

# CBNZ News

**Special points of interest:**

- CBNZ's 6th Annual Conference
- Auckland Training a great success
- Birth Certificates and Work and Income Benefits
- New Forms and Policies on Website

## CBNZ's 6th National Conference; Register NOW!



"Building Stronger Communities", CBNZ's 6th National Conference, takes place on Friday 26 and Saturday 27th August, in Wellington.

Over thirty people have already booked to attend Conference,

which should be a great time to get upskilled, encouraged and to network with Budget Advisors from across the country.

Speakers include: Mick Duncan, Sam Chapman, Kay Brereton, Joanne Kearney, Tony McPheat, Paul Webb and Simon Tierney. For more details (including registration form) please visit [www.cbnz.org.nz](http://www.cbnz.org.nz) or email Sarah on

[sarah@cbnz.org.nz](mailto:sarah@cbnz.org.nz),  
phone 021 208 1121.

## "Building Stronger Communities"

**26- 27 August  
Lower Hutt**

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## Loan Shark Legislation More Likely

Law changes to clamp down finally on loan sharks look increasingly likely if Consumer Affairs Minister Simon Powers has his way.

Many Budget Services have reported concerns over high interest rates by loan sharks, capitalizing on people in financial hardship. The news that some loan companies are offering loans 'by txt' is also seen as a big concern, especially as

it appears that while credit rating is checked by some, income isn't.

Mr Power said that he would be holding a summit in August to look at the gaps in the current system that allows high interest rates on loans.

Changes to the Credit Contracts and Consumer Finance Act, which covers disclosure of credit information to consumers were



possible, but voluntary industry initiatives would also be considered, reported Mr Power.

Discussions at the summit are likely to include interest rate caps, aggressive terms of contract and disclosure requirements.

## Auckland Training Day - A great success!

**Find Alana's  
"Prove/Destroy"  
Models and "Process  
of Translation" on  
[www.cbnz.org.nz](http://www.cbnz.org.nz)**



CBNZ ran its first Auckland Regional Training day on 11 June.

Attended by 23 people from a variety of budgeting services across Auckland as well as advisors from Waiuku and Otorohanga, the day was a great success.

We had three guest speakers including Alana Billingham, Director of Skillset, who flew up from Wellington (but had to drive home, thanks to the Ash Cloud!). We also enjoyed presentations from Rebecca

Roukema from Gaze Burt and Helen Lisiuma from the IRD.

"Alana blew us away", said Meiwan, from Christian Assist Trust. "And the other speakers were also very good."

Alana gave out a few handouts, some of which are available on our website. This was the last of a series of presentations which she had earlier given to our groups in Wellington and Christchurch.

## Earthquake Updates

Many clients are affected by the continuing Christchurch earthquakes. Help is still available from a number of sources.

Decisions regarding whether a property or its land can be rebuilt are beginning to be published. Visit:

[www.landcheck.org.nz](http://www.landcheck.org.nz) for more information.

For those properties in the Red Zone, there will be two options: an offer of purchase by the government for the whole property and assumes any insurance claims (except contents), or the

government will offer to purchase the land only, with the homeowners negotiating with their own insurers about their homes.

For further support and assistance, your clients can visit <http://www.cera.govt.nz/support-and-assistance>.

## CBNZ's AGM - Friday 26th August, Wellington

CBNZ's AGM will take place on Friday 26th August, at 5.00 pm, Hutt Baptist Church, Lower Hutt.

We are holding the event over the Conference in order to make it easy for as many as possible CBNZ members to attend.

Executive Committee Nomination Forms will be sent out shortly to members. We welcomed Angela Cheruseo last year to the team. If you're interested in standing and would like to talk more about it, please email [sarah@cbnz.org.nz](mailto:sarah@cbnz.org.nz) or call any of the existing

team (see [www.cbnz.org.nz](http://www.cbnz.org.nz) for contact details).



