



GOOD SHEPHERD NEW ZEALAND

# Year in review

1 July 2023—30 June 2024



**Good Shepherd**  
New Zealand

**We help women,  
girls and their  
families who are  
experiencing  
harm or hardship.  
We want them  
to be safe,  
strong, well and  
connected.**

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# Foreword from the Board Chair and Chief Executive

**The Sisters of the Good Shepherd have supported women, girls and families in New Zealand for over 140 years. We acknowledge their commitment to mission, their ongoing work, and their legacy.**

The 2023–2024 financial year brought significant changes for Good Shepherd New Zealand:

- Long-term Chief Executive, Fleur Howard, left in May 2023 after 20 years of involvement. Under Fleur's whole-hearted leadership we introduced no-interest loans, launched a car insurance product, and successfully piloted a family violence economic harm service.
- At the start of the financial year, we launched a new strategic plan alongside our colleagues in Australia. This committed to building on our work in financial wellbeing through scaling, and expanding into new areas.
- The economic context shifted. More people began experiencing harm and hardship, and needed our services. We predicted operational costs would rise and funding would be squeezed – both of which occurred.

These conditions called for a year of consolidation and regrouping around our short and long-term mission. And that's what we did, all while delivering services that made a positive difference in the lives of women, girls and their families.

The Board and operational team are thrilled with the success achieved in this year's focus areas – building financial sustainability as an organisation, actively strengthening relationships with our colleagues in Australia, and reorienting around our shared mission.

This document summarises our work and impact from 1 July 2023 to 30 June 2024.

Our thanks to Board Member Marian Kleist for acting as Board Chair during the transition period between Chairs and Chief Executives.



**Lisa te Heuheu**  
Board Chair  
*Appointed April 2024*



**Emma Saunders**  
Chief Executive  
*Appointed October 2023*

# Our focus and vision

**We act on two of the biggest issues for women and girls in New Zealand — poverty and family violence — and the issues that stem from those. We want women, girls and their families to be safe, strong, well and connected.**

We made a big impact for women and families faced with two specific challenges: High-cost unmanageable debt, and economic abuse and harm from family violence.

Many women and families face financial hardship. They do not have enough money to live comfortably and safely, and have no savings for assets or emergencies. People on low incomes are often forced to take on high-cost debt to pay for essentials, or go without.

Women experiencing family violence can have their financial resources and assets completely depleted because of abuse. Some women can't

afford to leave violent relationships or stay safe. Some have to choose between safety and poverty. Financial harm can last long after the abusive relationship ends.

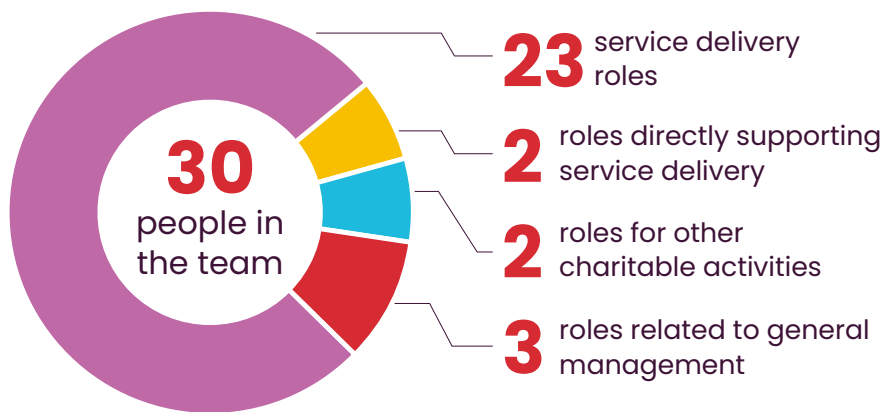
Our services helped reduce harm while providing people with new opportunities. Our efforts to drive and support system change helped stop harm before it happened and reduced the impact of harm when it had occurred.

This was the first year of our new five-year strategy. As well as delivering services and raising awareness, we strengthened operational foundations ready to scale and expand our services — continuing with financial wellbeing services, extending to support people into dignified sources of income, and ultimately providing other services that support full and enriched lives.



