

Kneading Daily Bread



**Kingdom Resources
Annual Report
2008**

Our Father in heaven,
hallowed be your name,
your kingdom come,
your will be done,
on earth as in heaven.

Give us today our daily bread.

Forgive us our sins
as we forgive those who sin against us.
Lead us not into temptation
but deliver us from evil.
For the kingdom, the power,
and the glory are yours
now and for ever.
Amen.

The Lord's Prayer

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Who are Kingdom Resources?

- Kingdom Resources was established as a charitable organisation in 1988 to provide practical help to the many people in our community who are burdened with debt and poverty.
- Our motivation is Christian - Christianity with its sleeves rolled up. We believe God cares deeply for us individually. Our response is to pass that love on by helping those in need.
- Our help is available for all people regardless of their beliefs. Our concern is to help and demonstrate justice by standing alongside people finding it tough in our community.

Our Motto

*“Taking them by the hand, they helped them up
... they became strong ... and began to walk”
Acts 3 7,8 (para)*

We aim to help people up, help them to become strong and we desire to see them re-establish their independence.

Letter from the Chairman



This has been a year of some significant milestones for Kingdom Resources. In August, we celebrated our 20th anniversary of serving the community. In addition, during the year, the value of interest free loans made to clients passed \$3 million since we started lending in 1988.

In 1988, Kingdom Resources was born out of need. World financial markets were in turmoil, inflation and interest rates were high and New Zealand was in recession.

Today, the reasons that Kingdom Resources was created remain just as relevant. The need is still great as our communities continue to suffer, with many people still struggling to fund their daily needs.

Twenty years of service to the community is a huge achievement – this has only been made possible by the ongoing generosity and support of funders, donors and volunteers who have partnered with us to make a difference to the lives of others.

This year we have all seen inflation hitting our pockets hard. We have incurred large increases in petrol, food, energy and other living costs. Few are untouched by today's financial crisis. Over the past few months, Kingdom Resources has seen increases in the number of callers requesting insolvency advice as they feel their finances being squeezed. We have also seen a small reduction in the numbers attending our employment courses, one reason being the increased price of transportation costs.

This year, Kingdom Resources has continued to be an effective source of assistance in our community. In 2008, the Kingdom Resources team has helped to meet the needs of over 2,185 adults and children through budget advice, employment coaching and training.

The number of volunteer budget advisors stands at 134 including 16 new budget advisor trainees. It's encouraging to see that while inflation hits families hard, more and more people are deciding to make a difference in

other people's lives by volunteering to help those in financial difficulty. Our heartfelt thanks go to all of our volunteers, with special acknowledgement to 5 who this year celebrated 10 years' service and another 5 who reached 15 years' service.

Educating our needy community with budget and employment advice continues to be a priority. We still provide our flagship budgeting programme, *Beat the Budget Blues*, and have also embarked on a new venture entitled *Consider Your Ways*, a course aimed at Christians within our community seeking budgeting and goal setting techniques. Furthermore, we have increased our number of short budgeting talks within the community and reached over 250 more people across Christchurch in this way.

Nearly 900 families have now accessed an interest free loan with Kingdom Resources since lending began. The total amount of new loans this year is nearly \$191,000, a slight increase on last year. While the number of loans approved remains stable, we continue to see an increase in the amount of money clients need in order to consolidate their debt - last year the largest loan was \$16,000 compared to \$27,000 this year.

In 2008, as we celebrate our 20th anniversary, we can reflect upon all of Kingdom Resources' clients who have broken the debt cycle over this time and thank everyone who has been involved in this process. Today, the need to help release people from debt is just as paramount, with the only real difference to 1988 being that our clients' debts are much greater, not least due to the increased ease of borrowing money in recent years.

Twenty years ago our original vision was to help provide stability, freedom and hope for individuals and families through addressing the financial, life skills and employment challenges in their lives. This powerful vision continues to motivate and encourage us as we look forward to continuing our work in the years ahead.



Alastair Tennent
CHAIRMAN

Our Directors



Alastair Tennent

Alastair has been Chairperson of Kingdom Resources since 1997 having originally joined the Board in late 1988, about six months after it commenced. He is Operations Manager for an international clothing company and is a qualified Accountant with B.Com and C.A. qualifications.

