stories, The Generator reveals how financial, employment, tax and justice systems can trap people in cycles of disadvantage. Discover how advocacy, financial coaching, mentoring, business support and seed funding help Community Services Card holders build sustainable self-employment pathways and reclaim agency.



#### THE SYSTEMS CAN TRAP WHĀNAU

Complex systems can create barriers, not pathways.

- Financial System**  
Debt, high costs, no savings.
- Employment System**  
Unstable work, underemployment.
- Tax System**  
Confusion, penalties, fear.
- Justice System**  
Past convictions, fines, barriers to work.

**Cycle of Disadvantage**  
Harder to get ahead.  
Lower confidence.  
Limited choices.

#### THE GENERATOR

Support • Skills • Opportunities

- Advocacy & Navigation**
- Financial Coaching**
- Mentoring & Support**
- Business Support**
- Seed Funding & Investment**

#### WHĀNAU RECLAIM AGENCY

With the right support, whānau create their own pathways.

- Self-employment**  
Running their own businesses.
- Sustainable income**  
Greater financial stability.
- Increased confidence**  
Belief in themselves and their future.
- Stronger whānau**  
Better wellbeing for tamariki.

# Questions & Discussion

