

Christian Budgeting New Zealand **CBNZ News**

Revolutionary Change Hits Nelson

Revolutionary Change hit Nelson by storm at CBNZ's fourth annual conference.

Delegates heard from inspirational speakers including Jon Parkes, Minister at St David's Presbyterian Church, Richmond, and Alana Billingham, a skilled trainer, negotiator and Director of Media Associates.

A former farmer and businessman, just returning from 2 years' mission work in Vanuatu, Jon was well qualified to challenge our materialist Kiwi way of living.

"The lust for affluence is psychotic," he said. "Where does justice, mercy and compassion come into New Zealand? We buy things we don't need ... we go to a gym to walk on a treadmill, when we could just walk to work ..."

He stressed that life's journey should be about relationships and helping others, not about acquiring things.

How to make change stick, evaluating personality types and improving your



Trunk Monkey

Video clips from

YouTube gave

delegates a smile!

negotiation skills were all inspiring sessions from animated speaker Alana. Her tips, useful not only to her audience but



Conference Delegates 2008

also to pass on to budget clients, included the need to visualise what the future could be and to set small, realistic markers to help achieve goals.

Other challenging workshops included how to link clients to the Christian community, and how to start a financial revolution in the church.

Susan Gill, assistant minister at Holy Trinity Church, Richmond, attending the financial revolution seminar said that she was particularly challenged by the words, "Just imagine what it would be like in churches across our nation if Christians had no debt (apart from maybe a mortgage)".

Delegates said they especially appreciated 'upskilling' from a Christian perspective, and meeting new 'friends in ministry'. One attendee commented, "It's so awesome being with like minded people. ... It stirs you up and is challenging".

CBNZ News ...

CBNZ's First AGM	p2
MSD National Review Of Budget Advice Services	p2
Changes to Super-Annuation	p2
SuperGold Card New Deals	p3
Useful Websites	p3
Family Tax Increases	p3
Client becomes Budget Advisor	p4

CBNZ's First AGM

CBNZ's first AGM was held in Nelson on Saturday 30 August, well attended by 29 people.

John Exton, CBNZ Chairman, reported that the first year following incorporation had been very interesting, and was pleased to report 16 corporate and 8 individual members.

Highlights of the year included: Conference 2007 in Auckland; the formulation of a strategic plan; development of a training manual; growth in membership; training attendance; heightened media profile, and advocacy to government.

Members elected the new Executive Committee:

- Allan Tong, The Salvation Army, The Nest, Budgeting Coordinator
- Brian McGettigan, Manager, Agapé Budgeting Services, Wellington

- Garry Prime, Manager, Financial Freedom Trust, Palmerston North
- John Exton, General Manager, Kingdom Resources Ltd, Christchurch
- Ken Ogden, Manager, Christian Assist Trust, Auckland
- Val Seatter, Manager, Bread of Life Trust, Blenheim

Allan was welcomed as a new member to the Committee. John also farewellled Janine Harris from the Executive and thanked her for her valuable contribution to the team. She chose to stand down because she is no longer in a budgeting role, but will continue to be a member of CBNZ.

John said "I look forward to another year of seeing CBNZ serving God and as we work together, sharing information, helping our Services grow stronger, and encouraging each other not only to maintain our standards but to lift them where possible."



National Review of Budget Services

MSD are carrying out a national review of budget advice services.

CBNZ is representing our members at a first meeting scheduled for the end of November.

Main areas of discussion will be a review of the current service description and how services are counted and costed.

Changes to New Zealand Superannuation/Veterans' Pensions

New Zealand Superannuation / Veteran's Pension is increasing in payments due on 14 October 2008. The above table (Source: Work and In-

come New Zealand) shows the new after-tax rates that now apply (start date was 1 October).

	Current Net Rate	New Net Rate from 1 October 2008	Fortnightly Increase
Single, living alone	\$571.74	\$595.58	\$23.84
Single, sharing	\$527.76	\$551.60	\$23.84
Married or civil union person (each)	\$439.80	\$462.74	\$22.94
Non-qualified partner (each)	\$419.36	\$440.10	\$20.74

SuperGold Card - New Deals!

Hearing Aid Subsidy

Hearing aid subsidies have increased from \$198 to \$500 (GST inclusive). This increase is available to SuperGold card holders who have their hearing aids fitted on or after 1st October, 2008. Clients will need to show their SuperGold card to their Audiologist to be able to get the increased subsidy

The subsidy is available once every 5

years. Phone Enable NZ 0800 171 981 for more information.

