

The Good Investor

Why would you want an ATM at church?

Machines provide an opening for churches to dispense more than cash

By Andrew L'Almont
Business Development
Manager

You may have read in the newspapers and online recently that Baptist Savings installed an automatic teller machine (ATM) at Windsor Park Baptist Church on Auckland's North Shore.

And you may wonder, "Why would Baptist Savings put an ATM at a church?"

The pilot ATM service at Windsor Park is not a Westpac, ANZ, ASB or BNZ ATM, and there is no intention to "take on" the big four banks.

The Baptist Savings ATM is there to help the church realise the potential that tackling money issues has to be a powerful modern ministry in today's world.

At face value, the benefits of the ATM are fairly obvious.

Convenience: Church staff, people attending services, visiting the church café or conducting other business there have a cash facility – not to mention the opportunity to withdraw money for tithing if they forgot to stop at the bank on the way in to church.

Branding and visibility: If Baptist Savings is to continue to meet the demand for low cost loans to build much-needed churches, childcare and community facilities around New Zealand, it needs more support

from depositors – which we can't get if nobody knows about us. Baptist Savings branding will be front-and-centre for everyone who goes to the church. There is no hit-and-miss in terms of raising awareness.

Income: This is divided between Windsor Park Baptist Church and Baptist Savings. This gives the church greater financial resources to fund growth, staff, ministries, development and other essentials.

The machine also generates income for Baptist Savings. Every time someone uses it, in a small way they help Baptist Savings plant a new church, repair a church building, or build a childcare centre somewhere in NZ. The simple use of a

machine helps people "leave a legacy" somewhere in New Zealand and they may never even know it.

Leveraging technology: The presence of an ATM demonstrates that the church is up-to-speed. It is a symbol, if you like, of the church's continued relevance in this day and age.

Community presence: An ATM at a church is a community touch point. People who could benefit from an encounter with God's Church are more likely to come through the front gate to make use of the convenient cash facilities, and who knows where that may lead?

But another less obvious, but very important, benefit of an ATM at your local Baptist Church is the opportunities that it delivers to advance the Kingdom of

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Ins & Outs:

Linda Etwell joins Baptist Savings

Linda Etwell brings the ideal mix to Baptist Savings' administrative assistant role – a background in finance, entrepreneurship and missionary work.

Linda assists Grace Lim with finance and administration and business development manager Andrew L'Almont with managing the financial seminars.

She is also a chartered accountant, qualified landscape designer and former missionary aboard the MV Logos II, a mission ship and floating library.

"I am really quite passionate about what Baptist Savings does," she says. "Previously I wanted to concentrate on landscaping, but when I saw the advertisement I thought that this is something I believe in strongly enough to make an exception for."

Prior to joining Baptist Savings, Linda was known to distribute Baptist Savings flyers about the financial health check seminars to her neighbours. Now she helps create the flyers.

"I was a payroll assistant for a while, and I was shocked at the number of people who run into real problems. For example, many suddenly had to move house and didn't have the money to do so. The reality is that so many people live week to week. You really have to save money to live effectively. The Baptist Savings seminars offer unbiased, straightforward common sense financial advice.

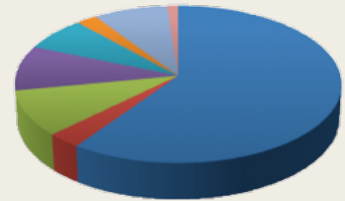
"Our two years as missionaries had a huge impact on our lives. We lived on a ship without any income at all. The ship provided for all our needs, including a tiny bit of pocket money. That really changed the way we thought about money, and woke us up to what is really important – which is relationships over possessions."

Linda and her husband enjoy spending time outdoors tramping, kayaking and travelling in their spare time.

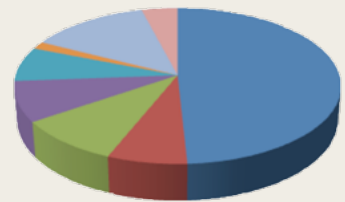


Baptist Savings by area:

LENDING



DEPOSITS



- Auckland/Northland
- Waikato
- Bay of Plenty/Eastland
- Central
- Wellington
- Top of South
- Canterbury/Westland
- Otago/Southland

We don't just help
your church build
walls.

We open doors
for your community
to step inside.

- » BUSINESS BREAKFASTS
- » INVESTMENT SEMINARS
- » FINANCIAL HEALTH CHECKS

We're in this
together

EASTVIEW
BAPTIST CHURCH

Ask the experts

Thinking of hosting a Baptist Savings financial seminar? Meet your local coordinator.

Over the past year, Baptist Savings has appointed regional coordinators to arrange financial health check seminars and business breakfasts at churches.

Business Development Manager Andrew L'Almont says the seminars have been an effective means to get the word out about Baptist Savings and, more importantly, they have helped many people into a better financial position.

"It's important work that we are doing and we want to make sure that as many people as possible hear about it," Andrew says.

South Island Coordinator Robyn Peterson

Robyn regards her work as a practical way to help a large number of people get good financial advice.



Robyn Peterson

"My role is to get the information about Baptist Savings seminars to churches, schools and community groups, to make Andrew L'Almont and all his information more available throughout the South Island. We already have churches who want him back for a second visit."

