Ngā Tāngata Microfinance Trust

Annual Report 2026

Fairer, Kinder Loans for New Zealanders



ngā tāngata microfinance

Contents

About Us

Our mission and values 3
Chair report 4
General Manager report 5
Kiwibank statement 6
My Money Kete 7

Impact

Highlights of the year 8
How we work 9
Our clients 10
Client feedback 11

Governance

Board and staff 12
Entity structure 13

Financial Performance

Financial Statements 14

Acknowledgments

Recognition 19
Thank you 20



Ngā Tāngata - “For the people”

We’re a small, non-profit organisation focused on helping financially vulnerable New Zealanders get ahead with money. We provide ethical, interest-free loans that give Kiwis a ***‘hand up’***, not a ***‘hand-out’***.

Ngā Tāngata means ***‘for the people’*** in Māori, which perfectly sums up what we’re about. We’re here to help people on low incomes to avoid the trap of ‘loan sharks’ and high-interest loans, to learn financial skills that last a lifetime, and to be able to better look after their families.

Our goal is to break the cycle of financial stress, to empower New Zealanders to become more financially capable, and to help them become better off in the long term.



OUR VISION

A just and equitable society, with the economic and social inclusion of all those living in Aotearoa New Zealand, including those who are most financially vulnerable.

OUR MISSION

To provide safe, fair and affordable finance options that enable financial inclusion and capability, and challenge structural and economic forms of financial exclusion.

For their families, for their future, and for generations to come.

Chair report

It is my pleasure to present this Annual Report for Ngā Tāngata Microfinance Trust and to reflect on another year of supporting whānau across Aotearoa. Guided by our vision of a more just and equitable society, we remain committed to providing safe, fair and affordable finance that helps people build long-term financial wellbeing and independence.

The year has been characterised by both opportunity and challenge. Across Aotearoa, many households continued to face significant financial pressure due to the rising cost of living, housing affordability concerns, and ongoing economic uncertainty. In this environment, the need for ethical alternatives to high-cost lending remains as important as ever. Ngā Tāngata Microfinance continues to provide a practical pathway for people to avoid unmanageable debt while receiving support to strengthen their financial capability.

Since our establishment, we have now assisted more than 1,600 New Zealanders through loans totalling over $4.2 million. Behind these figures are real people and families who have been able to address immediate financial challenges and create stronger foundations for the future.

A key strength of our model continues to be the partnership between affordable lending and financial mentoring. The dedication of Financial Mentor services throughout the country ensures clients receive the guidance and support needed to make sustainable financial decisions. Ngā mihi nui kia koutou.

We are equally proud of the continued growth of My Money Kete and moving this important resource to be an online financial wellbeing platform is a true highlight of my tenure as Chair. With more than 5,000 members since launch and over 1,000 new members joining during the year, the platform is helping people access practical tools, trusted information, and peer support, extending our impact beyond lending alone.

This year also brought welcome recognition of our work. My Money Kete received a Special Commendation at the 2026 Money Awareness and Inclusion Awards, and Ngā Tāngata was honoured as Favourite Microfinance Service in the 2026 MoneyHub Event's Choice Awards. These acknowledgements reflect the collective efforts of our staff, trustees, volunteers, partners, funders, and supporters, and reinforce the importance of our mission.

As Chairperson, I would like to thank our General Manager, Vijay Farley-Naiker, our dedicated staff team, fellow trustees, Loan Committee volunteers, Financial Mentor partners, funders, and donors for their commitment throughout the year. A special shout out to Kiwibank and the Ministry of Social development who enable us to do this work. Their expertise, generosity, and passion enable us to continue making a meaningful difference in the lives of Kiwi.



And to my fellow trustees, thank you for your time, your passion and commitment to the cause. I'd like to acknowledge Craig Manley as he retires from 8 years on our board and Chris Wong who left us earlier in the year.

Most importantly, I acknowledge the individuals and whānau who place their trust in Ngā Tāngata Microfinance. Their resilience and determination inspire our work every day.