Graeme Riddell

Graeme's involvement with Kingdom Resources started as a Budget Advisor and expanded to include training of advisors, becoming a Director in 1994. Graeme is a company Director with experience in manufacturing, importing and retail. Prior to that he was an Air Traffic Controller.



Don Kempt

Don was a founding member of Kingdom Resources in 1988. Recently retired, he comes from a background in banking and has spent 18 years working with Spreydon Baptist Church, firstly as Church Manager and then as Community Ministries Pastor.

David Middleton

David works as an international development consultant and has oversight of a number of micro enterprise development projects in several countries. He previously ran a desktop publishing business for some years and has B.Mus and Dip Teaching qualifications.



John Exton

John has worked as General Manager of Kingdom Resources since 1996. He holds qualifications of B.Com and C.A. and joined the Kingdom Resources Board in 1992.

Our Administrative and Training Staff



John Exton

John has an accountancy background and was one of the volunteer Budget Advisors from the early days of Kingdom Resources. He was also part of the team that ran the first training course for new budget advisors. John was appointed to the Board in 1992 and became General Manager in 1996.

Chris Thorne

Chris served as a volunteer Budget Advisor prior to commencing her position as Kingdom Resources Financial Administrator in 2002. She previously worked for a Chartered Accountant so comes well skilled to deal with the organisation's reporting, compliance and other administrative tasks.



Paul Webb

Paul became Kingdom Resources' Education Co-ordinator in 2000. Paul is a gifted teacher and his skills are put to good use with training our volunteer Budget Advisors and running the successful "Beat the Budget Blues" course. Paul's previous experience as Pastor of a Maori church also expands the cultural understanding and practice of the organisation.

Tony McPheat

Tony's main focus is employment coaching and running the challenging *Men@Work* programme. Tony is a gifted communicator who finds innovative ways to get his message across to clients so that they can turn theory into action. Tony started with Kingdom Resources in 2003.



Janelle Butcher

Originally from a banking background, Janelle joined Kingdom Resources in 1997 as a Budget Advisor. Since then she has taken over the running of the *Taking the First Step* employment course for women, but also tutors on *Men@Work* and provides career advice.



Jude Smith

Jude is responsible for co-ordinating over 130 volunteer Budget Advisors, a challenge she rises to very well. She brings to the role invaluable 'hands on' experience as both a caregiver and as a previous Kingdom Resources' volunteer.

Phil Roulston

Phil works as Lending Co-ordinator and a resource person for our Budget Advisors. Working in banking and later as a Court Bailiff has given Phil a broad experience of life, which is useful in helping advisors to problem solve. He also helps Advisors to prepare loan applications. Phil has worked with Kingdom Resources since 2000.

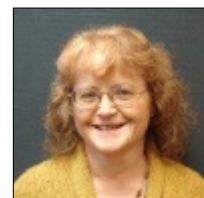


Pauline Wicken

Pauline joined the team as a Budget Advisor in mid 2006. Previous experience as a bank officer, administrator both for a transport company and her family's plant nursery, has put her in good stead for this position.

Carol Carr

Carol joined us in March 2008. She is Kingdom Resources' clients' first point of call when they phone or visit the office. She brings to the role her 7 years' experience at Work and Income and has previously worked as a school teacher and ESOL teacher.



Sue Blackburn

Former volunteer Budget Advisor, Sue joined the staff last year as an Employment Coach. With previous tutoring experience for job seekers and in business admin, she is ideally suited to helping clients move onto a new direction in life.

Julie Williams

In 2003 Julie joined us as Administration Assistant and was appointed as Budget Advisor the following year. She sees mainly Work and Income clients and provides assistance in many challenging situations.



General Manager's Report

Since 1988 Kingdom Resources has helped over 20,000 adults and children to get their “daily bread” – their everyday needs.

Twenty years serving the community is a huge achievement and we are very thankful to everyone who has journeyed with us: clients, donors, volunteers, trustees and staff. All have played important roles in helping Kingdom Resources to make a real difference in the lives of many suffering with financial hardship.