As the administration manager at Opawa Baptist Church in Christchurch, Robyn says she sees a lot of people who are struggling with finances. "The Baptist Savings seminars enable us to give basic, practical help to a wide range of people."

Wellington / Central Districts Coordinator Grant Smith (including Wanganui and Manawatu)

Grant Smith has a background in administration and IT. He says there is a real need for good, independent financial advice everywhere.



Grant Smith

"My job is to coordinate with pastors and leadership teams hosting Baptist Savings financial health check seminars. The work is going well – I've been at it a short time and already I am working with a number of pastors.

"Our most recent event was a joint venture

between Tawa Baptist Church and the local Anglican Church. The event was very well attended by members of both churches as well as the community."

Waikato / Central Districts Coordinator John Irvine (including Taranaki and Hawkes Bay)



John Irvine

The idea of Baptist Savings financial health check seminars didn't really grab John until he realised the outreach potential of the initiative.

"I and my wife Helen are also heavily involved in mainly music, which is very much outreach – particularly in terms of engaging the parents. You could say that outreach embodies, for my wife and me, our whole philosophy. We gravitate towards new people and people who are searching."

John says he sees his role as one of encouraging local pastors to take up the Baptist Savings seminars and business breakfasts, and helping to realise their outreach potential.

Auckland Coordinator Greg Knowles

Greg is doing something that he believes in.



Greg Knowles

"My role is to liaise with the churches, particularly with regard to the Baptist Savings seminars, but also representing Baptist Savings in whatever other way I can. The pastors I visit often ask me financial questions pertaining to themselves, or their churches, and it's great to be able to point them in the direction of someone who can help.

"I believe in the work of Baptist Savings. It's exciting to be a part of an organisation that is able to offer tangible help to new and established churches and that is seen in such a positive light."

Greg says there are people in every congregation who need help with their finances and his work provides a link in the chain of getting help to them.

"I also enjoy the contact with pastors, visiting different churches and denominations, praying for the pastors, and providing something that I believe can help them connect with their communities."

Lending more than a helping hand

Baptist Savings achieves its first non-denominational lending milestone

Pukekohe Reformed Church recently became the first non-Baptist church customer of Baptist Savings, but a pleasant series of coincidences reveal that local Baptist links run deep.

Pukekohe Reformed Church purchased the old Franklin Baptist Church premises some time ago, and recently launched a \$2.7 million building project because the congregation has outgrown the old building.

Besides the fact that the old building was an old Baptist church, another coincidental link is that Baptist Savings board member Robin Guy was raised in the old stone church.

Baptist Savings General Manager John Smeaton says the Pukekohe Reformed Church was referred to them by a Baptist family after the organisation changed its constitution to encompass non-Baptist churches.

"It's also the policy of Baptist Savings to seek a referral from the local Baptist Church when approving finance to non-Baptist churches," John says. "In this case the application was heartily endorsed by Franklin Baptist Church."

Pukekohe Reformed Church's Martin Leenders said the new facility will seat 350 people – the old building sat 150 – and will have an auxiliary hall for morning teas and youth groups, extensive meeting rooms and a good quality caterers' kitchen.

"Our church numbers are now about 200, includ-

ing children, so we needed the space," Martin says.

"Baptist Savings have been a breathe of fresh air. They understood us as a church and, significantly, we didn't have to hand over our first-born child as collateral.

"A commercial bank tries to get what it can out of you, and you've got to go in to bat for yourself – but that hasn't been the flavour with Baptist Savings."

– Martin Leenders, Pukekohe Reformed Church

"They have given us residential rates instead of treating us as a commercial building. The major banks saw us as risk simply because we are a church – we are not residential and we are not strictly commercial either, so we don't fit their categories.

"John Smeaton and Andrew L'Almont have been extremely good to deal with and professional. A commercial bank tries to get what it can out of you, and you've got to go in to bat for yourself – but that hasn't been the flavour with Baptist Savings.

"We have a sense of working together for a common goal. It's a subtle, but fundamental, difference in philosophy between Baptist Savings and the banks.

"Baptist Savings also referred a property-valuer to us who understands church buildings – most don't – and it turns out he actually worshipped in our church as a child."

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God through a powerful, relevant and desperately needed money ministry.

Let's face it. Consumerism, rising debt levels and terrible income pressures around job lay-offs, the cost of living outstripping incomes, escalating property prices, and economic uncertainty all put huge pressure on people, Christian and otherwise, hurting marriages and families.

The lack of money and financial stress strips people of hope and contributes to social problems, including drug and alcohol abuse. By helping people to cope, the church has a marvellous opportunity to reach out with the Good News and deliver a message of hope and grace. We also offer the tools to create a future people and fami-

"By helping people to cope, the church has a marvellous opportunity to reach out with the Good News and deliver a message of hope and grace."

lies can look forward to.

The presence of an ATM also suggests further logical steps such as the introduction of a Baptist Savings debit card, which in turns gives Baptist Savings the opportunity to teach people about why they should use a debit card – which does not incur debt – over a credit card.

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future" – Jeremiah 29:11.