As we look ahead, our focus remains on strengthening our sustainability, expanding our impact, and ensuring that more people have access to fairer, kinder financial solutions. Together, we will continue working towards a future where all New Zealanders can participate fully in economic life and achieve greater financial wellbeing.

Mauri ora, Mauri Tu,

Racheal Monks
Board Chair
Ngā Tāngata Microfinance Trust

He haumaru
SAFE
·
He matatika
FAIR
·
He utu ngāwari
AFFORDABLE
·
He pūtea taurewa huamoni-kore
INTEREST FREE LOANS

General Manager Report

Reflecting on a year of impact and success

This year has been one of continued delivery, strengthening our systems and relationships, and responding to the changing financial pressures facing low-income whānau across Aotearoa. Our purpose remains clear: to provide safe, fair and affordable finance while supporting people to achieve greater financial capability, wellbeing and independence.

During the year, Ngā Tāngata Microfinance received **218 loan applications** and approved and disbursed **103 loans**, providing **$339,119** in affordable finance. While loan volumes were lower than the previous year, our cumulative impact continued to grow, with **1,693 loans worth $4.28 million** provided since inception.

Importantly, **85% of our clients repay their loans on time**, demonstrating the value of combining affordable lending with the support provided through our Financial Mentor network.

Our work continues to focus on helping people avoid high-cost lending and providing a pathway towards greater financial stability and independence.

Ngā Tāngata continues to rely on government contracts, philanthropic grants and donations to support its work. Maintaining and diversifying our funding base remains an important priority as we look ahead.

The financial year also saw continued investment in our people, systems, communications and organisational development. These investments are important to ensure Ngā Tāngata remains well governed, responsive and capable of meeting the needs of the communities we serve.



The year ahead will focus on strengthening our sustainability and impact. Priorities include continuing to develop My Money Kete digitally, maintaining strong relationships with Financial Mentors and funders, strengthening our systems and risk management, and ensuring our lending remains responsive to the changing economic environment.

I would like to acknowledge our dedicated team, our Financial Mentor partners, Trustees, Loan Assessment Committee, funders and supporters for their commitment throughout the year. Most importantly, I acknowledge the people and whānau who place their trust in Ngā Tāngata Microfinance.

Together, we continue to work towards a more just and equitable financial environment where people can access safe, fair and affordable finance and build greater financial independence

Vijay Farley-Naiker
General Manager
Ngā Tāngata Microfinance Trust

Kiwibank statement

Kiwibank is proud to continue our long-standing partnership with Ngā Tāngata Microfinance, helping provide fair, affordable financial solutions for New Zealanders experiencing financial hardship.

For more than 15 years, our partnership has been built on a shared belief that everyone should have access to safe and affordable finance. At a time when many households continue to face cost-of-living pressures, this work remains as important as ever.

Our 2026 State of Savings Index shows that many Kiwi experiencing financial pressure continue to budget, save and work towards their goals. The challenge is often not motivation, but access to the tools and support that help turn good financial habits into greater financial resilience.

Ngā Tāngata continues to make a meaningful difference in communities across Aotearoa by providing interest-free, fee-free loans alongside financial mentoring and education.

During FY2026, 103 people accessed microfinance loans through them, enabling them to meet essential needs without turning to high-cost lending options. Continue to reflect groups that can face barriers to mainstream credit, demonstrating the important role Ngā Tāngata plays in advancing financial inclusion.

This year, Kiwibank and Ngā Tāngata have been working to reaffirm our shared commitment to supporting financially vulnerable New Zealanders and ensuring the programme can continue to provide fair and affordable access to credit into the future.

At Kiwibank, we exist to make Kiwi better off. Ngā Tāngata's supports Kiwi to be better off by providing practical support that empowers people to overcome financial hardship and achieve greater financial wellbeing.

We know the need for accessible, ethical lending and financial capability support remains significant.