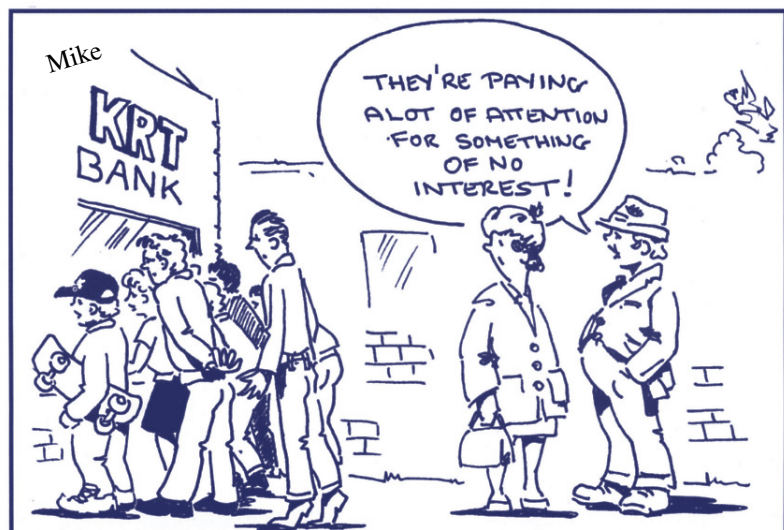
Many people back in 1988 were desperate for help, struggling to make ends meet, some because of low incomes, others because they were drowning in debt for a variety of different reasons including redundancy, and relationship breakdowns. There are still others who were enticed by the temptations of retailers to ‘buy now, pay later’ when they weren’t able to service the debt. Little has changed.

Debt continues to be an evil monster, with seductive advertising making it look so attractive, appealing and easy. However, unsustainable debt places tremendous

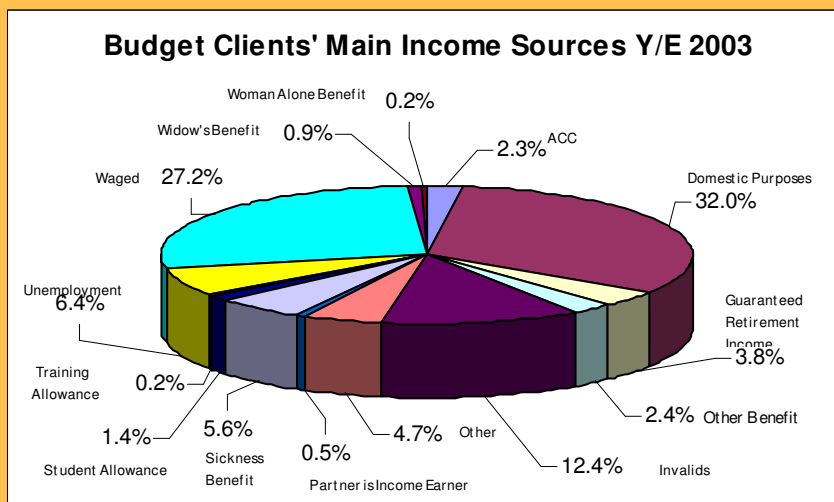
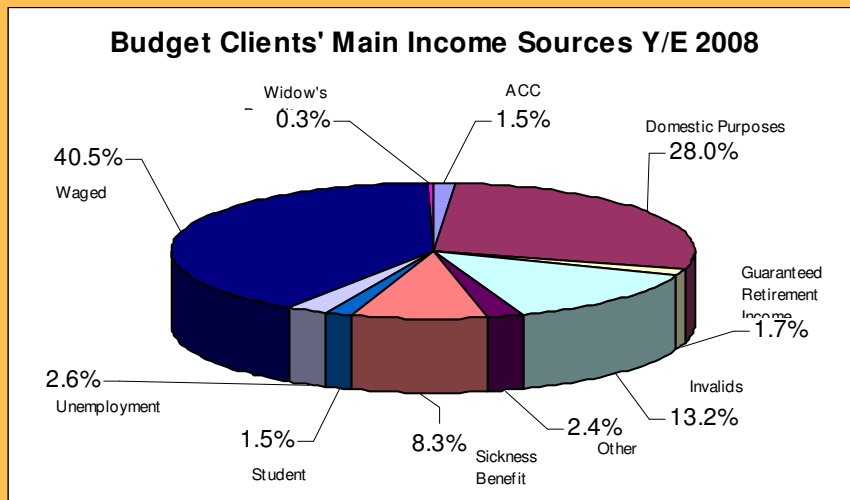
stress on an individual, their family and friends. Helping to destroy that monster, warning clients about the dangers of being ‘tempted’ further into debt, and providing them with tools to break the debt cycle is a real privilege for all of us at Kingdom Resources.

