

Just Dollar\$ News

Volume 16 Issue 2

October 2009

Fairy Sightings in Kaiapoi

In a picture perfect cottage in Kaiapoi resides the Fudge Fairy. She can frequently be seen working magic over a stove resulting in delicious fudge bars and truffles.

Once upon a time the Fudge Fairy was a normal human called Danielle Barnett who wanted to make some extra money for Christmas. A friend gave her a fudge recipe and suggested she make little packages of fudge to sell. Danielle did this to great success but being a 'foodie' at heart she found the plain fudge boring and started dipping and drizzling it in chocolate.

Danielle continued to do shop to shop sales on and off as baby number 3 arrived. Just over a year ago Danielle

decided to move things up a notch and started using a registered kitchen, selling on Trade Me and at the Kaiapoi Produce Market. After a few problems with the registered kitchen Danielle began what became a six month process to certify her home kitchen to make the fudge. This involved creating a Food Control Plan, a Hazard Analysis Critical Control Plan, an audit of procedures and processes and finally receiving a Food Safety Inspection Certificate and an Approved Food Safety Programme Certificate.

All this cost a fair bit of money and Danielle originally went to the bank who declined to assist. She then approached the Angel Fund and was referred to Just



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What is Just Dollars?

We're a local charitable trust who provide small business and employment loans to people on low incomes who can't access bank finance.

How can Just Dollars help me?

We lend up to \$10,000 to people wanting to finance a new or existing business but who have been refused bank finance. Loans are unsecured to \$4,000. Employment loans are up to \$2,000,

What do I need to do?

Be declined finance by your bank and complete a business plan. You need to show us your business is going to be viable – this can be through forward work, letters of support or existing accounts. Employment loan applicants must show evidence of prospective employment or acceptance onto a training course.

Contact Just Dollars for further information.....

LOANS FOR:
Small businesses & enabling employment

**JUST
DOLLAR\$**

A not-for-profit organisation



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Just Dollars Trust
Level 3, 141 Hereford St., Christchurch.

From the Co-ordinator's Desk...



Carolynn Hull
Trust Co-ordinator

I have heard it said that the main advantage of self employment is that you only have to work half days. And the beauty of it is that you can choose which twelve hours to work each day.

The reality is that going into self-employment isn't always an easy solution. The recession may be officially 'over' but money is still tight for many people and they are investigating different ways in which they can increase their income. One of these ways may be to start your own business, check out the information on the free business workshop held at CSBEC every Friday in this newsletter – it's a great place to start.

If you are already in business but are

facing difficulties there is a free advisory service called Business Assist, also run from CSBEC.

If you are thinking about going into business or want to grow your business and it's the money holding you back, maybe we can help.

I am always happy to have a chat with you over the phone, in person or via email if you prefer. I'm generally in the office on Monday, Tuesday and Friday, I'd love to hear from you.

If you would prefer to receive an electronic copy of Just Dollar\$ News, please send me an email asking for one as we require your authorisation before sending you our newsletter via email.

Carolynn Hull

Free New Business Workshop

Free new business 2 hour start-up business workshops held on Friday mornings from 10am - 12 noon which provides the tools (business starter pack and business planning guide) to help you develop a business plan.

Location: Christchurch Small Business Enterprise Centre, Level 3, 141 Hereford Street.

www.csbec.org.nz – look under Start-Up Business

Call Lyndon Hay 03 366 9978 ext 2131

Movie News...

The next movie will be in January at The Rialto. For tickets, please contact Carolynn at the office.

Just Dollars regularly holds movie fundraisers. Would you be able to sell some tickets in your network or workplace? If you would like to get a regular group together please let us know. We are always keen to join forces with other community groups to share the proceeds as well so if you know of such a group please pass on our details.

Questions?

Send an email to:

mail@justdollars.org.nz

Ph 03-366-9978 ext 2127

Fax 03-366-9971

JUST DOLLARS

Just Dollars Trustees:

Julie Adam

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Trust Co-ordinator:

Carolynn Hull

Loan and investment application forms can be downloaded directly from our website.

www.justdollars.org.nz

CSBEC

Dollars as she required more than the maximum \$500 Angel Fund loan.