Together with Ngā Tāngata, we are helping create stronger, more financially resilient communities across Aotearoa, and we look forward to continuing this important mahi in the years ahead.

Ngā mihi,

Julia Jackson
General Manager Sustainability, Purpose and Comms

My Money Kete

My Money Kete provides free online financial wellbeing resources, practical tools and peer support to help people build confidence and capability in managing their money.

We continue to see My Money Kete as an important complement to our lending programme, enabling us to reach people who may not require a loan but still benefit from practical financial education and support.

During the year, online members engaged in conversations covering budgeting, debt management, saving strategies and everyday financial challenges, helping to create a safe and supportive environment where people could access information and learn from one another.

5,164
People signed up to My Money Kete since launch

1,000+
New members joined in 2025/26

1,302
Facebook community members





Looking ahead 2026/27

We are excited about the future of My Money Kete and enhancing the platform for our members.

Work is underway to improve the user experience, strengthen accessibility and support the continued growth of My Money Kete, helping more people connect with the information, tools and support available.

We look forward to sharing more in the year to come.

"I used to avoid looking at my finances because it felt overwhelming. **Breaking it down into smaller steps helped me see what I could manage.** Now I feel more confident checking in regularly instead of putting it off."
My Money Kete community member

Highlights of the year

For the period 1 July 2025 to 30 June 2026

218
Total number of applications received

84.6%
of our clients repay their loans on time

103
loans issued totalling $339,119

4.2 MILLION
Total value of loans issued since inception.

100
Financial Mentor Services across New Zealand receiving our referrals

5,164
In the My Money Kete community to start learning how to get ahead with money

How we work – the client journey

Visit our website

Enquiry with a Financial Mentor Service

Work with your Financial Mentor to build a sustainable budget and financial action plan

Financial Mentor submits loan application with supporting documentation and financial position.

We receive the application into our workflow for processing

Submitted to Loan Assessment Committee

Successful application

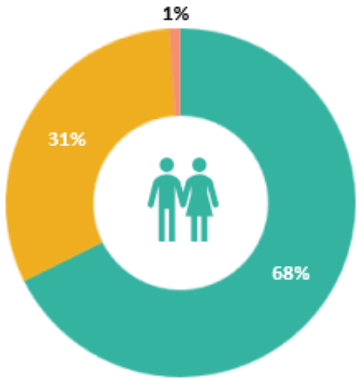
Loan disbursed

Lowers immediate financial pressure and anxiety, offering peace of mind and a clear path forward.

Receive invite to join My Money Kete

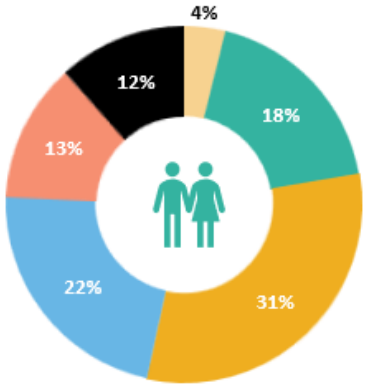
Our Clients

Individuals and families facing hardship, low income, or living in poverty who are at risk of or trying to escape high-interest debt traps and predatory lenders



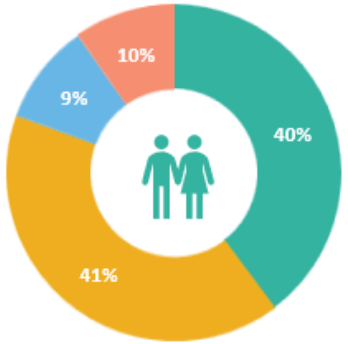
Gender

- Female
- Male
- Another identity



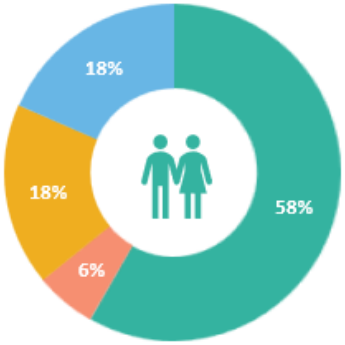
Age

- 18 - 24 years
- 25 - 34 years
- 35 - 44 years
- 45 - 54 years
- 55 - 64 years
- 65 + years