... unsustainable debt places tremendous stress on an individual, their family and friends.

If clients are desperate for their “daily bread”, what difference can Kingdom Resources make? Their



journey with us is similar to the process of making bread. Clients come to us as “raw ingredients”. Our budget advisors and employ-



Note 1: In last 5 years, the number of waged clients has grown from 27.5% to 40.5%

ment coaches then add the education and advice, the “yeast” - the essential growth ingredient to expand the dough.

Given time to develop and grow, the dough expands and is ready to be kneaded and cooked. In the same way, our clients’ knowledge grows concerning how to manage their finances and how to escape the debt trap. Just as bread, once cooked, is

ready to be eaten, when clients are trained they are themselves ready to manage their own finances, however, we are still there to help when required to do so.

Being able to offer clients a variety of different services is Kingdom Resources’ real point of difference. When clients come to us we take time to look at their needs as a whole and provide them with the

services they require, which for many may include budget advice, employment direction, confidence building and the skills to apply for employment.

It's so encouraging to see clients, like Louise (see inset) transform their lives by escaping the debt trap. We are even more delighted that she, like a number of others, is now making a real difference in other people's lives by becoming a budget advisor herself. You could say that as Kingdom Resources' has "kneaded" her, she in turn is now able to "knead" others.

New Beginnings

This year has brought its own challenges and excitement. The demand for equipment has also been high. Our fileserver, critical to our operations, had reached the end of its useful life. We are grateful to Eureka and Pub Charity for their assistance in helping us to replace this essential piece of equipment.

Kingdom Resources were forced to meet a transport need during the year. Increasingly staff are having to attend meetings across town, in particular seeing clients at Work and Income offices. To meet this demand, we felt it necessary to purchase a car to facilitate such travel.

We also embarked on a new budget-

ing course, entitled *Consider Your Ways*, aimed at Christians who want to look at budgeting issues, goal or vision setting. Two evening courses were run, attracting over 50 people. The sessions were so successful that the course will become part of our community education programme with 4 evening programmes scheduled to run next year.

As part of our strategic plan to go and help more people obtain a greater awareness of budgeting issues, we were able to run 8 additional budget advice talks to a variety of different community groups including Stepping Stone Trust and the Citizens Advice Bureau. In addition, we spoke for the first time to teenagers at Canterbury's Easter Camp and were very well received. It's encouraging to see so many people of all ages being interested in good budgeting habits and eager to learn of the dangers of being tempted by powerful advertising.

Budget Advice Review

As the cost of living, especially dairy products and fuel, escalated during the year, Kingdom Resources' budget advisors helped make a difference to the lives of nearly 2,200 people, including adults and children. Some of these adults also had employment needs and attended one of our employment courses or received one to one career counselling.

Life Changing Loan

\$21,000 in debt, James and Shirley* were at a crossroads. On the verge of bankruptcy, they hoped for a miracle.

“Wrong choices” and circumstances put them into debt, they explained. Their second child also suffered from health problems, so that put extra pressure on their finances.

Living to a tight budget wasn't easy for them as there was “nothing to fall back on”

While looking at their money situation one day, they heard an advertisement for a financial advisor, who also happened to be a Kingdom Resources' volunteer.

Shirley believes that the timing of the message was “totally God”. After responding to that advertisement, they were soon allocated a budget advisor who helped them to put together a budget and loan application, which was later approved to cover all of their debt.

The loan was granted with the usual Kingdom Resources restrictions: no hire purchases, no laybys and credit card accounts closed, in other words no further unplanned spending.

Living to a tight budget wasn't easy for them as there was “nothing to fall back on”, said Shirley and James. However they added, “It was a really neat feeling to buy something and pay cash. You knew you were moving ahead.”

With the loan now paid off, James and Shirley manage their finances well. They live within their budget and while they now use a credit card, they ensure that it is paid off completely each month, with no interest charges.