## Need a new policy or form?

One of CBNZ's goals is to help equip budget advisors with the tools necessary to enable clients to escape the debt trap.

These tools include necessary forms and policies to make running a Budget



Service as streamlined as possible. In order to avoid Services having to 'reinvent' the wheel, over the past year we've been uploading a number of examples of policies, operational guidelines and forms that CBNZ Members can amend to suit their own agency - to save both time and energy.

These forms include: Budget Case Allocation, Disaster Management, Budgeting Agreement, Personnel Records.

### Could you be a Budget Advisor?

Many clients are on waiting lists for budgeting help. Visit [www.cbnz.org.nz](http://www.cbnz.org.nz) to find a budget service near to you or why not set one up at your church!

If you are a Member, you should have your own logon and will be able to access all these new templates.

Any problems, please email [Sarah@cbnz.org.nz](mailto:Sarah@cbnz.org.nz)

## Responsible Lending Guidelines

The Financial Services Federation has now launched their "Responsible Lending Guidelines".

Written in collaboration with the Ministry of Social Development, Social Development

Minister Paula Bennett sees it as a step in the right direction.

"Personal responsibility is important when it comes to borrowing money, but lenders should not be lending to people they know are

incapable of servicing a loan," said Ms Bennett.

"These guidelines will act as a benchmark for socially responsible lending to vulnerable clients, loan sharking should not be tolerated," she said.

### Responsible Lending Guidelines

[www.fsf.org.nz](http://www.fsf.org.nz)

## Fathers must sign Birth Certificates!

Work and Income Benefit may be reduced if the father hasn't signed the Birth Certificate.

By law, both parents of a child born in New Zealand must jointly notify Births, Deaths and Marriages (BDM), as soon as is reasonably practicable after the birth (deemed

by the Registrar-General as generally being within two months of the birth).

If the father refuses to sign then the client should complete the certificate and send it into BDM with a note explaining why he hasn't signed and include contact details of the father. BDM will

contact the father and remind him of his legal obligations. If he is still in denial then BDM will send statutory declaration forms to the mother with instructions to get statements from all people who know them as a couple etc, send these into BDM. BDM will submit them to the Registrar who will make

a decision re inclusion of the biological father's name on the birth certificate. At that stage it is then up to the "named Dad" to disprove his fatherhood via DNA testing. (This can take several months to complete).



### ***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](http://www.cbnz.org.nz) or email [sarah@cbnz.org.nz](mailto:sarah@cbnz.org.nz)**

## **'Fine Tuning' for Jubilee!**

*Simon Tierney, Manger of Jubilee Budget Advisory Service in Invercargill reports ...*

Our service recently hosted Kingdom Resources' Budget Advisor Trainer, Paul Webb, to help "fine tune" our advisors on the "more difficult" topics and situations when it comes to being a Budget Advisor -- subjects that often get overlooked.

Paul tackled topics such as:

- Goal setting,
- Telephone skills
- Learning to say no
- Effective communication
- Negotiating skills.

Initial budget advisor training is vital to learn skills required to

become a new budget advisor, but as your teams' experience deepens and the work load (and client demands) increases, it is vital that your team members are trained with the essential skills they need to "time manage" their role and work effectively.

Budgeting is not just about "balancing the budget" but focusing on what impact can we make for the better in this clients life for them, and their family. Paul shared some awesome experiences to "fine tune" our team and I have already seen much of his good teaching at work in our office.

Thanks Paul!

## **Does your Service need Budget Advisor Training?**

Kingdom Resources Ltd and Agape Budgeting Services' Ltd developed CBNZ's original Training Programme and Manual which is constantly updated.

Many Budget Services across the country have enjoyed their training and it is with Kingdom Resources' expertise

that we ran CBNZ's first New Advisor Training Session in Auckland at the end of last year.

For more information on all Budget Advisor Training contact [Sarah@cbnz.org.nz](mailto:Sarah@cbnz.org.nz) or view our website [www.cbnz.org.nz](http://www.cbnz.org.nz)