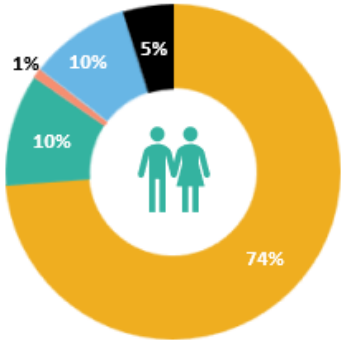
Ethnicity

- Pakeha/European
- Māori
- Pacific peoples
- Other



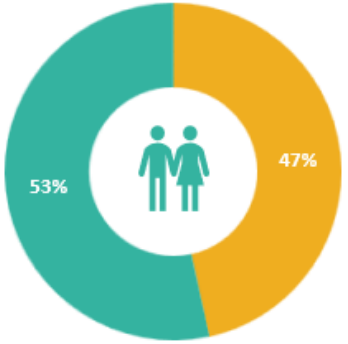
Accommodation

- Rent
- Own on home
- Live in social housing
- Other



Employment

- Beneficiary
- Employed
- Student
- Superannuation
- Other



Children

- Don't have children they support
- Have children they support

Client feedback

"Thank you very much for your help.

Asking for help is not easy and I appreciate the gentle way you are doing this.

The easing of my financial pressure is having a flow on effect where I can now assess and plan better for the future without being under a constant flat panic."

"Thanking you again for all the help with my debt. And I'm so grateful knowing that the money paid back can be of use to another person who is struggling financially.

What a beautiful service you provide, much appreciated."



"Thanks for the loan.

It totally enabled me to rid myself of credit cards and certainly yes I shall continue to bank cash fortnightly. Although with cost of living and fuel madness its unlikely to be at quite the same rate.

Much indebted and a thousand thanks "

"I just wanted to say the service provided by Ngā Tangata Microfinance has actually been a life changing difference for me.

The state of anxiety I was in years ago was absolutely debilitating and I remember so clearly going to a finance advisor thinking the worst. I had been unable to action a plan because of the stress. As soon as I learned about the support offered by your organisation and that I could qualify for an under 5k loan the weight lifted and turned my world back around.

I had the space to think clearly again and having someone understanding to talk to completely changed things and I am so grateful."

Board and Staff



Vijay Farley-Naiker
General Manager



Racheal Monks
Chairperson



Ronnie Matafeo
Trustee



Craig Manley
Trustee



Chris Wong
Trustee



Dr M. Claire Dale
Founder/ Trustee



Rachel Sorenson
Trustee



Tapu Vea
Trustee

Staff

Dorothy Otto
Loans Officer

Olive Stanley
My Money Kete Coordinator

Diane Hutton
Finance and Data Management Officer

Entity Structure

Legal Name of Entity

Ngā Tāngata Microfinance Trust

Type of Entity and Legal Basis

Charities Registration Number: CC45351

Entity Structure and Governance

Ngā Tāngata Microfinance Trust is governed by a board of seven trustees. The organisation structure involves a General Manager who provides operational management of the Trust which includes the management of three part-time staff.

Main Sources of the Entity's Cash and Resources

Income from government contracts, grants from philanthropic organisations, private donations and bank interest.



Reliance on volunteers and donated services

The trustees are all volunteers and meet monthly for programme oversight and governance, whilst engaging on email. Other volunteers primarily contribute via membership of Loan Committees, reviewing and approving loan applications and assisting with some administrative tasks.

