

CBNZ News



Clients benefit greatly when Budget Services and Work and Income work hand in hand.

Special points of interest:

- Unclaimed money?
- CBNZ Working for you.
- Check a vehicle registration owner.

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Working closely with Work and Income is very important for budget services across the country. Sadly at conference, we heard a number of cases where this isn't happening.

Sam, a case manager from Otahuhu Work and Income Office who attended our Conference, reports a much more positive story as to how they work very closely with South Auckland Income and Planning

Service (Otahuhu Home Budgeting Service).

"We recognised from the beginning the importance of open communications between both services to provide full and correct entitlements to our clients allowing them to transition to better financial independence," said Sam.

"Many of our [combined] clients have benefitted from this. The Otahuhu

Work and Income Area Manager continues to support our liaisons [with budget services]."

She likens the relationship between Work and Income and SAIPS as being very much like a team. Sam is keen to encourage other regions across the country to have similar close working relationships between Work and Income and budget services.

Good relationships and trust - Critical for Client Success

Picking up the phone and asking for help with finances is described by many clients as being the hardest thing they ever had to do.

One client said, it was an acknowledgement that she had failed and admitting that to someone else is incredibly embarrassing and heart breaking.

The next thing they often tell me is that the budget advisor they spoke to was fantastic, not at all judgemental and the client just wished they'd made the call so much earlier!

When clients first make the call, they trust that the budget service will keep their details private and be able to help them.

The trust between budget advisor and client is vital, as well as the ability to work together as a team with the advisor encouraging and helping the client to escape the debt trap. The client can then begin to look forward to a more sustainable future.

The team is not just between client and

Does your client have unclaimed money?



The IRD has a list on its website of **unclaimed money** that has been left untouched for six years or more in companies such as financial institutions or insurance companies.

Unclaimed money is not tax refunds or any other unpaid tax refunds. The website address is: <http://www.ird.govt.nz/unclaimed-money/monies-b.html>

If your client believes that they are entitled to unclaimed money, they need to send their IRD number and proof of identity (for example a copy of a birth certificate, driver's licence or passport) by email to: unclaimed.monies@ird.govt.nz or by mail to:

Unclaimed Money,
Inland Revenue, PO Box 38222, Wellington Mail Centre 5045.

Find out the registered owner of a car

Did you know that you can check who the registered owner of a vehicle is at

<http://www.nzta.govt.nz/transact/index.html> ?



This could be a really useful tool if clients are applying for a loan or insolvency.

You just need the plate number of the vehicle being queried and the name or driver's licence of the person being confirmed. The website will then confirm whether the person you have identified is registered in respect of the vehicle at the time of your query.

There is one catch to remember though - the details you enter must be a 100% match with the details recorded on the Motor Vehicle Register (MVR).

It's also a useful tool to find out if a car has been stolen or not.

Good relationships and trust

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advisor either. A good advisor listens well. Money is usually the presenting problem, but there's often many other underlying ones. It's also the role of the advisor to help to connect the client with other services or community groups who may be able to help them.

Having a good working relationship with these other groups is

essential, as the advisor needs to be comfortable that whoever they suggest to the client will be trustworthy and treat their client with the dignity and respect they deserve.

Does your service connect effectively with all the groups that could help your client?

Are there other groups

you'd like to develop working relationships with?

Relationships take time to build, and often when one person leaves a service, a hole develops that we forget to fill.

Our conference this year was "Building Stronger Communities" and encouraged us to help clients connect

more effectively with their local communities.

A challenge for 2012: identify other services that may help your clients and make them feel much more part of the wider community.

Kiwisaver Changes Affecting Your Client 2012/2013

The Government's contribution to Kiwisaver members will be reduced for the year ending June 2012 from \$1 to 50c, for every \$1 contributed by the Kiwisaver member. The maximum contribution by Government will be \$521.43, provided the member has saved over \$1,042 over the year.

