


Christian Budgeting New Zealand

CBNZ News

National Review of Budget Services Now Underway

The MSD's first meeting to discuss a National Review of Budget services was held on 25 November.

John Exton, CBNZ chairman, represented our members at this meeting and reported that he felt the meeting had been a positive one.

The starting point was answering the question, "Who do budget services work for?". The resounding answer was clearly "the client"!

"We visualised a triangle, with the client at the top and the MSD and budget advice provider at the bottom," reported John. (Cont pg 2)

**Who do budget services work for?
The client!**

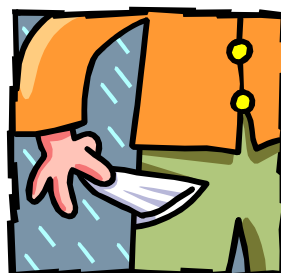
Plan to Live Life to the Full!

Meeting the Challenges of Recession

**CBNZ Conference 2009
Auckland**

August 21 – 22

All welcome.



CBNZ News ...

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Simplifying Hardship Verification

Work and Income changed the verification requirements for hardship assistance from 10 December 2008.

These changes apply to clients who are currently receiving ongoing assistance, such as a main benefit or pension and those who receive non beneficiary assistance such as Accommodation Supplement. Currently, all people receiving ongoing or one-off assistance are required to provide the following verification:

- identification
- proof of residency
- proof of income
- proof of assets
- quotes from a reputable supplier

- Evidence of the need for an item or service

People receiving *ongoing* assistance are now *only required to provide the following verification* when applying for hardship assistance:

Identification:

- one form of primary identification or
- two forms of validating identification (no photo) or
- one form of validating identification with photo.

Quotes

Quotes need to be from a reputable supplier stating the costs required for specific items.



Work and Income make verification easier for people receiving ongoing assistance.

New: Independent Tax Credit

From 1 April 2009 there will be a number of tax changes including the introduction of a new Independent Tax Credit.

This new tax credit is for New Zealand tax residents who earn between \$24,000 and \$48,000 in a tax year (1 April to 31 March) and **don't** receive:

- Working for Families Tax Credits
- An income tested benefit including: domestic purposes benefit, emergency benefit,

independent youth benefit, invalids' benefit, sickness benefit, unemployment benefit, widows' benefit.

- NZ Super
- A veteran's pension, or
- A foreign pension or benefits

From 1 April 2009 eligible tax payers earning between \$24,000 and \$44,000 will be entitled to an extra \$10 each week. For eligible tax payers earning over \$44,000 the independent earner tax credit decreases by 13 cents for every additional dollar earned.

The independent earner tax credit will increase to \$15 a week from 1 April 2010.

**Visit
www.ird.govt.nz
for more tax
changes from
1 April 2009.**

Visit: www.cbnz.org.nz

Meeting the Committee: Profiling Val Seatter

Meet your Executive Committee members in the next few issues of this newsletter. We start with Val Seatter, CBNZ Treasurer, and member of the CBNZ Committee since 2004.

Val is an extremely enthusiastic member of the team and is totally committed to the vision, mission and strategic plan for CBNZ. She enjoys the challenge of growing this new and exciting ministry to our nation.

Val is employed full time as the Manager of Bread of Life Trust in Blenheim.

heim. This is a charitable trust social agency offering services to meet needs in the community. Val has been in this managerial position for the past eight years having previously served on the Board of Trustees.



Val trained as a Budget Advisor in 1995. She holds a Graduate Diploma in Not for Profit Management and is experienced in governance, management, strategic planning, with excellent administration and financial skills.

Do you have a client story that will encourage others?

If so, please email it to Sarah at cbnzoffice@xtra.co.nz

Thank you to those who have already sent one in.

MSD's National Budget Review (cont. from page 1)

The group also discussed the need for a campaign to try and remove the stigma attached to obtaining budget advice.

Matters discussed including service descriptions, reporting measures and quality standards.

Various methods of helping clients were also discussed. John related that one agency's budget advisors went shopping with their clients. Both client and budget advisor had their own trolley, and each kept to the same shopping list. At the end, they compared the cost

of both trolleys. The agency considered that this was a very useful tool, and often proved to be an eye opener to the client.

CBNZ members, along with the other groups represented at the meeting, were invited to comment on the Draft Budget Services document that was amended at the meeting.



Persistence and Prayer works Miracles!

Donna, a budget advisor with Financial Freedom Trust, didn't accept 'no' lightly when fighting to get financial assistance for her client. Here's her story.

I was just about to go out, when the phone rang. It was an ACC worker who wanted me to help a single parent who she described as "lovely but is too proud to ask for help". Apparently he had been made redundant a few months' before but had no income until his stand down period with Work and Income ended on 29th January 2009.

"He has worked all his life and just doesn't have an idea of what assistance is out there for him. Now do you think if I can get him to come and see you that you'll be able to help him? I don't see him surviving with Christmas in a couple of weeks."

The next day, Friday, I met with the client, Jack*. Together we ploughed through his transactions. Everything had a receipt. All his redundancy went on living costs and debts. For the previous 5 months there had been no little extras in the shopping, or anywhere for that matter. He had stretched out what little he had and made it last – a job well done!

We rang the Work and Income Call Centre and made an emergency appointment for the following Monday. I went home and prayed all weekend, "Lord, please help this person, show me what to do."

I prayed all way to the Work and Income office and asked for strength, as I couldn't see anyway around the issue. After Jack and I presented all

our notes to the Case Worker, we were declined any sort of assistance apart from a food grant. All I could do was to ask the Lord silently for help.

I wouldn't accept 'no' for an answer. It seemed totally wrong. Surely, Jack was entitled to something else. He was in overdraft. He had no other income to hold him until 29th January, no help with the power, rates or the mortgage.

I asked to see the manager. After all, government departments are in place to help people like my client. I said that if Work and Income refused to help, I'd contact the local newspaper and my local MP!

Two hours later, we were asked to come back the following day. I suggested to my client that this was a good sign, as they must be considering reviewing his application. All the way home and through the night I prayed for the application.

The following day, I met up again with Jack and together we went into the Work and Income Office. On arrival, we didn't even sit down. My client was told that there had been an error and that he was entitled to a solo parent benefit that was paid weekly. The icing on the cake was that this payment should have started a month previously and that night a payment of over \$1,000 was to be put into his account. God works in ways that we will never understand. Next time I will remember to pray just as hard for my family too!

Editor's Note: Well done Donna and Work and Income. Thank you God!



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look website for
more details on
Conference
2009 or email
Sarah at
cbnzoffice@
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