Financials

Statement of Financial Performance

Nga Tangata Microfinance Trust
For the year ended 30 June 2026

	NOTES	2026	2025
Revenue			
Donations, koha, bequests and other general fundraising activities	1	33,931	36,345
General grants	1	148,442	148,048
Capital grants	1	2,363	3,505
Government service delivery contracts	1	425,810	436,000
Interest, dividends and other investment revenue	1	15,568	11,988
Total Revenue		**626,113**	**635,887**
Expenses			
Employee remuneration and other related expenses	2	285,091	263,121
Other expenses related to service delivery	2	150,588	165,367
Other expenses	2	4,854	4,152
Total Expenses		**440,534**	**432,639**
Surplus/(Deficit) for the Year		**185,579**	**203,248**

Statement of Financial Position

Nga Tangata Microfinance Trust
As at 30 June 2026

	NOTES	30 JUN 2026	30 JUN 2025
Assets			
Current Assets			
Cash and short-term deposits	3	663,333	573,792
Debtors and prepayments	3	5,252	6,034
Other current assets	3	495,539	538,971
Total Current Assets		**1,164,124**	**1,118,797**
Non-Current Assets			
Other non-current assets	3	329,449	336,087
Property, plant and equipment	5	5,209	7,700
Total Non-Current Assets		**334,657**	**343,787**
Total Assets		**1,498,782**	**1,462,584**
Liabilities			
Current Liabilities			
Creditors and accrued expenses	4	13,604	20,881
Other current liabilities	4	21,544	37,845
Income/grants received in advance	7	-	125,804
Loans	4	899,583	899,583
Total Current Liabilities		**934,731**	**1,084,113**
Total Liabilities		**934,731**	**1,084,113**
Total Assets less Total Liabilities (Net Assets)		**564,051**	**378,471**
Accumulated Funds			
Accumulated funds	6	564,051	378,471
Total Accumulated Funds		**564,051**	**378,471**

Statement of Cash Flows

Nga Tangata Microfinance Trust
For the year ended 30 June 2026

	2026	2025
Cash Flows		
Cash Flows from Operating Activities		
Cash received		
Donations, koha, bequests and other general fundraising activities	33,931	36,345
General grants	451,810	626,194
Capital grants	-	3,505
Interest, dividends and other investment receipts	15,477	11,988
Other cash received	-	8,527
Total receipts	**501,218**	**686,559**
Cash payments		
Employee remuneration and other related payments	(298,511)	(267,248)
Other payments related to service delivery	(162,483)	(156,028)
Other payments	(50,000)	(220,401)
Total payments	**(510,994)**	**(643,677)**
Net Cash Flows from Operating Activities	**(9,776)**	**42,882**
Cash Flows from Other Activities		
Cash received		
Cash received from loans from other parties	(339,119)	(481,304)
Total receipts	**(339,119)**	**(481,304)**
Cash payments		
Repayments of loans from other parties	438,436	513,834
Total payments	**438,436**	**513,834**
Net Cash Flows from Other Activities	**99,317**	**32,530**
Net Increase/ (Decrease) in Cash	89,541	75,412
Bank Accounts and Cash		
Opening bank and cash		
Cash and cash equivalents at beginning of period	573,792	498,380
Total Opening bank and cash	**573,792**	**498,380**
Net change in cash for period	89,541	75,412
Closing bank and cash	663,333	573,792

Statement of Accounting Policies

Nga Tangata Microfinance Trust
For the year ended 30 June 2026

Basis of Preparation

The entity has elected to apply Tier 3 (NFP) Standard on the basis that it does not have public accountability and has total annual expenses equal to or less than $5,000,000. All transactions in the Performance Report are reported using the accrual basis of accounting. The Performance Report is prepared under the assumption that the entity will continue to operate in the foreseeable future (see note 12).

Goods and Services Tax (GST)

The entity is registered for GST. All amounts are stated exclusive of goods and services tax (GST) except for accounts payable and accounts receivable which are stated inclusive of GST.

Income Tax

Nga Tangata Microfinance Trust is wholly exempt from New Zealand income tax having fully complied with all statutory conditions for these exemptions.

Cash and Short-Term Deposits

Cash and short-term deposits in the Statement of Cash Flows comprise cash balances and bank balances (including short term deposits) with original maturities of 90 days or less.