# Snapshot of our financial year

**Our small team delivered exceptional services and made a real impact for women, girls and their families. We also raised awareness of critical issues affecting women and girls, and worked with system partners to support change.**



## Some outputs of our services

**3,000+**

people engaged in meaningful financial conversations

**550+**

no-interest loans provided

**\$22,000+**

grants provided

## Self-reported outcomes for clients after using our services

**↑18%**

Feel confident about financial future

**↑18%**

Feel hopeful for the future

**↑37%**

Feel control over how life turns out

**↑34%**

Satisfaction with life as a whole

**We delivered  
exceptional  
services and made  
a real impact for  
women, girls and  
their families**

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# Services helped lift people out of hardship and harm

**Our nationwide services made an immediate difference in the lives of women and girls experiencing financial hardship and family violence. Some provided a safer and/or more affordable alternative to other options available. Some gave access to opportunities our clients would otherwise be excluded from. Some helped to remedy injustices and/or recover from trauma. All helped to build strength, resilience and wellbeing.**

## Good Loans service

Because women on low incomes often take on high-cost debt to pay for essential expenses, or go without, our service provides:

- no-interest loans of up to \$15,000
- financial and debt coaching
- negotiation for reduction of our client's unmanageable debt
- grants that meet urgent needs or unlock opportunities
- affordable car insurance.

## Family violence economic harm support service

Because family violence causes significant economic harm and hardship for women, and can force them to choose between violence and poverty, our specialist staff:

- liaise with creditors to remove debt created through economic abuse, and to reduce unmanageable debt
- help rectify credit scores unfairly damaged through economic abuse
- coach clients to build financial capability and confidence
- provide access to our loans service
- connect people to family violence support and government entitlements.

# 12,700+

qualified enquiries

# \$3,500,000+

Provided in loans

# 170+

family violence economic harm clients supported

# \$500,000

in negotiated debt reductions for family violence clients (approx)

# \$22,000

in grants provided to clients (approx)



# Making an impact for clients

**We are clear on the outcomes we want to achieve through our services and the impact we made for clients this year.**

We measure our impact in a number of ways — client surveys, qualitative research with clients and system partners, unsolicited feedback, social return on investment calculations and more.

In June 2024, we asked 100 former clients their perspective on various aspects of wellbeing before and after getting support from our services. We saw positive outcomes across all measures, some of which are shown below. We also interviewed 20 people to dig deeper into their context and the ways in which we did and didn't help.

We're proud of the difference we made.

**"Thank you, thank you so much. You have no idea how long I have been waiting for good news. Everyone always has the best intentions but for some reason or another, they can never help! I am forever grateful and will pay it forward as soon as I can."**

Unsolicited client feedback, FY24

**"Thank you so much. No one has ever been able to help me the way you have."**

Unsolicited client feedback

**"My life has changed in a way I had never thought could change."**

Client, impact survey, June 2024

## Self-reported outcomes for clients after using our services

↓ **17%**

Worry about money

↑ **11%**

Income meets everyday needs

↑ **11%**

Money left over at end of month

↑ **3%**

Keep track of my spending

↑ **12%**

Feel have control over my finances

↑ **18%**

Feel confident about financial future

↑ **18%**

Feel hopeful for the future

↑ **37%**

Feel control over how life turns out

↑ **34%**

Satisfaction with life as a whole



**MĪRIA'S STORY**

**Mīria\* was referred to Good Shepherd by a financial mentor after she reached out to find help for the debt in her name due to family violence.**

She lives rurally, in a North Island town with her children and grandchild. Mīria was subjected to violence by her partner in the family home she owned. Police took her and the children to stay with her mother. They all slept on the floor, while Mīria's partner remained in her house.

During the relationship, the couple received a benefit. He controlled all the money and financial decisions. Mīria was forced to have debts taken out in her name, and bills only got paid if he wanted them to. She wasn't allowed to open her own mail or emails.

Mīria obtained a protection order, and after a year of court processes he was incarcerated.

When she was able to return to her home, Mīria learned he had not paid any of the household bills. The power, mortgage, and rates were in arrears. Because of a bad credit rating, the mortgage was with a third-tier, high-cost lender and the debts were out of control. Mīria also has \$19,000 of debt owing to Work and Income.

