



News

Training Focus 2010

This year CBNZ's focus is regional training, to help build and upskill budget advisors and to provide great networking opportunities.

Training Days are being held in Wellington, Christchurch and Auckland, run by Agape Budgeting Service Ltd, Kingdom Resources Ltd and Christian Assist Trust respectively.

The ability to negotiate effectively is essential for budget

advisors working with clients and their creditors. The workshop in Wellington will be targeting this important subject.

Christchurch is focussing on how to help a client stay debt free forever and investigating decision-making strategies - it's more than just doing the numbers!

Back by popular demand, we are privileged to have presentations again from Alana Billingham (Director, Media Associates), an expert in negotiation skills and training.

Alana will be speaking at both the Christchurch and Wellington events.

All are invited to attend, but registration is important to ensure a place.

Watch out for more details of our Auckland training later in the year.

Please contact Sarah at sarah@cbnz.org.nz (021 208 1121) or directly contact Agape (04 477 3000) or Kingdom Resources (03 332 1700).

Budget Advisor Workshops

Alana Billingham
Specialist in Negotiation,
Investigative Interviewing
Resolving Conflict & People Skills,
(Director of Media Associates)

Christchurch
8th May 2010
Spreydon Baptist Church

Wellington
29th May 2010
9.00—5.00 pm
TBA



Agape Clients Helped at Christmas



Making Christmas special to people who need it most is very important.

Agape Budgeting Services Ltd, was able to deliver food and presents to 40 needy families over Christmas. Thanks goes to The Salvation Army, Lower Hutt and The Rotary Tree of Joy Project.

With recession hitting hard, these presents were warmly received and helped to make many people's Christmas happier.



Useful Websites

- Watch out for 'Member's Only' logon to www.cbnz.org.nz as a new, updated resource page will shortly be available.
- Donate NZ is a great website which connects community organisations and is now FREE for NFP recipients. See: www.donatenz.com
- For useful information on how best to manage volunteers, why re-invent the wheel? See: www.nzfvwo.org.nz

New Members Bill: Loan Sharks Targeted!

Extortionate loan interest rates have financially crippled many clients who come to our budgeting services.

Loan sharks find people in need easy targets. They need money, they need it *now* and don't have the time to think about how much they'll have to pay back in the long term.

Labour MP, Charles Chauvel, recently commented that there were people were paying exorbitant interest on their loans, with com-

pounding interest rates of 8 per cent per week, often adding up to 2000 per cent per annum.

Mr Chauvel has put forward Carol Beaumont's The Credit Reforms (Responsible Lending) Bill which proposes that the Reserve Bank Governor would set the maximum interest rate lenders could charge, while lenders would be required to assess the borrower's ability to repay the loan.

We will keep you advised of the Bill's progress through Parliament.

Insolvency Amendment Act 2009 comes into force

The Insolvency Act 2009 came into force on 17th November 2009. The Act changes certain aspects of the Insolvency Act 2006 including:

- The record of a debtor's entry to a No Asset Procedure (NAP) will remain on the Insolvency Register for 4 years after discharge.
- Where a debtor has been adjudicated bankrupt on two or more occasions or has entered a NAP and then later bankruptcy, the record of each insolvency will remain permanently on the register.
- The period of a NAP can be extended up to 25 working days where the Official Assignee receives an objection or information from a creditor and other interested parties about a debtor's entry to the

NAP before the expected date of discharge.

- The insolvent gift provisions in the Insolvency Act 2006 have been strengthened to prevent creditors from being deprived of assets that could be used to repay their debts.

Additional NAP information

Here are a few additional pointers that may help when dealing with a NAP application:

- No fines (Council or Ministry of Justice) can be wiped under NAP or bankruptcy.
- If the person can not keep up with payments, secured debt listed at the time of bankruptcy or NAP can be included during the term.
- A client applying for a NAP or bankruptcy can hold up to \$1,000 in cash.

Budget Advisor's Initial Training

Wellington
From 1 May 2010
Life City Church,
Wainuiomata

Contact Brian at
agape.budgeting@paradise.net.nz
04 477 300

Christchurch
From 3 June 2010
Kingdom Resources
Addington Mall

Contact Paul at
paul@kingdomresources.org.nz
03 332 1700

Great Recipe Tips



Interested in great recipe ideas on a budget? Work and Income have put together a great book that you can delve into and also pass on to clients.

The emphasis is not just on cheap recipes, but healthy ones too. They suggest weekly menus and cater for all needs including babies and school children.

For more information, visit www.workandincome.govt.nz/documents/cookbook.pdf

Does your service invite 'Bequests'?

Asking for Bequests is often a very sensitive issue, but can be a very worthwhile source of fundraising. Those happy to donate money in this way will usually be those who have a long-standing relationship with your organisation and are eager to continue to help long after

their death. If you invite bequests, make sure that all staff answering your phones know the procedure and can handle these enquiries effortlessly. If you haven't got such a procedure, it may be worthwhile to put one in place.

Visit: www.cbnz.org.nz

Meet the Committee: Profile on Simon Tierney



We welcome Simon, Manager at Jubilee Budgeting Invercargill.

Committee ... and he is our youngest Committee member!

Simon manages the Jubilee Budget Advisory Service and the Jubilee Christian Charitable Trust, Invercargill.

Simon has been involved with Jubilee for almost five years and dedicated more time to this service in a paid position since June last year.

Formerly an Investment Advisor, Business Manager and Budget Advisor, he will be a valuable asset to the CBNZ Executive

Married, with three young daughters, Simon is dedicated to helping people and is actively involved in the community in a variety of ways: as Trustee for Southland Foodbank; a Trustee for Disability Resource Centre Charitable Trust; a member of Rotary Club and Invercargill Central Baptist Church. He also has a passion for aviation, running and mountain biking.

We welcome Simon on board and look forward to working with him.

Thank you Allan!

A big THANK YOU from the Committee goes to Allan Tong.

Allan has just retired from the CBNZ Executive Committee and

we will miss his wisdom, knowledge and great sense of humour!

Thank you Allan for all your hard work, and we wish you a long and happy retirement.

Prayer Corner



Please would you pray for:

- Thanksgiving for Simon Tierney of Jubilee Budget Advisory Service as he joins the CBNZ Executive Committee.
- Thanksgiving for the provision of ongoing funding and please pray for future funding.
- Next year's conference, particularly the selection of speakers.
- The precedence of our call to worship in the midst of our serving the poor.
- Regional training days; pray for the organisers and the support from local budget advisors

For God's presence and blessing over each budget service and the work of CBNZ

Blessings

*Garry Prime
Committee Prayer Coordinator*



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Feedback/enquiries to Sarah Malin at sarah@cbnz.org.nz

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