



# WAIMARIE: HAMILTON EAST COMMUNITY HOUSE

53 WELLINGTON ST, HAMILTON EAST • PH 07 858 3453 • FAX 07 858 3475 • EMAIL waimarieham@xtra.co.nz • www.waimarie.org

## Manager's musings

Welcome. Waimarie: Hamilton East Community House serves the South East area of Kirikiriroa. We run a variety of programmes and services and we are always open to new ideas and suggestions.

### Our whare

We are delighted to announce that we are finally the legal owners of 53 Wellington St, Hamilton East after a long and protracted battle. We held a celebration last Thursday with a high tea theme.

### Ideas for viable projects and business ideas

The funding climate for not-for-profit organisations is becoming increasingly competitive and difficult. There are fewer funders funding more organisations. We are looking at developing viable business ideas in order to generate sustainable income and become less dependent on external funding. We would love to hear your ideas, thoughts and feedback about how to proceed.

We are very proud of our awesome opportunity shop, but it is not generating much income, probably because we are a little off the beaten track. We would love to be able to relocate to a shop with a lot more foot traffic but this is an expensive option. Again, if you have any ideas around this, please let us know via email, phone, in person or via our Facebook page. If there are any under worked entrepreneurs out there, we would love to hear from you.

Likewise, if there are any projects or services you think are needed in our community, please talk to us. If you would like to get a project or service off the ground and would like to be involved, we would be doubly delighted to meet with you.

### Garden facilitator opportunity

Our fabulous garden facilitator, Marie, is leaving us next year to continue her studies in art. We will be looking for someone to take her place from January. The position is for three hours every Friday from 9am-12.30pm and involves leading the gardening



Waimarie hosts ukelele courses for both adults and children.

htw170915sp02

volunteers, helping source materials and resources, organising garden tasks for the day and working alongside the gardeners.

If you have horticulture or permaculture qualifications, have great people skills and hands on gardening experience, send us your CV. A great sense of humour and an unruffled personality would be great assets for this position.

### Ukelele adult beginners

Fancy learning the ukulele with like-minded students? Enrol for our term four classes with Alice Bulmer who has been taking classes for children and adults for the last year. They have a lot of fun and the ukulele is a forgiving instrument that won't have your nearest and dearest running for cover the minute you start practicing.

Ka kite ano  
Jane Landman

## BUDGETING WITH BARRY: MANAGING YOUR DEBT

In this issue we look at managing your debt.

These days it is easy to get into debt (credit cards, hire purchase, mobile truck shops, hire purchase to name a few) but it is often harder to pay back that debt.

Borrowing money can be very useful but you need to think before you borrow. Getting a loan to buy a house which generally increases in value or helping to get an education so you can earn more are good reasons for getting into debt. On the other hand be careful about borrowing for things that don't increase in value, like appliances or cars. Also try not to borrow for items which have no financial value after you pay for them, such as a holiday.

Paying back loans as quickly as possible is a sound idea to keep interest costs to a minimum. Prior to entering into a loan agreement, work out what the total cost will be over the loan period and see if you are happy with this – it could be that you are paying two or three times the original cost of the item and there may be less expensive options available.

Ask yourself – do you really need to borrow money and get into debt? Could you wait and save up the money instead? If you can wait it will cost you a lot less over time. If you have several debts always try to pay off the higher interest ones first, you will be surprised how much you can save in interest costs.

If you need to borrow money to pay for items such as groceries or power I suggest you seek the advice of a budget advisor straightaway.

Some couples can manage their debt very well until something unexpected happens such as redundancy or an unplanned pregnancy, reducing the family to a single income for a period. Should this happen and you see financial problems on the horizon contact a budget advisor – they are experienced and can usually come up with a solution to ease your financial problems.

Options available to eliminate your financial problems could include getting a consolidated loan



from your bank (combining all your debts into one loan and only having the one payment to make, usually at an overall lower interest rate), negotiating with creditors to reduce or suspend payments, reducing some costs such as smoking or excessive bank fees, consider withdrawing a portion from Kiwisaver if genuine hardship can be proved or looking at options available through the

Insolvency and Trustee Service.

In summary, always remember the phrase "think before you borrow".

Waimarie is a satellite service of Hamilton Budgeting Advisory Trust which is an affiliated member of the NZ Federation of Family Budgeting Services.

■ **For a free, confidential meeting with Barry phone Waimarie on 858 3453 for an appointment.**

## Thank you from us

A big thank you to our funders and supporters for 2015

### Funders

COGS  
Hamilton City Council  
Lottery  
Lion foundation  
Page Trust  
SkyCity  
Trust Waikato

WEL energy Trust

### Supporters

Agrisea (Garden tonic)  
Community Probation Service  
Hamilton Budget Advisory Service (support)  
iRs (Joint social enterprise, JustWork)  
Waikato environment centre and  
Kaivolution (food)

Pukete Neighbourhood House

(advocacy support)  
Sunshine Bakery (bread, pies)  
Neighbours and friends (items for the shop and the garden)  
Niemand Peebles Hoult (legal advice support)  
Also thanks to all those neighbours and volunteers who have given their time and energy to Waimarie.

## REGULAR SERVICES AND ACTIVITIES

- Free budgeting service. Tuesdays from 9am (one-hour appointment). Phone 858 3453 for an appointment.
- Free advocacy service. Phone for an appointment.
- Free legal advice. Thursdays from 9am (15-minute appointment). Phone 858 3453 for an appointment.
- Vegetable and fruit boxes. \$11

- pre-paid by Wednesday 1pm. Pick up Thursday after 10.30am. Online payment option.
- Bread run, Monday 10am-2pm and Wednesday 1-3pm.
- Photocopying:  
A4 13 cents per copy  
A4 10 cents per copy 11 +  
A4 colour \$1 per copy  
A3 25 cents per copy  
A3 20 cents per copy 11 +

- A3 colour \$2 per copy
- Friday morning community gardening and organic gardening courses. Phone 858 3453 for more information.
- Opportunity shop and curtain bank. Open every day 9.30am-3.30pm.
- Room hireage and community courses. Phone Anne on 858 3453 for more information.

## KAIVOLUTION HELPING OUT AT WAIMARIE

Beautiful, bountiful kai, rescued from heading to landfill by Kaivolution, is being turned into delicious, hearty vegetable soup at Waimarie Community House every Friday morning.

Friday's soup, made from the vegetables grown in Waimarie's community garden and Kaivolution contributions, feeds the 15-strong team of gardeners.

Waimarie Community Garden is the most established and long lasting community garden in Hamilton.

Since its inception in October last year, Kaivolution has provided Waimarie Community House with more than 700kg of food. Similar quantities being distributed to other community groups and organisation throughout the city.

Rescued food from Kaivolution and Sunshine Bakery support Waimarie's community bread run.

People who are feeling the pinch

of tight budgets are able to access this service. The community bread run is intended to help people through tough financial times until a more long-term solution is found. Waimarie connects people with a variety of services, including budgeting advice accessible every Tuesday at Waimarie.

Kaivolution is thrilled to be able to support Waimarie Community House. By rescuing food that is 'good enough to eat but not good enough to sell' Kaivolution can support creative community initiatives that make a positive difference to the lives of many in our communities. When community organisations work together they make the best kind of soup!

■ **If you would like to give a little to keep Kaivolution ticking please visit [www.givealittle.co.nz/cause/kaivolutionvan](http://www.givealittle.co.nz/cause/kaivolutionvan).**