

Change of Season

**Kingdom Resources Ltd
Annual Report 2009**



**Kingdom Resources Ltd
Annual Report
Year Ended 30 June 2009**

Change of Season

**“There is a time for everything,
and a season for every activity under heaven:**

a time to be born and a time to die,
a time to plant and a time to uproot,
a time to kill and a time to heal,
a time to tear down and a time to build,
a time to weep and a time to laugh,
a time to mourn and a time to dance,
a time to scatter stones and a time to gather them,
a time to embrace and a time to refrain,
a time to search and a time to give up,
a time to keep and a time to throw away,
a time to tear and a time to mend,
a time to be silent and a time to speak,
a time to love and a time to hate,
a time for war and a time for peace”

Ecclesiastes 3:1-8



Celebrating over 20 years' serving our community

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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.

Chairman's Report



The 2008/2009 year will be remembered the world over for many years to come. After a period of rapidly escalating

fuel and food prices, this year we have seen world-wide turmoil in the areas of finance and banking. No person has been left untouched as the impact has spread globally. We have experienced a 'change of season' and have been in recession.

Many of the clients that we serve have suffered through these changes. Redundancy has knocked on the door of many families with Work and Income reporting up to 1,000 people a week signing up for Unemployment Benefits. Many had been carrying significant amounts of debt prior to their employment ceasing. This leaves them with a financial load that is too big to carry on a reduced level of income. The long term effects of recession will be felt by these people, and many others, long after it's officially ended.

It is no surprise that the demand for our budgeting and employment services has significantly increased by

18.8% this year to 2,596 people (the combined total of adults and their children). In supporting this increase, no new staff members have been appointed. The increased service levels required have brought their own challenges and services have been stretched at times.

Despite the usual gloom associated with the word 'recession', one positive aspect is that it has highlighted the needs of those in hardship and many others have heeded the call and responded by volunteering to help where they can. Following four training sessions for new Budget Advisors during the year, the number of advisors on our books is now 142. In addition, as in past years, we have also trained and upskilled budget advisors for other agencies across both the city and New Zealand.

We are incredibly grateful for our volunteers. We know that without them our ability to offer help to those in need would be hugely diminished. The estimated total volunteer input is in excess of 7,000 hours per annum – an amazing effort! We extend our sincere thanks to all of those involved – both volunteers and staff.

Chairman's Report

Provision of access to interest free loans saw 23 families helped this year making a total of 903 to date. The value of new loans decreased slightly this year to \$175,423 with a total loaned to date of more than \$3.3m.

Our education services were also busier than ever, with 308 people attending our courses, more than double the number of the previous year. Our community, with finances stretched during these difficulty times, are eager to learn the skills to live towards a more sustainable future. In addition, our staff have undertaken a variety of community speaking engagements reaching more than 1,000 people.

Kingdom Resources continues to rely on the generosity of our funders and donors. Without their ongoing financial support, we could not continue our services. We thank all those organisations and individuals who have generously provided both financial and other resources in the past year.

A highlight of the year was Kingdom Resources 20th Anniversary, marked with a celebratory dinner in August 2008. Budget advisors and staff from

throughout those years attended and renewed connections. We were also pleased to have Hon. Ruth Dyson, the then Minister of Social Development speak to our gathering. Hon. Nicky Wagner MP was also in attendance.

Now into our second 20 years, and in the midst of recession, we look forward to another change of season and a return to more prosperous times. As this occurs, with God's help and inspiration, Kingdom Resources will be there to provide stability, freedom and hope for individuals and families as they face the financial, life skills and employment challenges in their lives.



Alastair Tennent
Chairperson

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 the Commercial Manager for a national fuels distribution business 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.

General Manager's Report



Our 21st year of providing budget advice in Christchurch and the surrounding

districts has certainly been an eventful one. There has been much change during the year, especially in the economy, and Kingdom Resources has seen that change impacting our clients.