The Kingdom Resources loan made a huge difference to their lives, by freeing them from unmanageable debt. They have since been able to go on and buy their own home. Shirley explained that getting the loan meant ‘everything’ to them, without it she said, “We wouldn't have the house today and we would have declared bankruptcy.”

Extract from: Kingdom Resources Newsletter, October 2008

** Names changed.*

The debt of clients continues to escalate. The average debt of a client today is now over \$13,000, compared to only \$4,000 a few years ago. Furthermore, the highest loan during the year was \$27,000 compared with \$16,000 in the previous year.

In a climate of declining volunteerism, it is significant that we are maintaining our number of volunteer budget advisors which currently stands at 134. It is encouraging to

see a further 16 new trainees on our books and last year we certificated 18 new advisors.

We are also pleased to report that 5 volunteers were awarded 10-year service certificates, with a further 5 gaining a 15-year service award. We are indebted to all of these people who freely give their time and commitment to people in need. Their journey with clients is often a hard, painful one but also becomes

rewarding when a budget advisor sees their client understand and put into practice the principles of budgeting, and slowly becomes free from the burden of debt. In addition, three of our volunteer budget advisors now regularly see clients at the office, which has further helped us to provide our clients with a more flexible service.

In order to further improve service delivery to clients, 30 budget advisor volunteers were trained on a new cashflow software programme.

We ran 8 ongoing budget advisor training sessions which were well attended by our volunteers, as well as two initial budget advisor training programmes that were attended by 32 people. Our courses continue to be open to other agencies, and this year we attracted 11 attendees from other organisations including: Ambrosia Empowerment Trust, Single Women as Parents (SWAP), Linwood Ave Corner Trust and Catholic Social Services.

To further raise our own quality standards, this year we re-developed the Kingdom Resources Volunteer Agreement. In addition a number of our forms have been reviewed and improved accordingly. These changes have resulted in improved communication to clients as to what may happen with their information.

As we continually strive to improve our service offerings to the customer, therefore ensuring that we maintain our freshness of delivery, in February we made significant changes to our staff roster in order to take more telephone calls as they come in. We have seen the number of callers increase, partly as a result of our action as well as an increase in client need, particularly over the past 3 months, with more people requesting help concerning insolvency options.

In addition, we have also benefited greatly from increased use of our pre-visit client pack, which allows clients to pull essential documents together so that their first visit with a budget advisor is more productive. This has proved to be a great success.

**... over the past 3 months ...
more people [are] requesting help concerning insolvency options.**

We continue to network with other groups in order to meet our clients' needs better. Many callers are sent specific brochures, given training options or put in contact with another service wherever appropriate. We have a new arrangement with *New Harvest Trust* whereby clients can access cheap firewood. The Curtain

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.

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

“Debt is such a monster. It can be overwhelming ...”

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.

Published: Newsletter Winter 2008.

Bank service, accessed via Community Energy Action, is a service that Kingdom Resources are able to refer clients to, that will help them keep their homes warmer. We have also been able to help 5 clients with an \$80 (minimum) credit with their Meridian power bill, via a Fund that is resourced from another agency.

We continue to work closely with foodbanks and clients this year have been helped by: Mercy Basket (SBC), Helping Hand Rangiora, 0800Hungry, Catholic Social Services and Travis Junction Life Centre – Helping Hand.

Budget Advice Canterbury Network

Kingdom Resources continues to work with Budget Advice Canterbury Network. The group meets four times a year and it is a good opportunity to network with other agencies from Christchurch and around the South Island. The meetings allow us to discuss any current budget related issues that are happening within the community and to hear and share any breaking news.

Subjects covered this year have included: Insolvency Law and the Financial Advisers Bill.

Christian Budgeting New Zealand (CBNZ)

Kingdom Resources continues to be

a key player in establishing Christian Budgeting New Zealand. Its third annual conference was held at Chosen Valley Christian Camp, Auckland, in October and was attended by 45 people.

The theme “Exploring the Truth About Money” challenged delegates, who also particularly enjoyed presentations from Myk Habets and Brian Crumb, lecturers at Carey Baptist College, Auckland.

Since its incorporation last year, CBNZ now has 16 corporate members and 8 individual members.

We are delighted to report that through the support of its members and energy of the Committee, Christian Budgeting New Zealand is now beginning to fulfil its role as having a collective voice for its members.