She had been working with Women's Refuge, Work and Income, and a financial mentor to try and sort out the relationship debt she was left with. Good Shepherd was contacted a day before the house was going to mortgagee auction. Our family violence economic harm service made contact with the mortgage lender. We learned about a \$9,000 car loan her ex-partner had taken out, secured by the house. The car loan was with another high-cost lender and, because he hadn't been making payments, it had increased to \$30,000.

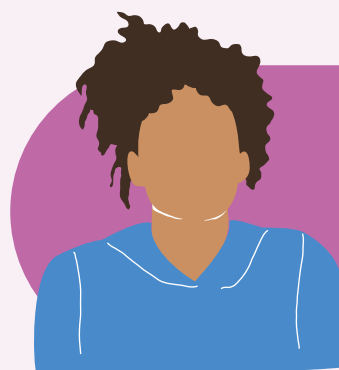
Through meetings and discussions, Good Shepherd managed to halt the house sale while a new contract was negotiated with an interest rate almost four per cent lower.

Other debts needed to be addressed for this agreement to go ahead.

We contacted the relevant creditors and collections agencies, managing to get debt wiped to the value of almost \$8,000. This included power arrears and Afterpay. Centrix removed outstanding defaults from Mīria's credit report. Through several conversations with the council, we accessed a \$750 rates rebate which took the arrears debt to \$6,630. Some of this was added to the new mortgage, and the remainder was paid by a grant from Good Shepherd. Reduced debt, and lower and redirected payments mean Mīria can stay on top of ongoing costs, afford basic needs, and keep the family home.

As well as economic harm services, we worked with the financial mentor to support Mīria's family in other ways. The Police 'flexi fund' was accessed for new beds for the children, and a small community grant allowed for the purchase of some vegetable seeds and potting mix to set up a vegetable garden. Another Good Shepherd grant made sure Mīria and her family had groceries when they moved back into their home.

Some of the children struggled with mental wellbeing through this experience, and returning home has allowed them to settle back into school. Mīria is grateful for the help she has received, and says she now feels confident to speak with creditors to discuss her financial situation.



**"I'm starting anew, I'm a new person!"**  
— Mīria

\*Name has been changed for her safety.

**LAGI'S STORY**

**For our client Lagi\*, a reliable car is important. When her car stopped working and needed to be replaced, it felt like there was no way to avoid the pressure of a high-cost loan.**

Two of Lagi's family members depend on her for transport to medical appointments. When her car stopped working, Lagi knew life was going to be challenging. A mechanic explained that the car wasn't worth repairing, so she looked for replacement options.



Lagi found some suitable cars but they were out of her price range. Several finance companies rejected her application for a loan. Friends recommended Lagi get a car from a local dealer. The dealer offered her a loan through their in-house finance.

Lagi's work in education and financial services means she knows about good financial decisions. But after weighing her circumstances she felt out of options. The dealer said she needed to put down a deposit while she was there. Lagi borrowed money from family and signed the contract.



She felt uneasy for a few days. Lagi decided to cancel the contract, and pushed to have her deposit returned.



Lagi knew she needed to sort out her finances. She arranged to talk with one of Good Shepherd's team about her situation. Existing debt was putting Lagi too far into deficit and she was not immediately able to get a Good Loan to buy a new car. But her Good Loans Coach, Rosh, helped her with options.

They talked through a plan to change Lagi's budget to pay off some high-cost debt, negotiate a plan with her creditors and free up some money to repay a loan for a car, and consolidate a larger debt she was struggling to get on top of.

Lagi planned to reduce her debt over a month, but managed to clear it within two weeks. With enough surplus in her budget, Lagi had a car loan confirmed and bought a car. She felt really good about getting her family where they need to be.



**"I can't find words to express my gratitude for Good Shepherd. I have already started spreading the word to my community."**

**ALLIE'S STORY**

**Allie\* came to Good Shepherd for a loan. While working with her, our team member learned she was experiencing economic harm due to family violence. Allie did not qualify for a loan, because she could not afford the interest-free repayments. We decided to tap into our grant fund as part of wider economic harm support. In response, Allie sent the following email.**

Hello, my name is Allie. I'm 34 and mother to five children. Recently I finally took steps to leave a life of violence and emotional pain — more for my children than myself if I'm being honest.

