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Kingdom Resources'

SPRING 2009

NEWSLETTER

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

FINES \$300 PER DAY? TO KEEP WARM: ACT NOW!



From 1 April 2010, you could be fined \$300 per offence for using an open fire or old woodburner if you live in Christchurch Clean Air Zone 1. To make sure you keep warm next winter and avoid a fine, you need to ACT NOW!

"How on earth am I going to afford to upgrade my heating?" asked Kingdom Resources' client Clare of volunteer Budget Advisor, Eleanor. Clare, a homeowner, uses an old woodburner to keep her home warm, and often gets wood for free. Her home isn't insulated. She is a single mum with two children and manages on a very tight budget.

"Clare's not alone and, along with thousands of others in Christchurch, she needs to act now or her electricity bill next year is going to skyrocket. Worse - if she does nothing - she may be lumbered with hefty fines or even face prosecution," explained Eleanor.

It's not just homeowners who are affected either. Landlords and tenants are both legally liable for the unlawful use of an open fire or solid fuel burner and Environment Canterbury may take action against both! Liability would usually lie with the person lighting the fire, however, landlords may also be considered liable where they have failed to provide a reasonable alternative.

“Landlords and tenants are both legally liable for the unlawful use of an open fire or solid fuel burner.”

Determined to solve Clare's problem, as well as that of other clients, Eleanor began to investigate the issue. "Heat pumps and insulation aren't cheap," she said, "but just one fine of \$300 would really blow the budget. And you can be fined \$300 each time the fire is lit!"

“Subsidies or interest free loans may be available.”

Eleanor learned that subsidies or interest free loans may be available from Environment Canterbury to help people, like Clare, who are currently using a solid fuel burner or open fire in the main living area of their home.

"Unfortunately, Clare earns just over the limit to be entitled to a Community Services Card, which would have entitled her to a subsidy. However, she may qualify for a 10 year interest free loan of up to \$5,200 to go towards installing ceiling and floor insulation and a heat pump," said Eleanor.

"If she was awarded a loan, the repayments would only be \$10 per week. That's affordable, even though her electricity costs would go up, the increase should be manageable her house would also be warmer and energy efficient if the insulation was upgraded."

"There's a clear message here," says Eleanor, **"There's no time to wait. If you want to be warm next winter, sign up to the Clean Heat Project NOW and see what help you may be entitled to. Don't wait until next year, or you may end up on a long waiting list and risk being cold next winter!"**

IN THIS ISSUE: MEREDEIGH TURNS UP THE HEAT • CHANGE OF HOT SEAT



We know it's early but it's our last issue of 2009... Merry Christmas and Happy New Year!

DON'T DELAY, ACT TODAY!

Winter in Christchurch is certainly nowhere near as smoggy as it was 15 years ago, largely thanks to the promotion of cleaner heating options by the Environment Canterbury. However, the city's air still needs to be cleaner and healthier which is why the new regulations were passed.

"There are many of us who remember the dark days of the 1970s when high pollution nights would make going out in winter time unpleasant, and really uncomfortable for those with respiratory problems," explained Councillor Jo Kane, Environment Canterbury Air Portfolio Chair. "Christchurch people should have noticed improved air quality during winter 2009. Changing to cleaner forms of heating certainly makes a difference."

ELEANOR ASKS ECAN CHIEF EXECUTIVE, DR BRYAN JENKINS ...

Q How would my budget client qualify for an interest free loan?

"To qualify for Clean Heat help in Christchurch, you need to be a homeowner or landlord of a residential home in either Christchurch Clean Air Zone 1 or 2 and must currently be using an open fire or solid fuel burner installed before January 2004 as the main form of heating in the main living area of your home. If you satisfy those criteria, then the interest-free loan is open to you irrespective of income."

Q What if my client signed up to the Clean Heat Project, but her heating isn't installed in time to meet the deadline?

"As April 2010 gets closer, some people may have signed up for Clean Heat, but may not be able to complete their installation by April. Where people are registered with a Clean heat Programme prior to April 2010, Environment Canterbury would only take enforcement action in exceptional circumstances. However, anyone using an illegal appliance will be told to stop, so it is important to have a temporary alternative available while you wait for your installation."

For more information please see: www.ecan.govt.nz click on 'Home Heating Rules' or phone 03 353 9007 or 0800 324 636 or www.cleanheat.co.nz or phone 03 353 9276 or 0800 32 92 76.

MEREDEIGH TURNS UP THE HEAT!



CHANGE OF HOT SEAT

Budget Advisor Meredeigh didn't realise she'd become a fire fighter when she first started giving budget advice. However she quickly discovered that for many clients their money problems often become bushfires raging out of control.

"I knew I was good with numbers and talking with people, but with my first client I wondered if I would be able to lean on my strengths to overcome my doubts."

Believing that God was telling her to reprioritise her life and step out to help other people, Meredeigh stuck with it. She describes the experience of her second client as being, "The hardest thing I've ever done, but I loved it."

Solo mum Annie was \$16,000 in debt. "I looked at her spending and then her income and saw we had a problem ... a big problem," remembered Meredeigh.

"I knew I had to have a hard conversation with my client that was not going to be easy. There were two choices regarding her insolvency: No Asset Procedure or Bankruptcy. Both were hard options," said Meredeigh. She recalled advice from her training that "sometimes just laying down the reality without 'fluffy marshmallows' is what is often needed."