The challenges have been many. For some clients it has been to make ends meet on a weekly basis. For others, we have journeyed with them as they have been forced to sell assets, including their homes – far more than in previous years. One couple was forced to sell their home to repay debt, but in doing so were faced with a crippling \$60,000 break fee on their mortgage. The bank simply forced them into a 7 year term loan to recover that money.

At the same time many people have faced reduced hours of work, less overtime and redundancy. These issues have severely impacted on family wellbeing in so many ways.

Finding work is increasingly difficult and we have to be more creative in the help that we are able to offer clients.

The following pages outline our employment and budgeting services delivered during 2008/09 - another busy year as we meet the needs and demands of an increasing number of people in need in our community.

General Manager's Report

Employment

Employment

Our employment services have been incredibly busy, especially with the delivery of our Ministry of Social Development (MSD) contract, helping 231 people towards work. Managing this number of people, as well as non MSD clients, was a big achievement for our team of 3 staff (just over 2 full time equivalent staff).



Despite the challenge of the wide ranging needs of the client base (approximately 60% were DPB and Invalid Beneficiaries), 42

people obtained jobs, 23 of them fulltime. It was encouraging that MSD management expressed satisfaction with the effort that we had put in with clients and the number of people established in work.

We also saw a further 45 people outside this contract on a one-to-one basis, with 18 of them achieving employment (7 full time) so far.

MSD has increased its emphasis on job outcomes rather than social development. However, some people need additional assistance in removing barriers that have previously prevented them from attaining work. As long as resources allow, we will continue to help these clients remove such obstacles in order to help them become 'work ready', find and get a job.

General Manager's Report

Employment

Employment Courses

"I never got a certificate before," claimed one of the women who finished the May 2009 'Taking the First Step' course after receiving the programme completion certificate. As she admitted this, 3 other women also claimed that they too had never received a certificate before.

None of us can assume even some of the supposedly simple things that happen in people's lives. Neither can we overestimate the impact of acknowledging an individual's accomplishment and the consequent encouragement and motivation that it brings. These are some of the core values around which *Men@Work* and *Taking the First Step* are built.

Attendees are at various states of readiness to (re)enter the workforce. For many, they have experienced their own 'winter' for a considerable period of time and

"The course has enabled me to look at my strengths and skills, and has given me greater confidence." Dave

feel it's time to move forward into 'spring', as they become ready to start a new period in their lives. For others, they are simply preparing ahead of time for a transition some months away.



Tony, Employment Coach and Des, a Kingdom Resources' supporter in North Canterbury at 20th Celebration

Taking the First Step Course

Taking the First Step (TFS) helps to build up its women attendees, encouraging them to see who they are, their strengths, abilities, passions and giftings - skills that an employer would appreciate.

“The course has stimulated me to be aware of a wide variety of strengths which are transferable to many positions” *Janine*

The course tackles such issues as failure, lack of motivation, lack of vision for the future and low self esteem.

TFS gives clients the opportunity to set goals for the future, and the encouragement to look forward to a new life and make things happen!

TFS has run 4 times this year: 66 women have taken part, 54 have

graduated. Whilst we would like to see all of them graduate, for some, the reasons for not completing the course are outside our control, such as poor health (mental or physical), alcoholism, child care/health issues or simply not being in the space to be ready to look at life ahead.

18 have gone into work (13 part-time, 2 with temping agencies and 3 doing voluntary work.) Eight others have gone into training. Four have continued in their current work but are more prepared to take any opportunities to gain a job better suited to them or with increased hours etc.

“I have a lot more confidence and direction of where I am going.” *Melody*

TFS is employment focused, however it continues to equip

General Manager's Report

Employment



Janelle, Tutor and
Nikki, Client at our
20th Celebration.

women for life. The Kingdom Resources team continues to pray for the effectiveness of the course in helping women to build their confidence and to help build them into stronger people. The openness of course attendees to explore the place of God in their lives is also encouraging. On the latter two courses, 25 women **chose** to take a (free) Bible home with them when offered.

