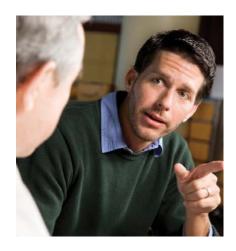


# THE CONTROLLED

#### ReachOut Celebration

At Aviva we believe that with the right support, everyone can overcome family violence. ReachOut supports Canterbury men to take up the challenge to improve their lives, and those of their families, by embracing violence-free lives and recently we decided that was worth celebrating!



Supporters and sector partners joined us to highlight the work of the service in supporting men and to celebrate people choosing to change their lives for the better. Two men who had used and/or experienced family violence shared their own personal stories of change. Their willingness to stand up and share was truly inspiring and a great reminder that behind all the headlines and statistics are real people on their own individual journeys and – of course – that achieving change is possible.

Soon more men can be supported to make that choice with the support of

ReachOut. Aviva recently signed a Memorandum of Understanding with Police to enable ReachOut to proactively follow up with men named on Christchurch Police Incident Reports as having used violence, something we have been doing in North Canterbury since early 2012. That means that we can reach out to even more men. A big thank-you to the Christchurch Earthquake Appeal Trust (UK) and Red Cross, who have provided us funding to help employ our third ReachOut worker!

# **Upcoming Peer Support Workshop**

Purposeful Peer Support training is available for women and men who have successfully overcome family violence and are leading fulfilling lives free from violence, and who want to gain skills to support others (peers) in their community who are on a similar journey.

Our next workshop starts on Tuesday 10th February 2015 and runs for eight weeks. Participants will identify themselves as someone who has overcome family violence and would like to use this experience to inspire hope in the lives of others.

For more information please visit www.avivafamilies.org.nz or contact Beryl on 378 3832.



Inspiring change through lived experience.

### **Changing the Loan Landscape**

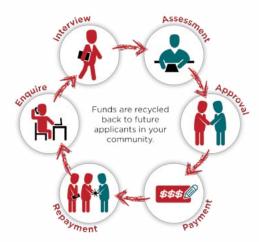
Good news for those needing financial support – the No Interest Loans Scheme (NILS) which Aviva introduced in February 2014, with support from the Good Shepherd Trust NZ and Kiwibank, will continue beyond the original 12-month pilot period.

Discontinuing the service, which helps those who meet its criteria to access finance without being burdened by excessive interest or dogged by a poor credit history, was just not an option given the real benefit it is already bringing to many people. NILS provides safe, fair and affordable credit with no interest, fees or charges. Loans are supported by complementary resources, budgeting advice and support for individuals and families that can together create the opportunity for truly improved wellbeing. Even for those who might not meet the criteria at the time of applying, a No Interest Loan has become something to aspire to by changing other aspects of their spending.

But Aviva NILS is not only making real differences to the lives of individuals, it

recently helped affect wider social change by impacting the local lending and financing landscape. In a recent article in The Press, NILS worker Nicola Eccleton pointed out that whilst many easy loan outlets entrap people into high interest arrangements, there were dangers from other financing options as well. Two of Nicola's NILS clients had entered into long-term household goods rental agreements that had cost them literally thousands (up to \$30,000 in one case), and yet at the end of the day they would not even own the furniture.

As a result of the article the company in question took action to ensure its franchisees did not offer such long-term arrangements again without all due care, checked its records for other instances of people in similar circumstances and



How NILS works - recycled finance.

gifted the goods in question to the clients who had paid so much only to rent them. A win-win result!

### **Jessie's Sitting Pretty**

Jessie\* has accessed a loan and it has improved her life, and that of her son, in the most simple of ways. Jessie was a client of one of our partner agencies, the Family Help Trust, who referred her to Aviva specifically for access to NILS. Her story demonstrates how financial independence can be part of the journey to wider independence and wellbeing.

Jessie had experienced drug addiction in the past and she first came into contact with Family Help Trust, which supports parents with multiple-problem histories who have young families, when her son was born.

"Two years ago, when my son was one week old, he was taken by Child Youth and Family (CYF) at the hospital," says Jessie\*. "I didn't have family around to look after him and support me while I got off drugs, so I went to live with my son's grandparents for three months while getting clean. I've always said I hated having my son taken away but I'm really grateful too. It helped me get clean in the end and I don't think I'd be where I am today if they hadn't.

"After I got sorted out I moved with my son into a Housing New Zealand property. We borrowed some furniture off friends for a while, but then they wanted it back. I was especially worried about having to give the couch back. I tried ringing all different places for loans but I just couldn't get one. In the past I've had loans with banks and finance companies and paid them off well. Years ago I got a \$200 loan that I forgot about because of other issues in my life at the time. I didn't realise it had ruined my credit rating until recently. I was gutted – I'd really just forgotten. If I'd known it was still sitting there I would have paid it.

"When my support worker at Family Help Trust heard about my problem she suggested I get in touch with Aviva about getting a No Interest Loan for a new lounge suite and coffee table. It was so easy. All I had to do was get ID and proof of income. Then I came into the Aviva office and worked out my budget to make sure I'd have enough left over each week to pay the loan. I only have to pay \$20 a week for one and a half years which is really affordable. In the past I've paid \$35 a week for similar loan amount but had to repay it over five years (because of the interest). It's so good not having to

#### "It was so easy. All I had to do was get ID and proof of income"

Jessie\*

pay interest, it makes such a big difference.

"I have no idea what I would have done without this loan. I love my new lounge suite and I'm being really careful with it. I'm hoping once this loan is paid off NILS might be able to support me again in the future."

Aviva NILS is currently available to clients of Aviva, Barnardos, Family Help Trust, He Waka Tapu, Relationships Aotearoa, START and the Salvation Army in Canterbury. To find out more about No Interest Loans or to discuss the loan criteria, visit www.avivafamilies.org.nz or call 0800 AVIVA NOW.