The next big change for clients will be from 1 April 2013 (over a year away) when the compulsory employee contributions will be increased from 2% to 3% of salary and wages.

The \$1,000 kickstart joiners fee will still remain.

Clients who have never owned a home before may still be eligible to withdraw money to help purchase their first home.

This subsidy is \$1,000 for each year of contributions to Kiwisaver, up to a value of \$5,000. Clients can purchase property with other people. If this is the case, they may each qualify for this subsidy.

CBNZ - Working for you!

Since Conference, the CBNZ Committee has met twice on Skype and plans to meet again in January and in person on 15 February. Our goal in February is to start writing our next strategic plan.

Since 2004, when CBNZ first began, we've achieved a lot including:

- 6 National Conferences
- Becoming an incorporated society
- Issued regular newsletters
- Developed a new website
- Continual development of

website resources

- Acted as a lobbyist to Parliament
- Written a new budget advisor training programme
- Undertaken training programmes across the country

It's time now to see how CBNZ can better meet the needs of our members.

Please call any of the Exec team or Sarah, if you'd like to give us some feedback as to what you'd be eager to see CBNZ do to help equip you better as budget advisors. Ph. 03 342 7569 or email sarah@cbnz.org.nz.

CBNZ Office Hours Over Christmas

You can contact Sarah at CBNZ over the holiday period. However, from noon 23rd December until 11 January she will be on leave. She will continue to check her emails and phone messages regularly through this period.

Email: Sarah@cbnz.org.nz
Phone: 03 342 7569

More Budget Advisors Trained in Auckland

CBNZ ran its second new budget advisor training programme from 6 - 8 December in Auckland.

Seven people attended from 5 different budget services from across Auckland and one from Hamilton.

Feedback was very good. One attendee said, "I enjoyed the training. I learnt a lot & I've got my first client for budgeting tomorrow so I'm looking forward to that. I feel confident to do it with the tools

I've been given. It's great."

The training package developed by Agape Budgeting Service Ltd in Wellington and Kingdom Resources Ltd in Christchurch, is an excellent resource and has been used by trainers from both services across the country for a number of years.

While Kingdom Resources and Agape run their own training programmes in their own areas, we were

delighted again to fly up Paul Webb, from Kingdom Resources in Christchurch to run the training.

Please let us know if you or your budget service are keen to undergo this training, as we'd love to hear from you.

Email sarah@cbnz.org.nz or phone 03 342 7569.



Equipping Budget Advisors to Build Stronger Communities

New Zealanders are in debt and it's getting worse. We owe about \$5 billion on credit cards alone. Thousands of people are battling to meet today's bills and dreading future ones.

Budget advisors, largely volunteers, need to be equipped to help people take control of their finances and work towards a financially sustainable and, ideally, a debt free lifestyle. Christian Budgeting New Zealand Inc.'s role is to provide excellent training, support, advice and networking opportunities to budget advisors across New Zealand. For more information, visit www.cbnz.org.nz or email sarah@cbnz.org.nz

Watch out for Cultural Awareness Day 2012



As I look back on this year, it's certainly been a challenging one. Many budget services across the country have been inundated with clients and it's been hard to keep up with demand. Our colleagues in Christchurch have also had their own challenges as they (and their clients) coped with earthquakes, with some services forced to move premises.

Our 6th National Conference was a real highlight. Originally planned to be in Christchurch, we're really pleased the event still went ahead and was such a success. I'm very thankful to God, our attendees and our presenters (as well as my colleagues) for making it such a memorable occasion.

Many Budget Advisors at Conference, and since, have said that they would like to have more training on understanding how best to help clients from a variety of different cultures. For this reason in 2012, we're planning a Cultural Awareness day in Auckland, probably in the Autumn. We'll keep you posted!

In the meantime, on behalf of the CBNZ Executive, I'd like to wish you all a blessed Christmas and a safe, happy new year.

Blessings



Your CBNZ Executive

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