**“To be involved in a non-judgmental environment has been a very positive experience for me ...
The knowledge and information gained through having such great tutors I am sure will be of on-going benefit.” Jill**

Men @ Work Course

Men @ Work is also employment focussed and tailored to the needs of men. Last year we ran 4 courses, catering for 64 men. It has been typically structured around 3 mornings per week over 4 weeks to help clients build a routine back into life. We tailored one of the *Men @ Work* courses to run over a period of one week full-time to assist those who had recently been made redundant.

While attendance is up by 45% we have been frustrated by the low conversion rate from course registrations to those actually starting the course. Many have been on benefits other than the Unemployment Benefit and have had other issues such as physical and mental health problems that hampered their completion of the course. We also had an influx of people keen to start the course just a few days

before the programme commenced, but few of them in the end chose to attend.

In spite of these issues, *Men @ Work* continued to have many positive outcomes for those who attended the programme. The majority report that they feel 'job ready' having completed the course with increased confidence in their own abilities.

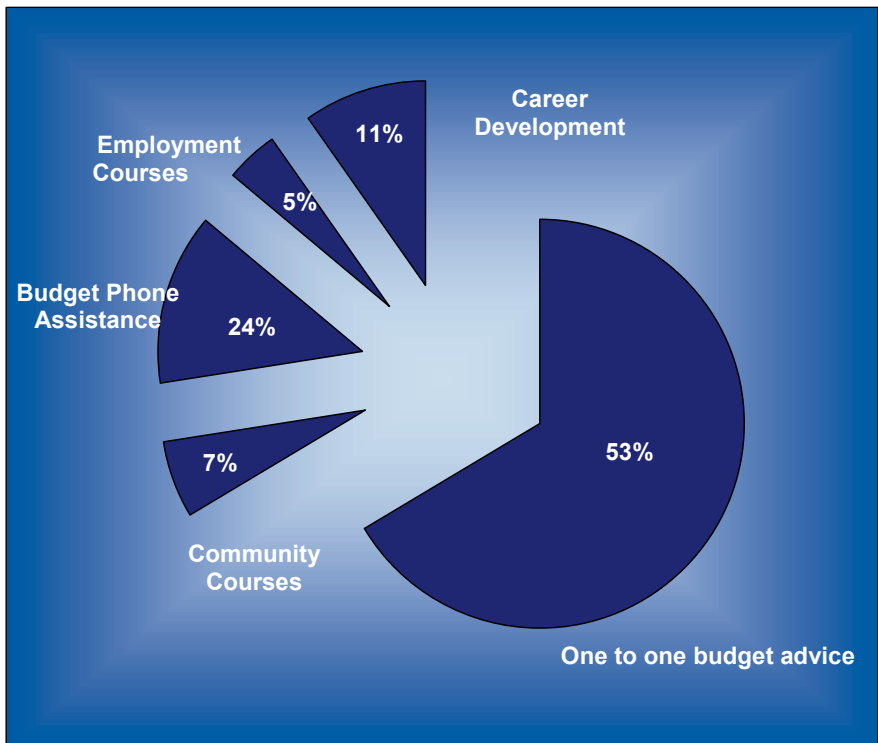
We also continue to help those who have been through the

"If this course wasn't here I would probably have had lots of problems in finding work ... I have a better understanding of the processes of finding a job." Josh

prison system. These clients often have a lack of confidence and together we help them prepare to re-enter the workforce.

