

CBNZ News



Special points of interest:

- CBNZ's 6th National Conference
- Work and Income Changes
- Do quick NAPs really help clients?
- New Advisor Training - Auckland

CBNZ 6th Conference - A Great Success!



Simon Tierney (Guest speaker and manager of Jubilee Advisory Service, Invercargill) and Mick Duncan (Guest Speaker) having a head to head

people. He described how he worked with people from all walks of life, including many gang members. He referred to 'poverty as evil' saying that God did not call us to live in poverty, and allowing people to live in that way was a key underlying problem in our society. He added that it was vital for us as Budget Advisors to help build up clients' self-worth.

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How can Budget Advisors build stronger communities? That question was the theme to CBNZ's 6th National Conference in Lower Hutt at the end of August.

Six guest speakers helped to challenge, inspire and upskill the sixty attendees.

The speakers included: Mick Duncan, Pastor of Manurewa Baptist and motivational speaker; Sam Chapman, New Zealander of the Year 2011; Joanne Kearney from Consumer Affairs; Kay Brereton,

Wellington People's Centre; Simon Tierney, Jubilee Budgeting Service; and Paul Webb and Tony McPheat, both from Kingdom Resources.

Mick challenged us to take every opportunity to make a difference in other people's lives. He presented a series of three entertaining and inspiring talks entitled: "The Butterfly Effect", "The Lingering Effect", and "The God Effect".

Sam's presentation also hit home to many. He gave a timely reminder that we shouldn't label

Feedback from delegates was excellent and included:

- "Great Conference. Amazing in every way"
- "So much was really useful and challenging."
- "Inspiring into action."
- "It's especially useful to talk to people from other budget advisors from other services."

CDs available. Email Sarah@cbnz.org.nz

Work and Income Changes



What's New:

My Account - Online Services

A New Way for Beneficiaries to pay for goods.

Work and Income NZ are encouraging more and more people to use its own online services.

The new "My Account" is designed to save users time by enabling them to access useful information and services that were previously only available over the phone or face-to-face.

By going online, Beneficiaries can now do the following:

- View their appointments
- Make and change appointments (Beneficiary Clients only)

- View payment details
- View and change some of their contact details.

In order to use these services, clients should visit <http://workandincome.govt.nz/individuals> and look for the "My Account" icon, click on it and follow the instructions to register and follow the simple online instructions.

Work and Income is also changing the way that Beneficiaries

purchase products. Instead of providing clients with credit vouchers, they will be giving them 'Payment Cards', which works like an EFTPOS card.

Suppliers must have already registered with Work and Income in order for the Payment Card to be used to purchase goods.



Do quick NAPs really help clients in the long term?

Are No Asset Procedures just a quick fix for clients? If clients don't learn budgeting skills it may not get to the root of their financial problems.

Over the past decade personal insolvencies have doubled from about 3,000 a year to 6,000. NAPs and bankruptcies form 95% of this, with Summary Instalment Orders (SIOs) only 5%.

Sure, there are some real success stories here, but I expect there also many people who sadly quickly get into debt again.

If a client needs to go down the insolvency path to get out of debt my preferred route by far is

the underused SIO. There are huge advantages to all parties for a client to apply for an SIO including:

- It enables creditors to be paid all or some of the debt over time – this helps our economy by businesses getting paid and clients meeting an obligation
- It allows the client to rebuild their credit history over time
- It provides satisfaction to the client that "they can do it"
- It encourages the client to take responsibility for the debt they incurred
- It teaches lifelong financial skills that can be passed from generation to generation.

SIO can be repaid from

what realistic surplus is available in a budget. If 100 cents in the dollar can't be found, then a proportion, even as low amounts of 20 cents in the dollar could be accepted. From a clients and creditors point of view, something, rather than nothing is better than an NAP. I know for many clients the argument can be "there is nothing left in the budget". However, I do feel if there is a commitment from the client to seek "another alternative to bankruptcy", then it may be just \$10 or \$15 per week that needs to be found to steer away from an NAP and take up the alternative of an SIO.

I challenge every budget service to have a trained SIO supervisor (which is a requirement from the Insolvency and Trustee Service for SIO applications to be accepted).

The training isn't too difficult and the process becomes very easy when you have a few SIO's underway. If it is not possible to have your own supervisor in your office, just ask someone who is!

If you would like more information please feel free to call me on 03 214 0942.

Simon Tierney, Jubilee

Working in the Community!



Location, location, location! More and more budget services have volunteers and staff working out in the community to help

people in need as well as in their own office premises.

Kingdom Resources has worked at some Work and Income premises for a while now, but is just about to begin at Te Puna Oraka - a partnership

between Barnardos and An Early Start in Shirley, Christchurch.

Budget Advisor Julie says the plan is to offer

1.5 hour appointments and by the end of that time the client should have the following:

- A realistic spending plan
- A debt list
- A cashflow forecast.

If you have similar projects at the moment, please email Sarah@cbnz.org.nz to let me know so I can include them in future newsletters.

Could You be a Budget Advisor?

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

Beware of 'Phishing'.

The IRD and many banks are giving out warnings for us — and our clients - to be very careful when giving out IRD numbers and any personal details.

There are a lot of emails circulating designed to trick recipients into divulging personal information. These emails are known as 'phishing' emails. For example, an

email may claim to come from Inland Revenue, Tax Refund Agency or Bank asking you to click on a link that takes you to a fake website.

Do NOT click a link, or reply to an email, fitting this description. Inland Revenue will not send you a hyperlink in an email. Delete the email from your Inbox and Trash folders

New CBNZ Chairman

There's been a change at the helm of CBNZ. We welcome as Chairman Ken Ogden, from Christian Assist Trust, who replaces John Exton who has been chair since CBNZ began. Our Vice Chairperson is now Val Seatter, from the Bread of Life Trust and our Treasurer is John Exton, Kingdom Resources Ltd.

Brian McGettigan, from Agape Budgeting Service,

has stepped down as Vice Chair but continues to be an important member of the Executive Team.

While the roles of the Executive may have changed, the team members remain the same.

Please see www.cbnz.org.nz for their Contact Details.

New Budget Advisor Training in Auckland

6 - 8 December 2011

CBNZ Inc is running its next new Budget Advisor programme at Wesley Community Centre, Sandringham, Auckland.

For more information, contact Ken on 09 820 3220 or Sarah on 03 342 7569 or email her at Sarah@cbnz.org.nz



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

CBNZ Adopts CYF Standards at AGM

CBNZ Members agreed to adopt CYF (Child Youth and Family) Standards at the AGM held in Lower Hutt on Friday 26 August.

The issue of standards was raised numerous times in the last few years, with many members feeling it important from a quality perspective that 'standards' were achieved.

After much consideration, the Executive proposed that CYF standards to be adopted as many of its members already attained them.

While it was also acknowledged that the Standard wasn't ideal, members felt that they were the best available at the moment.

Corporate members who wish to obtain the CYF Standard will be given "Transitional" member status. An "Associate" member status is also available for those services who choose not to go down this path.

28 people attended the AGM from various budgeting services across the country. The new Executive was also elected.

See the website for

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 or view our website www.cbnz.org.nz