Life wasn't kind to me growing up. I didn't feel safe or happy. I thought violence and cruelty were normal things. We lived in poverty and I thought this kind of life was standard.

I had next to nothing when I left my relationship. It was a hard and humbling experience. I was struggling to get out of bed and do the most basic tasks. I have a degenerative disorder that causes pain and fatigue, and affects many areas of my health including causing heart trouble, hair loss, skin tears and digestion issues. It also makes my teeth crumble.

A few years ago my teeth were wiggling like a young child's. Years of violence and poor health made the pain in my teeth unbearable. With no money to fund new teeth, I was desperate to have them gone, so I had them pulled out. After this I didn't leave the house much. I could see people staring at my mouth when I spoke and I felt so embarrassed.

Recently my therapist recommended getting in touch with Good Shepherd for help with debt resulting from abuse in my relationship. I didn't want to because I thought I would be judged for poor spending choices — when you're not doing well you don't always make the best

choices. I applied for a Good Shepherd loan, expecting this to be another let down and believing I deserved that. I was contacted by a kind man who didn't judge me, gave his time freely, and showed me empathy. He also connected me with his colleague Vanessa.

I didn't qualify for a loan, but she helped me make a plan for managing my debt and chatted to me like I'm a normal person. It felt amazing to be supported by this kind and bubbly person. I really didn't expect what happened next. I found out I'm getting teeth! Vanessa said a grant would pay for the dental work I need. After four years of having no teeth and no confidence in any situation that requires talking, I am being helped with teeth. Now I'll be able to talk to my kids' teachers, and have simple appointments where they won't look at my mouth when I speak.

It's the beginning of maybe a more confident, newer self. I'm so incredibly grateful for your help.

P.S. Your staff are those people on the planet who make it less crappy.



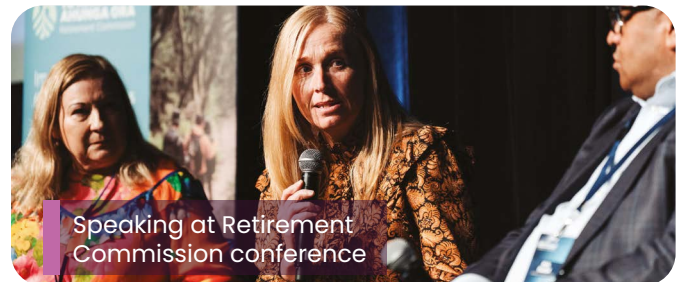
\*Name has been changed and email lightly reworded for her safety.

**We raised  
awareness of  
critical issues  
affecting women  
and girls, and  
worked with  
system partners  
to support change**

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# Raising awareness and understanding of issues

**As well as delivering support services, Good Shepherd New Zealand raised awareness of issues and drove improvements to policies and systems that disadvantage women. This work centred around financial hardship and family violence economic harm, with an awareness of other issues and systems that contribute.**



## Financial hardship, unmanageable debt

Many women and families do not have enough money to live comfortably and safely and have no savings for assets or emergencies. People on low incomes are often forced to take on high-cost debt to pay for essentials, or go without.

As part of education and awareness activities this year, we:

- Consulted and contributed to proposed changes to the Credit Contracts and Consumer Finance Act, to encourage safe and responsible lending laws that ensure people experiencing hardship can access suitable and affordable loans.
- Sat on community councils in the banking sector to deepen understanding of the life context and challenges faced by people experiencing harm and/or hardship, and ensure banking products and services were adjusted to fit.
- Made submissions to policy-makers about financial hardship issues affecting women, including the gender pay gap and attachment orders on benefits.
- Presented at forums to raise awareness of the long-term impacts of financial hardship and economic harm, including at the Retirement Commission's conference.

## Economic harm from family violence

People experiencing family violence can have their financial resources and assets completely depleted because of abuse. Some women can't afford to leave violent relationships or stay safe. Some have to choose between safety and poverty. Financial harm can last long after the abusive relationship has ended.

