

## NEWSLETTER FOR SUPPORTERS OF KINGDOM RESOURCES

MEL HAS A NEW BEGINNING | RUTH IS BACK ON TOP OF HER BILLS | SUSAN REGAINS HER CONFIDENCE

*Thanks to your support, Belinda's excited about budgeting!***SAVING – BELINDA'S KEY TO SUCCESS!**

**“It’s an amazing feeling. I’ve saved enough money for food and presents this Christmas,”** texted Budget Client Belinda in November 2017. Belinda, a young mum of 3 children, first came to Kingdom Resources 2 years ago, when she and her family were living in VisionWest emergency housing, and they were in debt. Today, Belinda is on top of her debt and excited about budgeting. Here’s her story...

“There’s an apprehension about budgeting, because you feel that you are going to hand control of money to someone else, when it’s actually the opposite.

Cath, my financial mentor, gave me options. The first thing was to get rid of my debt. I had this loan which I would top up for birthdays and Christmas. There’s so much pressure to spend so much on your children, or you feel like a failure as a parent.

My budget was literally worked out to the cent. We still have take-aways once a week, but we keep to the budget.

The turning point was getting through one Christmas

**“THE FEELING THAT YOU’VE PAID THE FIRST BILL YOU’VE SAVED FOR – THAT’S PRETTY AWESOME! I NEVER THOUGHT I’D GET EXCITED ABOUT MY BUDGET”**

without the top up on the loan. It was an amazing feeling. Then with the money I didn’t have to pay anymore on the loan, I started to save instead. I learned if I saved just \$3 or \$4 a week, I could save to pay for my car registration next year. You can see the money building up from the beginning, you just have to resist the temptation to spend it! The feeling that you’ve paid the first bill you’ve saved for – that’s pretty awesome! I never thought I’d get excited about my budget.

If my kids need shoes, I now have money to buy them, rather than having to spend less on groceries, or miss a power bill.

I have bipolar disorder, stressing about money affects me. Having a measure of control over my financial situation takes away a lot of the stress, and has improved my health a lot.

I’m so grateful to Cath. She’s changed my perspective about money. My eldest daughter too has seen the benefit of working to a budget. She’s started to save for car registration and warrant of fitness.”



... STILL SOME MONEY FOR A WEEKLY TAKE-AWAY.

Thanks to your support, Mel has a fresh start in life

# “I HAVE A NEW BEGINNING”

Single mum Mel, a seasonal farm worker and a recovering alcoholic, was totally overwhelmed by debt when she first came to Kingdom Resources for help. Today she celebrates being debt free, 4 years sober, and much happier!

“My finances were spiralling out of control. It didn’t help being an alcoholic. I just tried to please everyone – saying ‘yes’ to the kids when they wanted something, as you think it makes up for not being with them emotionally,” explained Mel.

**“SAVINGS REALLY WORKED, SUCH AS WHEN MONEY WAS THERE WHEN THE CAR NEEDED NEW TYRES.”**

my faith in God. He doesn’t put me down. I felt I could trust him, and the other people at Kingdom Resources.”

“My mum never taught us anything about money – she had none. Kingdom Resources has given me the guidance and support that I needed to take care of myself and prioritise what’s important. Having an interest free loan taught me to save. Savings really worked, such as when money was there when the car needed new tyres.”

**“KINGDOM RESOURCES HAS GIVEN ME THE GUIDANCE AND SUPPORT THAT I NEEDED TO TAKE CARE OF MYSELF AND PRIORITISE WHAT’S IMPORTANT”**

“My nature is to be an addict – workaholic, alcoholic. I was really broken. I didn’t know how to stop. Then one day I had a motorbike accident and was seriously hurt,” Mel said.

The accident was the catalyst for change for Mel. Being forced to be off work, she concentrated on getting sober. She also sought help from a Kingdom Resources financial mentor.

**“THANKS TO GOD, I MET THE RIGHT PEOPLE, AT THE RIGHT TIME”**

It was tough, but Mel worked really hard and paid back her loan quicker than planned.

“Thanks to God, I met the right people, at the right time,” she said. “I’ve passed on the importance of budgeting to my eldest daughter - I share that message with anyone! My life has done a 360 degrees turn, 4 times over! I’m now married to a wonderful man too. I just can’t believe it some days, I am very grateful for my life,” said Mel.

Together, Mel and her financial mentor discussed options for her to get debt free, including insolvency procedures. The best option was to apply for an interest free loan, accessed through Kingdom Resources, which she was successful in getting.

“I saw my financial mentor, Peter, as my ‘financial sponsor’ – someone I had to be responsible to, and help me to make good decisions. He taught me to put money aside for the winter months when I had ‘downtime’ from work, and to put money aside for doctor visits. Peter also understands



## WE ACKNOWLEDGE WITH GRATEFUL THANKS THE HUGE CONTRIBUTION OF THE FOLLOWING SUPPORTERS

Community Organisation Grants Scheme (COGS) • Croft Print • Farina Thompson Trust • Frimley Foundation • Hyman Marks Trust • Jack & M Trust • Keith Laugesen Charitable Trust • Maurice Carter Charitable Trust • Ministry of Social Development (MSD) • Pub Charity • Rata Founda The Southern Trust • The Timothy Blair Trust • The William Toomey Charitable Trust The Tindall Foundation (re Mairehau Neighbourhood Proj



Thanks to Your Support ...