Youth Budgeting

Youth budgeting is an area Kingdom Resources plan to target further as by providing budgeting to teenagers we can give them skills for life – prevention being far better than cure!

To this end we doubled the number of visits to Mairehau High School, Year 12 with between 15 and 18 at each of the four sessions. We also addressed 22 students at Easter Camp to discuss budget related topics, as well as a presentation to a

Consider Your Ways 2007/8		
Venue	Date	Numbers Attending
Aranui <i>Breezes Road Baptist</i>	Oct 2007	20
Riccarton <i>Riccarton Baptist Church</i>	May 2008	31
Beat the Budget Blue Courses 2007/8		
Venue	Date	Numbers Attending
Mairehau <i>Glenmoor School</i>	Aug/Sept 2007	10
Linwood <i>Linwood Baptist Church</i>	Aug/Sept 2007	16
Rangiora <i>Rangiora Rugby Club</i>	Nov 2007	10
Hornby <i>Hornby Presbyterian Church</i>	Feb/Mar 2008	8
Aranui <i>City East Church</i>	Feb/Mar 2008	11
Mairehau <i>Glenmoor School</i>	May 2008	8

city gathering of Venturers held in Avonhead; both were very well received.

Community Courses

Community Courses are extremely effective in helping delegates, many of whom are also clients, to move forward, out of the trappings of debt and all too often despair. In effect, the tutors are providing the essential “yeast” for the clients to grow and take the first steps towards a debt free, less stressful life.

Consider Your Ways

After many years in its planning, *Consider Your Ways* course was launched this year. Aimed at Christians, it looks at budgeting issues, goal setting and various other financial issues from a Christian perspective. We ran two courses this year, attracting 51 attendees. The course is for one evening a week, over a period of 4 weeks. We are encouraged by its popularity and will continue to run this programme as part of our community education programme.

Beat the Budget Blues

This year we ran 6 *Beat the Budget Blue* courses at various venues throughout Christchurch (see inset table). The course provides attendees with a mixture of budgeting principles, coping with debt and practical cost cutting tips. Over 60 people attended these courses, with just over half of them receiving a

Survivor

Kathy* is a tough survivor. Brought up in Hokitika, she moved to Christchurch as a young woman and lived on the streets with gangs.

However, her life took a turn for the worse 23 years ago when she had a serious motorcycle accident that made her take stock of her life.

“Kingdom Resources changed my life ...”

“I just wanted a fresh start, away from the gangs,” said Kathy. Unable to work, a single mum of 4, with debts mounting up to nearly \$5,000 she turned to the Salvation Army for help. They in turn, put her in contact with Kingdom Resources.

“Kingdom Resources changed my life,” said Kathy. “If it wasn’t for them ... I’d have nothing. I wouldn’t be sitting in this house ... and have people walking in and saying it feels like a real home.”

“It was hard to learn,” admits Kathy. “Only for the fact that I had no money ... The relationship I was in, a violent relationship, didn’t help. He’d want stuff, but it would always be under my name.”

Now, 10 years on, Kathy says she’d never look back. “I’ve left the past behind me. I just want to go forward with me and my children, and hopefully they’ll learn from me.”

Once on the road to budgeting success, Kathy’s ability to look after her finances is impressive. Kingdom Resources’ Loans Advisor, Phil, says “She’s a great example of someone who is committed to saving for the future and sticking to a budget”

Kathy’s keen eye for a bargain and ability to set aside money really helps her to get ahead. In spite of being on an invalids benefit she manages to put money aside each week to save for Christmas, repay her car loan, and for any other expenses, such as doctor visits, school trips for the children or anything else that might come up.

She used to put money aside to go towards a Christ-

mas catalogue club, however, last year she stopped that and now puts the same amount of money away each week, but makes its spending power go much further.

“Some of the food I’d get [from the Christmas catalogue] I can get at Pak ‘n’ Save much cheaper,” she explained. “I can also get it when I want it, and not have it all at one time.”

She is very smart with her money and is often seen hunting out the bargains at garage sales. “Why pay \$100 for something, when you could get it for \$10,” she says. “It’s just common sense.”

“I can’t say enough about Kingdom Resources,” said Kathy, “... they’ve been like a family to me, I’d definitely recommend them to someone else.”