General Manager's Report Making A Difference 2009

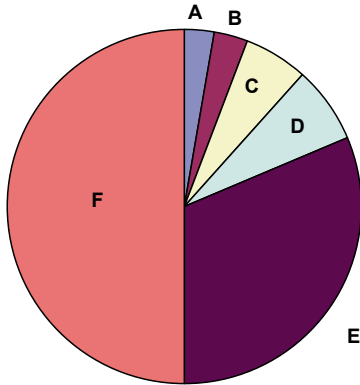
**Kingdom Resources 'made a difference'
to the lives of 2,596 people* in 2009.**



** This figure is the total recorded number of adults and their children that have benefited directly from our services. In reality, this figure is understated.*

General Manager's Report Financial Summary 2009

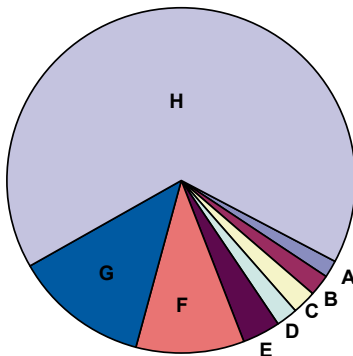
Kingdom Resources Ltd — Income Summary



A	Interest	2.7%
B	Other	3.2%
C	Govt Grant	5.9%
D	Local Body	6.8%
E	Philanthropic Trusts	31.5%
F	Govt Contract	49.9%

Total Income \$486,911

Kingdom Resources Ltd — Expenditure Summary



A	Volunteer Expenses	1.7%
B	Depreciation	2.0%
C	Training	2.0%
D	Computer	2.1%
E	Printing/Promotion	3.5%
F	Other	10.0%
G	Property Expenses	12.7%
H	Staff Costs	66.0%

Total Expenditure \$483,547

General Manager's Report

Budgeting Services

Initial Budget Advisor Training

Christchurch

Volunteer budget advisors are critical to the ongoing mission of Kingdom Resources. Without them, the numbers of people we are able to help would be significantly reduced.

Initial Budget Advisors' Training has been happening for almost 21 years and has to keep on going. Although some volunteers are actively involved for a generation or more, others simply serve as they are able which for some is just for a short season. We are thankful to them all.

Each budget case is not simply a matter of helping and growing a client. There are two parties that grow through every case – both the client *and* the advisor. It is our firm belief that no advisor will be left unchanged by their budgeting experiences. Personal

development and growth is something we seek – and any budgeter would recognise '2 for the price of 1' as a good deal!

5 training programmes have been run this year: 4 at Kingdom Resources; 1 at Kaiapoi Baptist Church. In total 59 people have attended, 12 of whom were from other agencies including Christchurch Supergrans, ComCare, Invercargill Budget Advice Service, PARS and SWAP.

Initial Budget Advisor Training

National

Kingdom Resources' training has again gone beyond the Christchurch region. Two churches combined to invite us to train 13 budget advisors at Gleniti Baptist Church, Timaru. The training took place as two sessions which were successfully run at the end of 2008.

General Manager's Report

Budgeting Services

Ongoing Training for Existing Advisors

Christchurch

It is important that we continue to provide ongoing training to existing Budget Advisors in order to maintain and ensure an excellent quality of service delivery. Subjects offered have been:

- Power savings - Guest Speaker Katie Nimmo - Community Energy Action.
- Advisor/Client/Child Safety – Guest Speakers Deb Quested, Police Safety Team; Sue Miles and Clare Doocey, Child Protection Co-ordinators, CDHB.
- From A Clients' Perspective – Guest Speaker Rob, a Budgeting and Loan client of Kingdom Resources.
- Insolvency – Guest Speaker Rachel Homer from Insolvency

and Trustees Service.

- Cashflow Training - Guest speakers Tony McPheat and Ben Post.

National - CBNZ Conference

Kingdom Resources again took a leading role in the running of CBNZ's (Christian Budgeting New Zealand Inc) training day and annual conference - a role we have played since CBNZ's inception in 2004.

Its 4th Conference was held at Bridge Valley near Nelson in August 2008. People from all around New Zealand attended and they returned home with new skills to help their own local communities. 5 staff and 6 volunteers from Kingdom Resources benefited from attending the conference.

