



Welcome to our newest community provider AVIVA

Aviva was established in 1973 as New Zealand's first women's refuge. It has seen and been a part of many of New Zealand's legal, social and societal changes. CEO Nicola Woodward describes their evolution from a crisis intervention organisation through to a more holistic approach working with all members of the family "We have transformed our response to family violence from essentially being an ambulance at the bottom of the cliff, to a focus on prevention and breaking the intergenerational cycle of violence."

In partnership with Good Shepherd New Zealand, Aviva began delivering the No Interest Loan Scheme (NILS) in 2014 as part of a shift towards offering a broader range of services to their clients – and that included supporting people to achieve financial inclusion. NILS provides individuals and families on low incomes with access to safe, fair and affordable credit. Loan amounts are up to \$1,000 – and \$2,000 in special circumstances, for essential goods and services and repayments are set up at an affordable amount over a set period of time.

Aviva saw NILS as a good fit as part of their broader aim to enable people to remain safe once they have become safe.

After a move to a shopping centre in East Christchurch, Aviva have seen their loan enquiries increase by 360 percent. "We've been very proactive in marketing our microfinance services since we moved here in July 2016." Said Nicola.

Most of this work has been done by Kendall Burt, currently the only microfinance worker for Aviva. Kendall oversees everything from the interview right through to loan management and missed payments.

"Just being able to help clients through a tricky situation, even if they don't end up with a loan, is what drew me to the job in the first place" she said. As a specialist family violence agency Aviva can be flexible with their loan purposes and loan amounts. For example in certain cases NILS loans can cover bond if it means securing safe housing for a client who is escaping from a dangerous situation.

Kendall also regularly sees women who have experienced financial abuse (a form of domestic violence under the New Zealand domestic violence act), "Often they are coming to see us in order to try and get some help out of their situation – and don't always know the extent of how much debt they have been put in" she said.

Part of the loan application process includes a 60-90 minute financial conversation with Kendall, which covers things like budgeting, managing bills and the dangers of high cost credit.

"Payday lenders are definitely a big problem here. I'd say a large majority of my clients have used them in the past, so even if I can point them in the direction of a credit check so they know what's under their name is useful."

Kendall sees microfinance as a step towards financial independence for her clients and can see the benefits of growing the programmes because NILS, and now the low interest StepUP loan offered in

partnership with BNZ and Good Shepherd New Zealand, align so well with Aviva's strategic goals and values.

In their new home in Eastgate shopping centre, they are closer to their client group and for now the team's focus is on embedding the programmes and understanding the level of need in the community. "Once we have a clearer sense of this, it will enable us to identify opportunities for development, improvement and potentially the growth of microfinance services for us in the future" said Nicola.