\*not her real name.

# **Giving the Gift of Time**

Some special supporters deserve the spotlight, and they are our volunteers. The work we do is made so much easier thanks to the support we get from people who give their time to us so generously. In addition to the hundreds of people that help us at events and appeals throughout the year, we have a small group of dedicated helpers that support us every week.

Lara is one such volunteer, coming into our community office once a week to provide administrative support. Lara is a social work graduate student and looked at volunteering as an opportunity to both give, and to learn.

"When I'm at Aviva I am responsible for helping answer the 0800 phone, doing database entry and other general administration tasks" says Lara. "On one occasion, I counted over 200 plastic ducks! Not only is it really great to donate time to a wonderful organisation like this, it is also great for my professional development. I get to see how a service like this works and how many different kinds of programmes and services there are. It's really beneficial to my future study and work to see the inner machinations of a social service provider, and it definitely helps with networking as well. I have learned a lot about the social service sector, plus, the people I get to work with are really great."

Megan, who oversees the administrative volunteers at Aviva, says the volunteers are an invaluable part of the Aviva team. "They make a huge difference - by completing some of those routine daily tasks they really take the pressure off and free up staff time for other projects."



Megan, volunteer supervisor, with volunteer extraordinaire Lara.

Although volunteers don't usually work with Aviva clients, there are always volunteer opportunities available. "We always need help with transport for children's education programmes during term times or providing baking for group sessions each week," says Megan. "We are currently looking for someone to help in our Rangiora office for one or two hours per week doing photocopying, filing and general office tasks."

There are also recurring but intermittent opportunities to volunteer, such as helping mail out the newsletter three times a year! If you are keen to become a more hands-on part of the Aviva team, please visit the 'Get Involved' section at www.avivafamilies.org.nz or call 0800 AVIVA NOW (0800 28482 669).

# Nicola Woodward CEO

## **A Word from** Nicola

Another year is almost over – it has gone by so fast it is hard to believe. A lot has happened this year, and I hope you enjoy reading about some of those more recent events in this newsletter, our last for 2014.

We've been particularly glad to see family violence being given more attention in the media lately, with various articles including the release of the Glenn Inquiry Blueprint, White Ribbon Day and even our ReachOut and NILS services spurring some media consideration and discussion. Family violence is an issue that many people don't want to deal with or talk about, but addressing it really is a responsibility that belongs to all of us - we need to work collectively to create the solutions, and that can simply be by being aware and spreading that awareness with others.

Soon we'll be enjoying the Christmas holiday break, but family violence won't stop because it's the holiday season and it will continue to occur in the homes of thousands of New Zealanders. As our supporters, I ask you to encourage others around you to become more aware of family violence, its effects and where to go for more information and support during what can be a very be here, 24 hours a day, all through the holidays, on 0800 AVIVA NOW.

On behalf of all the children, women and men you help to support and the wonderful team who deliver that support on your behalf, thank-you. We all wish you a safe and happy holiday with your family and friends.



In September Aviva was very proud to be named Champion Charity in the medium - large section of the Champion Canterbury Business Awards.

We know that you - our wonderful supporters - believe in the work we do together, and it was so nice to see and feel how much that is acknowledged by our wider community. We're very privileged to do what we do with the amazing, courageous children, women and men we meet every day. Thanks for helping us to support others - together we can make such a difference in so many lives.



Marketing & Funding Manager Julie and CEO Nicola with Aviva's award, presented by representatives of sponsors Air New Zealand and The Press.

#### Time to Be Thankful

It's the time of year for giving and the festive spirit is all around, especially in the gifts and treats you, our supporters, give to help make Christmas super-special for the children and families that need our support. A very big thank-you to everyone who has given and who plans to – we are the lucky people to give out Christmas gifts on your behalf and we see first-hand the real joy you are giving to others. That is the best gift of all.

We're extra-lucky because we receive the gift of generosity all year long, so we'd like to take this opportunity to acknowledge some funders for their generous support in recent months:

- The Blogg Charitable Trust providing four children access to a potentially lifechanging education programme
- Canterbury Social Support Fund on supporting Shine safe@home in Canterbury
- Catholic Diocese of Christchurch on behalf of the Tindall Foundation – contributing to the wages of a Family Support Worker
- Christchurch Casinos Charitable Trust
- helping us to provide free after-hours support for 13 weeks

- Maurice Carter Charitable Trust supporting four women through a 10 week, life changing education programme.
- The Tindall Foundation for providing Aviva staff with an opportunity to destress and relax together

We would also like to acknowledge the support of the other organisations and individuals that have provided goods or monetary donations including:

- Rotary Club of Riccarton
- Twiggers Women's Refuge Endowment
- · Denis Kelliher, fundraiser
- Terra Viva Home & Garden



- Masonic Lodge of St Albans
- · Karyn Robinson, volunteer

We are grateful to everyone that has supported us this year, whether they have given time, generous gifts or donations. There are so many Canterbury families that are now safer and happier because of your support.

#### Receive the Advocate by Email

Please help us reduce costs by choosing to receive The Advocate by email. Contact julie@avivafamilies.org.nz or call (03) 378 3847



Aviva Families and Reach-OutCanterbury have Facebook pages. Check us out and 'Like' us to keep up to date on what each service area is doing and to share your thoughts with us.







Address: PO Box 32 034, Christchurch 8147 Phone: 0800 AVIVA NOW (0800 28482 669) or 378 3847 Email: enquiries@avivafamilies.org.nz

Rangiora Office

Post: PO Box 198, Rangiora 7440

Fax: (03) 313 1082 www.avivafamilies.org.nz

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