



# News

## CBNZ Conference 2011: Building Stronger Communities.

### How can Budget Advisors help build stronger communities?

CBNZ's 6th National Conference explores ideas as to how we, as budget advisors, can help make a difference to build stronger, more cohesive communities by helping individuals escape the debt trap.

Guest speakers will include:

- **Mick Duncan** - Expert Communicator & Pastor
- **Sam Chapman** - Social Entrepreneur!
- **Joanne Kearney** - Consumer Affairs
- Simon Tierney - Jubilee Budgeting Services Ltd.
- **Paul Webb** - Kingdom Resources Ltd.

Our two day event , comprising of a training day and conference, will be held on **Friday 26 and Saturday 27 August, 2011**. It will be a great time to mix with other budget advisors, share ideas and upskill.



**How can Budget Advisors help ?**

If you're interested in attending please email Sarah@cbnz.org.nz or call her on 021 208 1121.

*2 day event for Members is \$200; non Members is \$235. See website for more details. (Individual Day prices are available).*

**Open to Members and Non Members**

*Reminder: Some funders are happy to provide for training - it's worth a try!*

**CBNZ Conference 2011**  
**Hutt City Baptist Church, Lower Hutt**  
**Friday 26 - Saturday 27 August, 2011**  
Email: sarah@cbnz.org.nz

**In this Issue:** • CBNZ Conference 2011 • Referrals - They Keep on Coming!  
• Earthquake Assistance • The Working for Families Changes

Visit: [www.cbnz.org.nz](http://www.cbnz.org.nz)

# Referrals ... They keep on coming!

## Jubilee's Innovative Response ...



**Clients knocking on your door to be served is a “dream**

**come true” for any salesman or business owner – yet referrals to a budget advisor can bring trepidation as we struggle with an already daunting workload.**

Like many, our service has experienced a dramatic increase in new referrals this year. The number of new clients wanting appointments over the first three months of the year has at least doubled! No-shows for a one on one appointment are also very time wasting and an increasing problem.

At Jubilee we think it's great that Work and Income are referring so many clients. However, we saw the need to be a lot smarter in how best to meet this challenge.

From the 30<sup>th</sup> of March and every two weeks for the foreseeable future we are running a free budgeting workshop for Work and Income clients at a local church lounge. These simple, two hour

workshops every second Wednesday between 11am and 1pm start with some great coffee and cake and a small meet and greet. The basic outline of the workshop is:

- A initial quiz outlining some of the misunderstandings when it comes to budgeting.
- A case study - we review a cash flow that does not balance and discuss things that can be done to create a surplus.
- Attendees to write up a case study budget and produce a cashflow.
- Q&A
- All Attendees provided with an Attendance Certificate

I had 21 booked for the first session - less than half turned up - but feedback was great and it was also great time management for our service.

The course material is not hard and follow up appointments are made for those who require it. We are very pleased with the results so far: our waiting list has reduced; clients who did attend really enjoyed the course (based on their evaluations) and we can still arrange one on one interviews with Work and Income clients who cannot attend a workshop.

If you have thought about running a workshop but are unsure what is involved or would like to share some idea's - please feel free to contact CBNZ. It would be great to help! (Powerpoint template available to CBNZ Members online).

*Simon*

**Simon Tierney**

Jubilee Budget Advisory Service Ltd, Invercargill

### ***Editors Note***

***Many Budget Services are reporting that they are struggling to meet demand following Work and Income's requirement for individuals to have 'budget intervention'. Jubilee's seminars are working well.***

***Others have found only making bookings no more than one week in advance is proving effective. Some services are now operating from a local Work and Income office for a few hours each week.***

***If you have innovative ways of handling the increase in demand that you'd like to share, please let us know by emailing Sarah@cbnz.org.nz***

## Working for Families - Changes!

There have been changes to the types of income clients must tell Work and Income when applying and receiving Work and Income Family Tax Credits.

For the year starting 1 April 2011, Work and Income need your clients to tell them if they have received any of the following:

- Attributable Fringe Benefits
- PIE Income
- Passive income of children
- Income of Non Resident spouse
- Tax exempt salary or wages
- Pension and annuities
- Other payments
- Attributable Trustee Income

See <http://www.ird.govt.nz/wff-tax-credits/entitlement/work-out/wfftc-entitlement-adjustments.html>

## Earthquake Financial Assistance

The Work and Income website has a lot of information about help that can be given to clients who have been affected financially by the Christchurch earthquake due to job loss.