Free Off Peak Travel

Did you know that if your client has a SuperGold Card, they can travel for free, off peak on Metlink (bus, train and harbour ferry).

This offer is available for most places around New Zealand. Check out www.supergold.govt.nz to ensure that this offer applies to your region.



**Free Off Peak
Travel for Super-
Gold Card hold-
ers.**

Family Tax Credit Increase

From 1 October 2008 clients with dependent children will automatically obtain an increase to their Family Tax Credit.

If clients don't have dependents the benefit

will remain the same (excluding ACC clients)

For ACC clients, they won't notice a change in payments either. The Tax cuts means that these clients will pay less tax on their ACC payment which

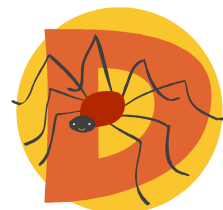
Weekly rate	NEW weekly rates from 1 October 2008
First child if under 16	\$86.29
First child if 16 or over	\$99.96
Subsequent child rate if under 13	\$59.98
Subsequent child rate if 13 to 15	\$68.40
Subsequent child rate if 16 or over	\$89.44

makes the payment higher. However, ACC payments are charged against clients' benefit payments on a dollar for dollar basis, so while their benefit payment may have gone down, overall they will still be paid the same amount as before.

Useful Websites

Do you need more information? Check out the following websites ...

- www.winz.govt.nz
- www.supergold.govt.nz
- www.treasury.govt.nz/budget/2008
- www.beehive.govt.nz/budget2008
- www.ird.govt.nz



Visit: www.cbnz.org.nz

Louise Gives Back

Louise's journey with Kingdom Resources began 15 years ago, with a desperate phone call asking for help. Debt free now for over 11 years, read how her story began and why she is still involved with Kingdom Resources, but on the other side of the coin – as an advisor.

Post natal depression hit Louise hard. It lasted for 5 years, during which time her marriage fell apart and debts mounted up as she struggled to care for her two young children, aged 3 and 1.

"My debt wasn't huge," said Louise, "But with my marriage break up, I was left with the bills and that put even more stress in my life." Her debt amounted to about \$3,000, owed to different businesses including Farmers, the City Council and Barnardos.

She didn't know where to turn to. Brought up in a Christian family she had put her faith aside for a number of years, but while hospitalised for 4 weeks with depression when her youngest was born, she had a change of heart.

"I asked a friend to bring me in a Bible, and all I wanted to do was to read it," she said. Not long after, she started going to church in New Brighton, where it was suggested that she go to Kingdom Resources for help.

"It was massive for me to ask for help. It took me a good couple of weeks to pick up the phone," Louise said. "I didn't really think they could help me ... It was the best single call I've ever made."

She is really grateful to her budget advisor for putting her on the right financial track. "He was blunt," Louise explained with a smile. "He said, 'This is your income. These are your outgoings. They don't match.'" He really got me to face up to things, like

checking my mail box, as it had got to the point when I didn't even want to do that."

Shortly afterwards she got an interest free loan and a savings account with Kingdom Resources. "It was really hard sticking to the budget. Seeing things that you want and knowing you can't have them was really difficult," she said. However, once she put her mind to it, budgeting became a lot easier and she paid off the loan at \$30 per week over a period of 4 years.

But last year her life changed again. "I was really ill and had to rethink priorities in my life," explained Louise. **"I looked back at my life and asked myself, what have I done for other people?"**

Today, a primary school teacher, Louise continues to stick rigidly to her budget and plans for the future. With her illness now under control, she made a decision to attend a Kingdom Resources budget advisors' training course. "I wasn't sure I was actually going to be a budget advisor. But at the end of the course, I couldn't wait for my first client. I was so excited," she explained.

Since Louise's training, she has had a variety of clients with different needs, from one just needing a budget to another struggling with about \$30,000 of debt.

"I really enjoy budget advising," said Louise, "Debt is such a monster. It can be overwhelming. I get so much satisfaction out of encouraging them [her clients], telling them that they're doing OK, and helping them to get their confidence back, especially when sometimes the debt is not of their own making. [First published: Newsletter Winter 2008.]



Do you have a client story that will encourage others?

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

CBNZ Newsletter published by CBNZ, c/o Kingdom Resources, P.O. Box 33285, Christchurch.

Feedback/enquiries to Sarah Malin at cbnzoffice@extra.co.nz