General Grants

Insignificant grants received are recorded as revenue when cash is received. Significant grants, received with no documented expectations over use, are recorded as revenue when cash is received. Significant grants received with documented expectations over use are recorded as assets for funding received and a matching deferred revenue balance on receipt of the grant. As or when the documented expectations over use are met, the deferred revenue balance is reduced and revenue is recorded.

Government Service Delivery Grants

Grants are recorded as revenue by reference to the stage of completion of the services at the balance date, based on the actual service provided as a percentage of the total service to be provided

Donations

Donations are recognised as income as the cash is received.

Open Loan Balance and Write-Off Policy

The open loans balance represents the net amount of loans currently provided to clients i.e. the original value of the loan less any repayments.

Outstanding balances are written-off in line with internal policy but at ultimate discretion of the board.

Changes in Accounting Policies

There have been no changes in accounting policies. Policies have been applied on a consistent basis with those of the previous reporting period.

Notes to the Performance Report

Nga Tangata Microfinance Trust
For the year ended 30 June 2026

	2026	2025
1. Analysis of Revenue		
Donations, koha, bequests and other general fundraising activities		
Donations	33,931	36,345
Total Donations, koha, bequests and other general fundraising activities	**33,931**	**36,345**
General grants		
Booster Foundation grant	102,442	81,048
Foundation North grant	20,000	40,000
Fundraising and grants	6,000	7,000
Kiwibank grant	20,000	20,000
Total General grants	**148,442**	**148,048**
Capital grants		
Booster Foundation grant	2,363	3,505
Total Capital grants	**2,363**	**3,505**
Government service delivery contracts		
MSD contract	425,810	436,000
Total Government service delivery contracts	**425,810**	**436,000**
Interest, dividends and other investment revenue		
Interest income	15,568	11,988
Total Interest, dividends and other investment revenue	**15,568**	**11,988**

	2026	2025
2. Analysis of Expenses		
Employee remuneration and other related expenses		
ACC workplace cover	262	947
Contractors	-	52,610
Courses and conferences	383	1,866
Professional development and team building	3,529	1,529
Salaries	280,917	206,169
Total Employee remuneration and other related expenses	**285,091**	**263,121**
Other expenses related to service delivery		
Communications		
Marketing and promotion	12,156	4,125
Communication and marketing	7,568	9,659
Total Communications	**19,725**	**13,784**
Office and general		
General expense	2,614	-
Liability insurance	4,742	4,730
Management system	15,476	23,368
Office expenses	1,261	3,375
Postage and courier	1,146	420
Printing and stationery	49	666
Rent	10,442	5,113
Telephone and internet	4,544	3,688
Total Office and general	**40,274**	**41,358**
Other related to service delivery		
Bank fees	137	5
Board meetings	7,446	2,702
Community outreach - events and support	23,114	50,198
Entertainment	742	1,108
IT expenses	1,050	2,104
Organisation development	4,950	2,500
Subscriptions	7,769	5,693
Sundry expenses	186	132
Website hosting and maintenance	586	959
Total Other related to service delivery	**45,980**	**65,402**
Professional services		
Accounting and bookkeeping fees	26,700	24,900
Auditing fees	10,050	9,750
Legal expenses	1,246	359
Recruitment	-	295
Total Professional services	**37,996**	**35,304**
Travel		
Car insurance	-	930
Motor vehicle	-	1,171
Travel - national	6,614	7,417
Total Travel	**6,614**	**9,519**
Total Other expenses related to service delivery	**150,588**	**165,367**
Other expenses		
Depreciation	4,854	3,633
Loss on disposal	-	519
Total Other expenses	**4,854**	**4,152**