## CLIENTS SAY ...

“Really warm welcome. I felt listened to without judgement of my situation. Jenny [Financial Mentor] went above and beyond, and I could see my potential to manage my situation“

“Lots of ideas and encouragement. Made me feel like I am doing a good job and the future is looking good. An amazing help to my anxiety“

“Good advice. I have learnt to manage my debts better and follow my budget“

“Just wanted to say a huge thank you for your help in changing my life“

Thanks to your generosity

# RUTH IS BACK ON TOP OF HER BILLS

Moving back to NZ from Australia, Ruth was at her wits end with money worries. Thanks to your support of Kingdom Resources, she received one to one budget support and is now on top of her finances.

“When I came back from Australia after my sister died here, I was on 2 supers – Australian and New Zealand,” explained Ruth. “I had all these bills, but with getting 2 payments I didn’t know how to juggle them, and I just wanted one payment. Every payment was different. I was at my wits end.”

Recommended to contact Kingdom Resources, Ruth soon met with Ema, a financial mentor.

**“I’VE BEEN ABLE TO GET ON TOP OF MY BILLS. EMA SHOWED ME A LOT ABOUT HOW TO DO IT ALL MYSELF”**

“I was embarrassed at first. I didn’t know what I was getting myself into,” said Ruth. “Ema helped me terrifically. She helped me to make a decision to stop the Australian payment and have the New Zealand one, so I can get one payment a fortnight instead of two. I still get the full benefit, but it gets topped up by Australia and goes directly to Work and Income NZ not me.”

“Since then I’ve been able to get on top of my bills. Ema showed me a lot on how to do it all myself. And that’s basically just sitting down, working everything out right down



RUTH

to haircuts, make-up, nail-polish, how much you actually earn, or how much the super is, and working out how much you can afford to pay for bills. Everything’s on automatic payment [AP]. So, when I look at my phone [for internet banking] on the Wednesday, all my APs have been taken out, so I always know exactly what I have left after the bills have been paid. It’s good.”

“The way I look at it, if it wasn’t for the fact that my sister had passed away, I wouldn’t be in such a good situation today... I have a house, a roof over my head and through the help of whanau and Kingdom Resources, I don’t overspend on my budget,” smiled Ruth.

**“I ALWAYS KNOW EXACTLY WHAT I HAVE LEFT AFTER THE BILLS HAVE BEEN PAID. IT’S GOOD”**

**DONATE NOW**

DONATIONS CAN BE MADE ONLINE  
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**Kingdom Resources**

helping people to a new beginning

## SUSAN REGAINS CONFIDENCE AND STARTS NEW CAREER

A busy stay-at-home mum for 24 years, Susan decided it was time for a change when her youngest child started university. But her confidence was knocked after unsuccessfully applying for over 30 jobs.

To try and regain her confidence, Susan enrolled in Kingdom Resources *Taking the First Step* course.

“One of the ‘stand out’ days, was when we concentrated on our strengths. I didn’t realise I’d learned huge skills as a volunteer, which was a real boost to my confidence,” explained Susan. Learning about stress and identifying where your own stress levels were, was also really useful to her.

Thinking she was suited to an administration job, the course identified other fields for her.

“The ‘light bulb’ moment was finding out what energises me, which is helping people not just administration,” explained Susan.

During the course, Susan successfully applied for a job with a community service organisation and loves going to work. “I just had to let God take control, and applied for it,” said Susan.

**“I DIDN'T REALISE I'D LEARNED NEW SKILLS AS A VOLUNTEER, WHICH WAS A REAL BOOST TO MY CONFIDENCE”**

“The fact that the course is free is such a blessing. I’d recommend it to anyone. The follow-up one-to-one appointment after the course was also really valuable. The tutor taught me how to adapt a CV to each potential employer, plus a cover letter. My advice would be if you’re looking for a change in your life, ‘Make the call to Kingdom Resources. Take the time and invest in yourself’,” said Susan.

For more information about *Taking the First Step* courses, please contact Marina on (03) 332 1700 or email [marina@kingdomresources.org.nz](mailto:marina@kingdomresources.org.nz)

## Thank you for helping people in need YOUR SUPPORT HELPS GIVE CLIENTS HOPE

Thanks to your support we’ve helped over 2,200 people (adults and their children) with one to one budget advice over the past year.



JOHN

It’s fantastic celebrating with clients, like Belinda, who is so excited about budgeting. Getting on top of her finances wasn’t an easy task, but her stress levels just plummeted when she stopped using a ‘top-up loan’ and was able to start saving. She no longer had to ‘rob Peter to pay Paul’. She now has real hope for the future – a great result!

A huge thank you to you, our supporters, who have prayed, donated or given your time to help people like Belinda and her family, transform their own lives for the better. With your continued support, we plan to help even more people escape financial hardship over the next 12 months.

Blessings

John Exton, General Manager

PLEASE READ ME,  
THEN PASS ME ON.



## KINGDOM RESOURCES OFFERS:

- Financial Mentoring (Budgeting Support)
- Free Budgeting Education Sessions
- Women's Life Skills / Confidence Building Courses
- Access to Interest Free Loans

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