



Te Korowai Trust

SOCIAL SERVICES FOR WHĀNAU
“Hei Whakatipuranga Whānau”
Strengthening future generations



August Pānui 2020

Introducing two new staff members at Te Korowai Trust



Daniela Burlando is our new Budget Advisor. Daniela has a background in banking and accounting. She was born in Italy and moved to New Zealand 9 years ago with her husband and two tamariki. Daniela is very excited about her new role at Te Korowai Trust and proud to be able to support Whānau



Amber Carrington (Ngāi Tahu) is our new Administrator/ Reception. Amber grew up in Motueka and now lives in Nelson with her two tamariki Max and Abby (Ngāi Tahu and Ngāti Maniapoto).

We will be welcoming two more staff members within the month of August.

HAERE RĀ



Jill Smith We will soon be saying farewell to our wonderful Budget Advisor Jill Smith who is retiring to read many a good book on the 12th of August. Jill has been working at Te Korowai Trust for 5 years. Harere rā Jill you will be missed here.



Heather Yeatman (Ngāti Kahununu, Ngāti Porou, Ngāti Manawa, Te Arawa) Heather was an Administrator/ Reception at Te Korowai Trust for 12 years (off and on). Harere rā Heather we wish you all the very best.

Consumer Credit

What's happening in the consumer credit space the law has finally changed! New restrictions on consumer credit have been introduced including the:

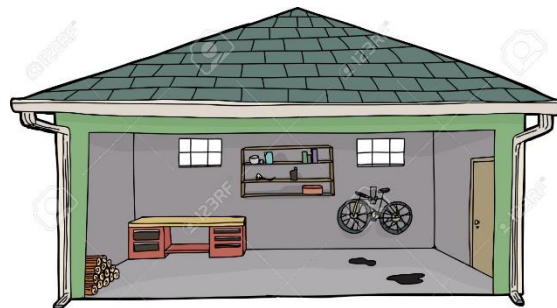
- Introduction of penalties and statutory damages for breaching Lender Responsibilities Principles – introduced on 20 December 2019.
- 100% repayment limit on high cost loans – introduced on 1 May 2020.
- 0.8% a day limit on high cost loans (defined as over 50% per annum) – introduced on 1 June 2020.

Further changes can be found on the following link: <https://bit.ly/3er9XRr> Regulations on affordability assessments will be introduced after 1 October 2021. They are delayed because of COVID-19. These changes will have a significant impact on how borrowers are assessed for affordability.

Expert Advice



Oil and Petrol Spills: If you've got a car that leaks oil or petrol then you might like to use the bicarbonate of soda remedy. You just need to sprinkle a mixture of bicarbonate of soda and salt over the spill. Leave it for a while to soak up all the oil or petrol. Then all you need to do is sweep the floor.



Good Loans

Rosalie Grant, formally manager of Nelson Budget Service, has taken up the role of Community Finance Worker, providing the Good Shepherd Good Loans programme to the Nelson / Tasman region.

There are two loan options available for people; Nils (no interest) and Step Up (low interest). Neither option has any fees or charges. They provide a safe and ethical alternative to other high cost lending providers because it is run on a not-for-profit basis.

Loans can be used for buying second-hand cars, car repairs, computers, medical and dental expenses, education costs and other essential items such as furniture and whiteware.

There is a trial of 'DEBTsolve' this year – a programme pilot supported by MSD that combines debt advocacy, debt counselling and debt consolidation loans.

Eligibility criteria apply so get in touch to see if you or your whanau can apply.

To find out more visit <https://goodshepherd.org.nz/good-loans/>

Call Rosalie on: 0800 477 711

Or email: communityfinance@psotago.org.nz

The infographic features eight red line-art icons arranged in two rows of four. The first row includes a washing machine, a sofa, a bicycle, and a tooth. The second row includes a document with a wrench, a graduation cap, a laptop, and a car. Below each icon is a label: HOUSEHOLD APPLIANCES, HOUSEHOLD FURNITURE, OUTDOOR EQUIPMENT, HEALTH ITEMS, REPAIRS, EDUCATION, TECHNOLOGY, and CAR RELATED. To the right of the icons is a testimonial in red text: "The StepUP loan has made an enormous, huge difference." followed by a quote mark. Below the quote is the text: – Maria, used her StepUP loan for dental work.

Good Shepherd NZ provides no and low interest loans for people on limited incomes. BNZ lending terms and criteria apply.

stepUP
LOAN

A community-focused initiative of
Good Shepherd
New Zealand
bnz
Supported by
New Zealand Government

ROOM FOR HIRE

Te Korowai Trust has a meeting room available for hire at \$25 per hour. There is also a small kitchenette that can be used off of this room.

If you are interested in hiring this room please contact the office.



Reminder

Super grants is not running this year. We are also not currently doing drivers licensing.

Ngā mihi nui

Te Korowai Trust and especially Donna McKinnon would like to thank street initiative committee members, Mitre10 MEGA Nelson, Lions Club, Nelson Mail, Greenmeadows Centre, residents of OK Street and all volunteers for their commitment and passion to help improve living conditions on OK Street.

You are greatly appreciated.

KIA KAHA TE REO MĀORI

(Let's make the Māori language strong)

At Te Korowai Trust one of our awesome Social Workers Sarah Lim has been helping to incorporate Te reo into our day to day vocabulary by typing up phrases of the week for all staff to learn.

Here are this week's phrases:

Mā te wā (Goodbye for now)

He inu māu? (A drink for you?)

Ngā mihi (Acknowledgements, regards)

HOW TO CONTACT US

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Aroha nui