3. Analysis of Assets

	2026	2025
Cash and short-term deposits		
Bank - for operations		
Kiwibank Business Call account - 07	208,823	82,549
Kiwibank Business Performer account - 01	-	1
Kiwibank Notice Saver account - 06	-	78,024
Kiwibank NTMT B Edge account - 04	2,558	993
Kiwibank NTMT B Performer account - 00	22,038	131,627
Term deposits	100,000	50,000
Total Bank - for operations	**333,419**	**343,194**
Bank - for loans		
Kiwibank NTMT B Edge account - 05	329,915	230,597
Total Bank - for loans	**329,915**	**230,597**
Total Cash and short-term deposits	**663,333**	**573,792**
Debtors and prepayments		
Accounts receivable	-	1,150
Prepayments	5,252	4,884
Total Debtors and prepayments	**5,252**	**6,034**
Other current assets		
Accrued income	2,912	2,820
Open loans	308,863	409,073
Open loans - doubtful, current non-payers not written off	(68,300)	(74,900)
Rent deposit	1,727	1,640
Term deposits	250,000	200,000
Withholding tax paid	337	337
Total Other current assets	**495,539**	**538,971**
Other non-current assets		
Open loans	92,587	114,497
Open loans - deferred unrecovered amount/written off	236,862	221,590
Total Other non-current assets	**329,449**	**336,087**

In accordance with the sponsorship and loan agreement between Nga Tangata Microfinance Trust and Kiwibank, the trust's obligation to repay amounts owing is limited to the amounts that it actually recovers from recipients of the loans in the event this agreement is terminated, the expiry date occurs, or Kiwibank declares the amounts owing to be due and payable. Therefore, the amount owing by Nga Tangata Microfinance Trust to Kiwibank in such an event will be reduced by the amount equal to the unrecoverable amounts.

frank

4. Analysis of Liabilities

	2026	2025
Creditors and accrued expenses		
Accounts payable	3,554	4,928
Accruals	10,050	15,953
Total Creditors and accrued expenses	**13,604**	**20,881**
Other current liabilities		
GST	12,244	23,669
Leave liability	8,956	12,901
Loan overpayments	344	1,275
Total Other current liabilities	**21,544**	**37,845**
Income/grants received in advance		
Income/grants received in advance	-	125,804
Total Income/grants received in advance	**-**	**125,804**
Loans		
Kiwibank loans		
Kiwibank Business term lending - 01	499,475	499,475
Kiwibank Business term lending - 02	150,108	150,108
Kiwibank Business term lending - 03	250,000	250,000
Total Kiwibank loans	**899,583**	**899,583**
Total Loans	**899,583**	**899,583**

The Kiwibank loans are for the total loans payable before application of the unrecovered amounts (refer to note 3). On 1 October 2026, the Trust and Kiwibank entered into a new Sponsorship and Loan agreement to replace and supersede existing agreements. The new agreement will not expire to the earlier of 30 June 2029 or a full early repayment event.

5. Property, Plant and Equipment

	2026	2025
Computer		
Cost	7,748	7,748
Accumulated depreciation	(5,210)	(2,111)
Total Computer	**2,537**	**5,637**
Website		
Cost	26,810	24,448
Accumulated depreciation	(24,139)	(22,384)
Total Website	**2,671**	**2,064**
Total Property, Plant and Equipment	**5,209**	**7,700**

	2026	2025
6. Accumulated Funds		
Opening balance	378,471	172,828
Capital gain on sale of asset	-	2,395
Current year earnings	185,579	203,248
Total Accumulated Funds	**564,051**	**378,471**

7. Income/Grants in Advance

Description	Purpose and nature of the condition	Date condition(s) expected to be met	Original Amount $	Deferred Amount Current year $	Deferred Amount Last year $
Booster Foundation Year 3	Partnership Agreement for the development of "My Money Kete Programme"	February 2026	105,000	-	104,804
Foundation North	For operating costs	October 2025	60,000	-	20,000
Te Ara Ahunga Ora - Retirement Commission	For Money Month Community Fund 2025	August 2025	1,000	-	1,000
Total			**166,000**	**-**	**125,804**

8. Commitments

There are no commitments as at 30 June 2026 (Last year - nil).