General Manager's Report

Budgeting Services

Consider Your Ways Course

This course has been evolving over several years. Targeted at church people, it looks at budgeting issues, goals or vision setting and various other financial issues taken from a Christian perspective. Two courses were run with 73 people attending: over 20 attended at Kingdom Resources' office; about 50 people attended at Sumner Redcliffs' Anglican parish. A further two courses are already booked for next year.

“I found the course very informative and I learnt a lot of good tips for saving money.” *Jan*

Why do we run this course? Because we believe that money is important to God, as is how we spend it – even if He leaves that choice up to each one of us

individually. The people in our churches have an amazing opportunity to help others with their money and their time.

“The course is very informative, educational and practical. Makes it easier for me to spend my money wisely ... makes life easier.” *Rex*

Kingdom Resources Budget Advisors come from many churches throughout Christchurch and the surrounding districts. Christians face many issues around money and providing an opportunity for people to upskill is one small way that we can say thank you to them and others for their generosity of their gifts of time and money. It is only by partnering with the churches, that Kingdom Resources can offer help to those in need.

General Manager's Report Budgeting Services

Beat the Budget Blues Course

These courses have helped so many people over the years – another 105 people attended one of the 8 courses run this year.

The course was held in various parts of the city to ensure client accessibility. Venues included Hornby, Kaiapoi, Bishopdale, Parklands(2), Upper Riccarton, Mairehau, Hei Hei, and Parklands.

“The course was very helpful and it applies mostly to us as the Islanders. We are very poor in management and budgeting wisely, and I really loved the course.”

budgeting principles, dealing with debt etc. and practical cost cutting helps.

These courses generally run for one session a week over four weeks, some during the day and others during the evenings.

Daytime courses run from 9 – 12.15pm, followed by lunch that has been cooked as part of the programme.

These courses are an excellent tool to help upskill our community and are well received.



Marg, former Budget Advisor and husband Mike at our 20th Celebration

During this year we ran eight **Beat the Budget Blues** courses. The course is a mixture of

General Manager's Report

Budgeting Services

Budget Advice

The year has been a challenging one for clients and advisors alike. Here's a few of the trends that we



Louise, Budget Advisor, former client, at 20th Celebration

have seen, many of which are similar to last year:

- An increase in the number of chronic debt situations
- Many Beneficiaries who would not consider giving up their car (despite being unable to afford to run one, or even two cars, in some cases)
- An increase in self-employed people ringing in for help; with many already having had their business go under
- A larger proportion of individuals with no dependants seeking budget help
- Callers with reduced work hours and reduced income
- More redundancies
- An increased interest in people wanting to know about NAP/Bankruptcy (more enquiries than SIO)
- More people filing under NAP/Bankruptcy proceedings
- More undischarged bankrupts phoning for help

Advisors dealt with 581 cases during the year including families and individuals. Of these, 371 were new budget cases in addition to the 210 cases already in progress at 1 July 2008. These cases represent 1,379 people, being 751 adults and 628

General Manager's Report

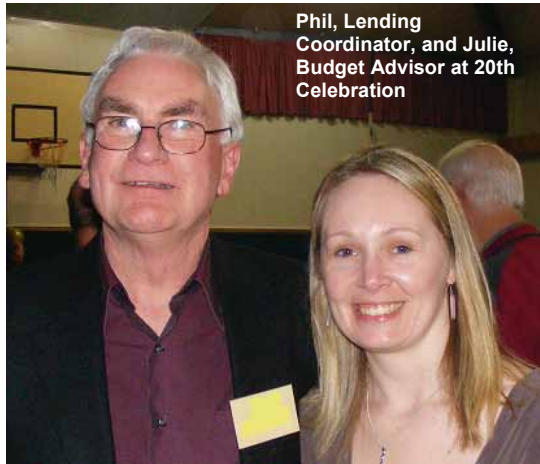
Budgeting Services

children. The sphere of Kingdom Resources' influence is large and we believe the lessons learned will be passed down to generations to come.