Just Dollars loved Danielle's product and after a loan interview process that Danielle describes as 'fabulous' and 'not stressful at all in the slightest', a loan was approved to meet the compliance costs and also for a bulk lot of stock.

Danielle is happy supplementing her income with fudge sales at the moment but plans to launch a website next year. Further down the track she will be converting the woodshed at the front of the house into the Fudge Fairy shop.

Getting a loan from Just Dollars has made a huge difference to the future potential of Danielle's business. Her advice to others – 'Get a coach. It helps to put your goals at one end, yourself at the other and work out the steps to reach your goal. Break it down to manageable steps, make a timeframe and stick to it!' 'Having a coach makes you accountable – even a friend or family member. It's a great feeling when you've ticked off the steps.'

The staff of Just Dollars and the Christchurch Small Business Enterprise Centre can all vouch for the deliciousness of Danielle's fudge. The products are all naturally gluten free. Some of the fudge flavours are Baileys, Chocolate, Macadamia Nut, Caramel Russian and Strawberry.

What about tantalising truffles, dipped in chocolate? Current flavours are Kahlua and Walnut, Cookies and Cream and Strawberries and White Chocolate.



The Fudge Fairy will be at the Culverden Fete in October and can be found under the user name 'fudgefairy' on Trade Me. She is doing exquisite gift baskets for Christmas – the perfect gift for that hard to buy for person.



Free Business Advisory Service for small businesses facing difficult times

Business Assist

This free confidential business service is available to existing business owners/operators who are experiencing financial difficulties. The business mentors will visit the firm's business premises and undertake an analysis of the situation and provide possible solutions. Early intervention is recommended to increase the firm's chance of financial survival and reduce the flow on effects to related businesses, family members and the general community.

Services include:

- Business assessment
- Help in refinancing existing debt
- Assistance in handling tax issues and arrears
- Advice on debt collection
- Sales and marketing
- Development of business systems
- Business planning

Email: businessassist@csbec.org.nz or call 03 366 9978

"An inner quality that many entrepreneurs say helps them survive is optimism ."

--Jean Chatzky

"Small opportunities are often the beginning of great enterprises." -- Demosthenes

Consider how you can play a part in assisting people on low incomes into income and employment generating ventures.

Ethical Investments – put your money to work for the benefit of the community

Your investment will enable Just Dollars to make loans directly to approved projects. Just Dollars' high level of reserves and conservative liquidity ratio will provide reasonable protection for your investment.

Donations – sustain the delivery of credit to micro-enterprises

Donations are essential to continue offering a community based economic development model.

Gifts and Bequests –
Providing opportunities for now and the future.

Support Just Dollars



DONATIONS

I wish to support economic opportunity for low income people in Canterbury. Please send me an automatic payment form for the following monthly amount:

\$20 \$50 \$100 Other\$ _____

Here is my single donation of \$ _____

INVESTMENTS

I am interested in investing with Just Dollars and would like to receive more information. Please send me your investment pack including your Investment Statement as required under the Securities Act 1978 and an investment application form.

Gifts & Bequests

Please send further information

Name _____

Address _____

Phone _____

Clip and post completed coupon to Just Dollars
Freepost 1773, P O Box 4232, Christchurch



NO STAMP REQUIRED

LOANS FOR SMALL BUSINESS & ENABLING EMPLOYMENT

Are you looking to:

- Becoming self-employed
- Move off a benefit
- Grow your business
- Get into employment but need tools, equipment or training...

Just Dollars is a charitable trust that provides small business and employment loans. Since 1992 we have helped out hundreds of Canterbury people with everything from set up costs to tools & leases. If you are based in the Canterbury region and are unable to access bank finance, we may be able to help!

www.justdollars.org.nz Ph 03 366 9978 ext 2127

Just Dollars Trust
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