This includes **Earthquake Job Loss Cover** which will be extended until 18 April, 2011 and then replaced by the Individual Support Payment which has tighter eligibility criteria.

For more details see:  
[www.workandincome.govt.nz/individuals/earthquake-recovery/index.html](http://www.workandincome.govt.nz/individuals/earthquake-recovery/index.html)

Also under the Credit Contracts Finance Act (CCCF Act) in certain circumstances debtors have the right to ask for a variation in their consumer credit contract on the grounds of hardship, according to the Commerce Commission. This may help debtors recently out of work unable to make repayments or help people who have to live in temporary accommodation while their house is being fixed.

For more details see:  
[www.comcom.govt.nz/hardship](http://www.comcom.govt.nz/hardship)

## CBNZ Trains 10 New Advisors in Auckland

Congratulations goes to 10 people who undertook new budget advisor training in Auckland recently.

It was CBNZ's first budget advisor training programme to be held in Auckland, specifically aimed at upskilling new budget advisors from many different budgeting services including:

- Christian Assist Trust
- VisonWest Budgeting Service
- Awhero Community Trust
- Mangere Budgeting Service
- Waiuku Family Support
- Manukau Institute of Technology
- AUT

Feedback was very positive and we look forward to running another way later this year.

**Have you any new budget advisors who need to be trained in the Auckland area? If so, please email [Sarah@cbnz.org.nz](mailto:Sarah@cbnz.org.nz) or phone Ken on 09 820**

# The Power of Knowledge!

A few weeks ago Kingdom Resources ran a community course entitled *Beat the Budget Blues (BBB)*. On the course was a woman, whose mother bought a car about 18 months ago. After about 6 months it packed up.

The garage her mother bought it from wouldn't fix it as it was out of warranty! It had been off the road for about 9 months because the woman couldn't afford to get it mended.

Her daughter, who had attended the *BBB* course, remembered what she'd been taught about the the Consumer Guarantees Act and spoke to the garage.

She mentioned the Act. The garage owner said he had been a lawyer for years, so she responded, "That's good, so you'll know my mother's rights then!" She then gave the garage 3 options:

- 1 They could fix the car
- 2 She could take it to another garage and get them to send the bill to the original garage
- 3 She would go to the disputes tribunal

The garage owner told her to get the car there the next day, and she did. It's now been fixed! The power of knowledge!

## Your CBNZ Executive

<b>Chairperson</b>	John Exton, 03 332 1700 Kingdom Resources Ltd
<b>Vice Chairperson</b>	Brian McGettigan, 04 477 3000 Agape Budgeting Services Ltd
<b>Media Spokesperson and Secretary</b>	Simon Tierney, 03 214 0942 <i>Jubilee Budgeting Advisory Service Ltd</i>
<b>Treasurer</b>	Val Seatter, 03 578 1355 Bread of Life Trust
<b>Other Committee Members</b>	Ken Ogden, 09 820 3220 Christian Assist Trust
	Angela Cheruseo 027 348 3207

### Budget Advisor's Training

#### **AUCKLAND** Ongoing Advisor's Training

*To be confirmed.*

#### **AUCKLAND** New Advisor Training

Contact Sarah at  
[sarah@cbnz.org.nz](mailto:sarah@cbnz.org.nz)

#### **CHRISTCHURCH** Ongoing Advisors Training

16 June  
29 September  
25 November

#### **New Advisor Training** Commences 30 May

Contact Paul at  
[paul@kingdomresources.org.nz](mailto:paul@kingdomresources.org.nz)  
Phone: 03 332 1700

#### **WELLINGTON** New Advisor Training Commences 2 May

Contact Brian at  
[agape.budgeting@paradise.net.nz](mailto:agape.budgeting@paradise.net.nz)  
Phone: 04 477 3000



CBNZ Newsletter published by CBNZ, c/o Kingdom Resources, P.O. Box 33285, Christchurch.

Feedback/enquiries to Sarah Malin at [sarah@cbnz.org.nz](mailto:sarah@cbnz.org.nz) or 021 208 1121

Every effort has been made to ensure the accuracy of information published in this Newsletter, which has been produced by CBNZ Inc. CBNZ does not accept responsibility for anyone else relying on the information contained herein.

Visit: [www.cbnz.org.nz](http://www.cbnz.org.nz)