We have also helped more than 650 additional callers requesting help but have been unable to take these people on as clients. But that does not stop us offering what help we can on the phone which would usually include referral to other agencies.

As in previous years, several advisors have volunteered to help in the office for a half or full day per week. It is great to have them on board and they enjoy being part of the office team on a regular basis. Many thanks to Alison, David, Brian, Bryony, Anne and Kay. Long may their seasons with us continue!

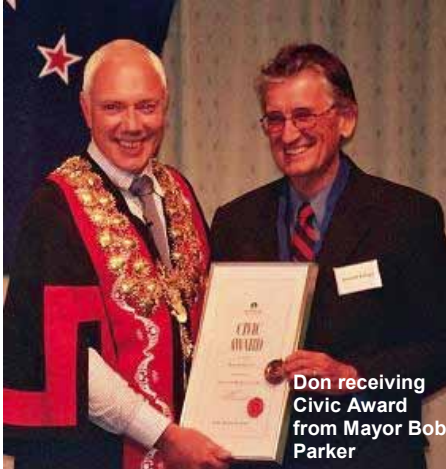
Volunteers work incredibly hard, giving up their time freely to help someone escape their financial



winter. We were pleased to be able to pass on to our volunteers a small token of our appreciation at Christmas by giving them a voucher for coffee at the Addington Coffee Co-op. Our volunteers are an integral part of our service and making them feel valued is a crucial element, especially in a time of general decline in volunteerism. We received good feedback from this gesture.

General Manager's Report

Budgeting Services



Don receiving Civic Award from Mayor Bob Parker

Volunteer Awards

At our 20th anniversary we presented special 20 year service awards to Alastair Tennent and Don Kempt (both Directors) and Carolyn Ford (budget advisor and trainer).

Don was also the recipient of a Civic Award from Christchurch Civic Council which was presented by Mayor Bob Parker.

The Christchurch City Council also presented a Community

Service Award to one of our valued advisors, Jim.

Access to Interest Free Loans

Budget Advisors helped 23 clients to achieve access to an interest free loan with the Kingdom Resources Trust. The loans for the year totalled \$175,423 bringing the total loaned to date (since inception in 1988), to \$3,306,681 given to 903 families and individuals.

National Policy Formation

Financial Advisers Bill: Kingdom Resources teamed up with others from CBNZ, Agape Budgeting Service (Wellington) and Christian Assist Trust (Auckland) to make joint submissions to the Parliamentary Select Committee. We felt that should it have been passed, many organisations would lose volunteers. Under such a regime budget advisors

General Manager's Report Budgeting Services

would have to register as financial advisors and pay fees estimated at \$500 to \$1,000 each – a potential minimum cost to Kingdom Resources of \$65,000 per annum.

The Act, when passed, contained an exemption for budget advisors working for community type organisations for which we are all thankful.

There was also opportunity to be part of the MSD's national review of budget services although our involvement was really under the umbrella of CBNZ rather than Kingdom Resources. Again, this was a great chance to be involved in the direction for budget services for the coming years.

Kingdom Resources was also part of BACN's (Budget Advice Canterbury Network) submissions on the above matters.

Conclusion

There may have been a 'change of season' but that doesn't affect how Kingdom Resources operates. We still have to work together to achieve a positive impact in the lives of clients.

We thank God for the achievements of the last year and recognise that the Kingdom Resources' 'jigsaw puzzle' would not be complete without any of the following people - our volunteers, funding partners, donors, staff and directors.

Many thanks to the **whole** team!



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 2,596 people, in the last year.

- Cashmere High School
Community Education
- Christchurch City Council
- COGS
- Dove Charitable Trust
- Family and Community Services (MSD)
- Farina Thompson
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
- New Zealand Post
- Papanui High School
Community Education
- Possibilities Foundation
- Pub Charity
- 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
- Tindall Foundation