Extract from: Kingdom Resources Newsletter, Autumn 2008.

**Name changed*



government benefit.

We continued to offer the course as a morning or evening programme, following last year's success of running daytime courses.

Numbers were slightly down on last year but it is believed that numbers will again rise in 2008/9 as more people recognise the need for such an important programme.

Men@Work

There continues to be a high need for *Men @ Work*, our employment orientated course specifically designed for men that combines two

The blend of course and one-to-one help is seen as being invaluable to the client in helping them to move forward with their lives ...

integral elements: employment and confidence building.

A total of four courses were run this year with 44 people attending. We continue to have a good working relationship with other agencies throughout the community who refer clients to us, including Salisbury Street Foundation (a rehabilitation centre). The blend of course and one-to-one help is seen as being invaluable

to the client in helping them to move forward with their lives and start to plan their future.

A key part of this programme is 'skills validation', which enables men to evaluate their skills and help them to communicate strongly at interviews.

During the year the course format has changed to 3 mornings per week for 3 weeks. This has helped many clients to rebuild 'daily routine' into their lives which helps towards their transition to re-enter the workplace.

Taking the First Step

Prior to the course I was "standing at a wall...no hope or direction. I had resigned myself to being an invalid. Now I have a way over, thru, round the wall. This course gives so much to any woman seeking direction, companionship, self esteem and motivation. The emphasis was on the whole picture, employment being the main but not only focus." [Extract from one woman completing May - June 2008 TFS course.]

Taking the First Step course saw 36 graduates this year. An employment and confidence building course specifically designed for women, it continues to be extremely beneficial for those who complete the 4 week,

8 day programme.

Work and training are the desired outcomes, but attendees also see other benefits including making new friends, problem solving, brainstorming skills, sharing knowledge, an increased sense of self-worth and an identification of their strengths and abilities.

For many women the next step may not be into immediate employment. This year we gave referrals to other agencies and training providers including: English as a Second Language at Spreydon Baptist Church, CPIT courses, Adept, Avonmore and Placement Providers.

Taking the First Step is also a useful assessment tool both for the attendee and a future employer. Graduates find that simply by attending the classes it helps them to recognise how many hours would be appropriate for them to work, what childcare (if any) is required, and what kind of work is realistic for them. This is especially helpful to mothers, clients with physical or mental health issues, and those with low motivation.

All women have at least one follow-up appointment after TFS, with the facilitator. They may then be handed back to the referring agency or continue attending one to one appoint-

ments. This helps the women to stay focused and to retain the momentum they gained from attending the course.

Employment Coaching

Kingdom Resources continues to work closely with Work and Income to provide “Work Confidence” one-to-one employment coaching. Over 200 clients successfully accessed this contracted service during the year.

Conclusion

In Kingdom Resources’ 20th anniversary year, we continue to provide much needed services to our community. This year we have helped nearly 2,200 people obtain their daily bread either through budget advice or employment coaching.

We remain thankful to our funders, donors, trustees, volunteers and the Kingdom Resources team for collectively enabling clients to free themselves from a life burdened by debt and arm them against the temptation of future debt.



John Exton
GENERAL MANAGER

Thank You

A huge vote of thanks to those who have joined with Kingdom Resources, to make a difference in the lives of more than 2,200 people, both adults and children, in the last year.

- Canterbury Development Corporation
- Cashmere High School Community Education
- Christchurch City Council
- COGS
- Dove Charitable Trust
- Family and Community Services (MSD)
- Farina Thompson Charitable Trust
- Foodstuffs Charitable Trust
- Goahead Networks Ltd
- Hagley High School Community Learning Centre
- Hillmorton High School
- Hyman Marks Trust
- Lottery Grants Board
- Mairehau High School Community Education
- Maurice Carter Charitable Trust
- Ministry of Social Development
- Papanui High School Community Education
- Possibilities Foundation
- Pub Charity
- Quicksilver Internet
- Shirley Boys High School Community Education
- Spreydon Heathcote Community Board
- Springhill/Frimley Foundation
- The Canterbury Community Trust
- The Lion Foundation
- The Southern Trust
- Timothy Blair Trust

*“Taking them by the hand, they helped them up
... they became strong ... and began to walk”
Acts 3 7,8 (para)*