9. Contingent Liabilities and Guarantees

There are no contingent liabilities or guarantees as at 30 June 2026 (Last year - nil).

10. Related Parties

There were no transactions involving related parties during the financial year.

The Trustees are all volunteers and meet by Zoom or engage by email or phone on various business matters. They offer their time voluntarily on various projects to further the purpose of the Trust.

11. Events After the Balance Date

During July 2026, the Trust entered into a contractual agreement for services for assistance with the My Money Kete Digital Engagement with a total cost commitment of $61,500.

On 1 October 2026, the Trust and Kiwibank entered into a new Sponsorship and Loan agreement to replace and supersede existing agreements. The new agreement will not expire to the earlier of 30 June 2029 or a full early repayment event. Further, in October 2026, Kiwibank credited the Trust $168,594 in respect of all accumulated open loan write-offs as at 30 June 2026.

There were no other events that have occurred after the balance date that would have a material impact on the Performance Report.

12. Ability to Continue Operating

The entity will continue to operate for the foreseeable future.

Accountants' details:

frank

Frank Accounting Limited
The Formery, 87 Albert Street,
Auckland Central, Auckland 1010

Audited by:

HLB MANN JUDD
ADVISORY AND ACCOUNTING

HLB Mann Judd Limited
Level 8, 57 Symonds Street,
Auckland 1010

International and National Recognition for Financial Inclusion Work

Ngā Tāngata Microfinance Trust is proud to announce two significant achievements recognizing its commitment to improving the financial wellbeing of whānau across Aotearoa New Zealand.

At the 2026 Money Awareness and Inclusion Awards (MAIAs), Ngā Tāngata Microfinance's flagship financial capability programme, My Money Kete, received a Special Commendation in the Best Non-Profit Adult Education Project category.

The category results were:

Winner: Credit Canada Gold Financial Coaching (Canada)
Runner-up: Aflatoun's Brighter Financial Futures (Hong Kong & Singapore)
Special Commendation: Ngā Tāngata Microfinance - My Money Kete (New Zealand)

In addition, Ngā Tāngata Microfinance Trust was recognised in the

2026 MoneyHub Event's Choice Awards, receiving the award for Favourite Microfinance Service.

Neither award nomination was submitted directly by Ngā Tāngata Microfinance, making the recognition particularly meaningful. Vijay Farley-Naiker said "It tells us that our work is valued by those who see the impact firsthand. These awards recognise and confirm the positive difference we are making in the lives of whānau and communities across Aotearoa."

Ngā Tāngata Microfinance Trust extends its sincere thanks to everyone who has contributed to its journey and remains committed to creating pathways to financial wellbeing, inclusion and opportunity for all New Zealanders.

Thank you

Thank you to our amazing partners and supporters:

Kiwibank

Booster Foundation

Ministry of Social Development

Fincap – Financial Mentors



Thank you to our wonderful volunteer Loan Committee members:

Denise Bray	Julie Timmins	
Brian Robertshaw	Gwyneth Wills	
Nina Herriman	Nicholas Ryder	
Deidre Sang	Brian Mandeno	
Brendon Hornell	Janet McAllister	
Bob King	Liz Moore	Leanne Corfield
Robin Briant	Corinna Stukan	Craig Manley (Trustee)
Karl Hickey	Angela Wright	Dr. M Claire Dale (Trustee)

Thank you to:

Frank HQ, HLB Mann Judd, Harper Digital, Akahu, Orbis Group, Retirement Commission and Mercury Energy

Special thank you to our generous private donors that continue to support our important mahi.

ngā tāngata microfinance

Fairer, kinder loans

info@ntm.org.nz

ntm.org.nz

MY MONEY KETE ONLINE COMMUNITY

PO Box 90 464, Victoria Street West, Auckland 1142

Our fairer, kinder loans are backed by:

Kiwi bank.

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Ngā Tāngata Microfinance Trust
Charities Registration Number: CC45351