Annie invited her parents to attend the next meeting, at which point Meredeigh clearly laid down the alternatives. She wasn't looking forward to it, as she imagined temperatures were going to be raised!

"I explained to Annie's mum and dad that she was spending money for comfort. It was a very black and white conversation, and there were lots of tears," explained Meredeigh. She said that each time Annie got into debt and they baled her out, all they were doing, out of love, was to feed Annie's spending habit as there was no change of behaviour.

Annie was at this stage not working as she found it difficult

with two young children to care for. However, Meredeigh's advice also included suggesting that she consider getting a job. "I explained that with her current spending and income, she was trying to live like a king, on a pauper's wage." Lifestyle changes had to be made.

"She was trying to live like a king, on a pauper's wages."

A third option later eventuated in that her parents could offer her a loan, on the condition that her father helped her to learn the skills of money management and was a joint signatory to her bank account.

There was also an opportunity for Meredeigh to talk about job prospects. "I told Annie that I knew someone who may shortly be hiring staff, and gave her the phone number. But I didn't think she'd make the call."

A few days later, Meredeigh heard that not only had Annie turned up to see this new employer but had got the job! "I was so proud that she'd stepped out and got the job off her own back." Meredeigh commented that she did not even mention Annie to this employer as she didn't think she'd try to get the job.

A few months on, Meredeigh bumped into Annie where she now works. "The first thing Annie said to me was 'I'm sticking to my budget!' Annie's changed so much. She's confident and smiling. It's really cool to see where she's at now."

Editor's Note

It's great to see a family working together. Well done.

If you are interested in becoming a budget 'fire fighter', please call Paul on 03 332 1700 or email paul@kingdomresources.org.nz



After 7 years in the hot seat as Budget Advice Coordinator, Kingdom Resources farewells Jude and welcomes Sue as the new Coordinator. During this time Jude has worked very hard to build relationships with all the volunteers and many clients.

"Back then Jude saw herself as coming to Kingdom Resources with little actual work experience. However, her life experience and work as a volunteer Budget Advisor made her an obvious candidate for the position," explained Kingdom Resources Manager, John Exton. "Jude has made a huge contribution to the work of our budget advisors, clients and staff alike and she will be greatly missed."

WE ASKED JUDE:

Why the change? I believed God was telling me that it was time to move on, an end to my season at Kingdom Resources.

What are you looking forward to? Family time at Christmas, including having our son and (new) fiancée join us for Christmas.

What did you enjoy most about your role as Budget Advice Coordinator? Working with the great team of people at Kingdom Resources.

What are your new challenges? Doing all the housework! My husband and I used to go halves on that!

Sue, a trained budget advisor and a great communicator, has worked with people from many different backgrounds. She strongly believes that God has called her to work at Kingdom Resources. She joined the team two years ago as an experienced Employment Coach and has a strong background in training and financial administration.

Continued Overleaf

We acknowledge with grateful thanks the huge contribution of the following supporters:

- Christchurch City Council - Major Grants • Community Organisation Grants Scheme (COGS) • Croft Print • Dove Charitable Trust • Family and Community Services • Farina Thompson Trust • Goahead Networks • Hyman Marks Trust • Maurice Carter Charitable Trust
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 Phone: 03 332 1700

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WHO ARE KINGDOM RESOURCES?

In 2008 Kingdom Resources celebrated 20 years of helping people who are weighed down with debt. We do this by offering practical help with employment and money matters. 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 assisting those in need.

CONTACT DETAILS

Phone - 03 332 1700 • Fax - 03 332 1600 • PO Box 33285, Christchurch 8244
 Email - kr@kingdomresources.org.nz • Web - www.kingdomresources.org.nz

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WE ASKED SUE:

Why the change? After 2 years as employment coach, I felt it was a great opportunity to move into a new area, while still working with the team at Kingdom Resources.

What are you looking forward to? I'm really looking forward to building long term relationships with advisors and supporting them as they help their clients escape the debt trap.

What did you enjoy most in your last role as Employment Coach? It's always such a joy to see people achieve their goals whether that's a job or just being able to move forward. Seeing people grow in confidence and how that changes lives.

What are your new challenges? Building up good relationships with advisors. They've had a person for 7 years who they have built up a relationship with, so change may be hard. It'll also be a challenge to get to know what is really out there in the community and I look forward to establishing relationships with other community groups.

Manager's Comment

I'm sure that Kingdom Resources' staff and Sue's former employment clients will join with me to thank her for all her hard work as employment coach, and wish Sue every success in her new role.

TRAINING FOR 2009/10

Please contact Kingdom Resources office on 03 332 1700 if you wish to join one of the following community courses in 2009 - 2010.

Beat the Budget Blues

Discover ways to manage on a limited income. Contact Paul on 03 332 1700 or email paul@kingdomresources.org.nz for details of programmes to be run in 2010.

Seeking Work?

We can help you build the skills to get the right job with **FREE** professional advice. Join one of our courses.

- **Taking the First Step** (women only) our next course will run early in the new year.
- **Men at Work** a free course for men to gain skills needed to seek fulfilling work. The last course for 2009 commences on 23 November - this course may be for you or someone you know.

03 332 1700 CALL NOW!