As part of education and awareness activities this year, we:

- Spoke with various finance and social service organisations about their family violence economic harm policies and practices, sharing insights and encouraging improvements.
- Had critical conversations about economic abuse issues affecting women.
- Contributed to the United Nation's International Economic Abuse Awareness Day campaign through social media and website content.

**MILI'S STORY**

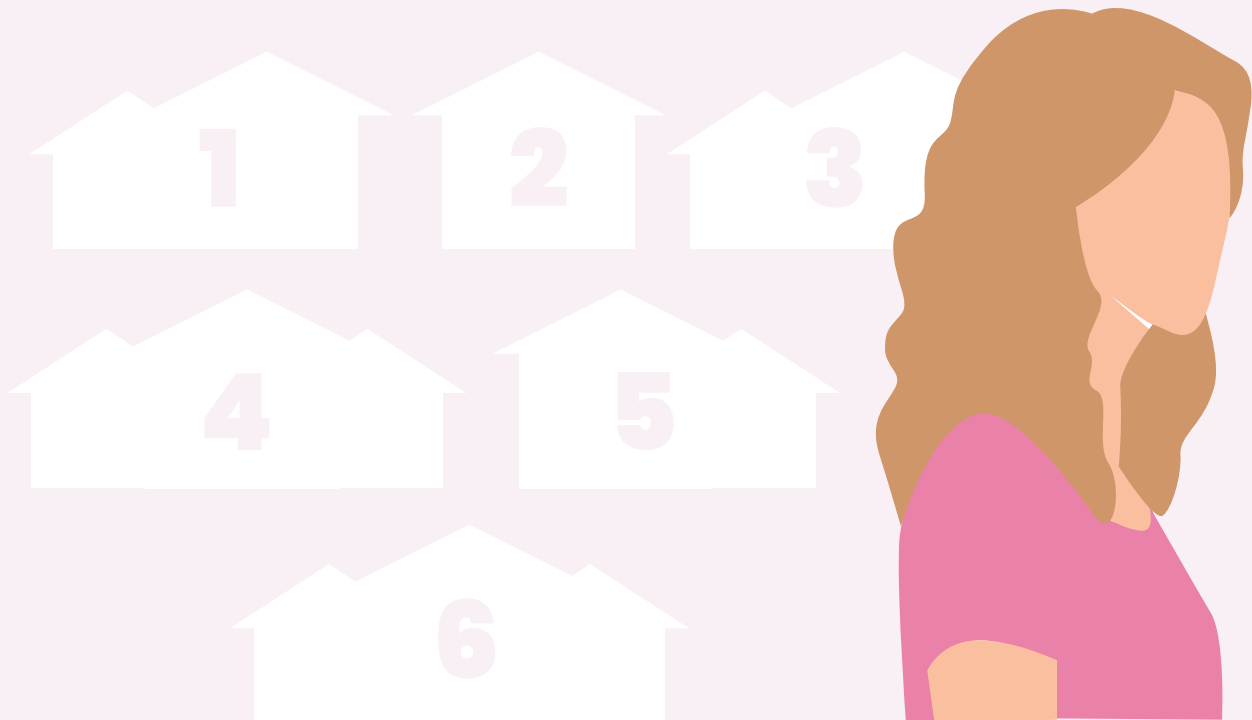
**Many women in New Zealand are affected by the connected issues of poverty and family violence. Mili's situation is a common example of how these issues compound disadvantage. When Mili tried to keep herself and her children safe, and rebuild after family violence, she was held back by layers of systemic challenge.**

Mili\* left an abusive relationship where her partner controlled all the money and the financial decisions. She and her five children were staying at a Women's Refuge safe house, and she had a protection order against her ex-partner.

When fleeing violence, Mili had needed loans from the government for things like housing and furniture. She had to relocate six times, leading to a debt of \$100,000 with the Ministry of Social Development. Even while repaying at the highest amount she could afford, this debt will not be repaid in her lifetime. Mili was working with a financial mentor to try and improve her situation.

For years, Mili had \$70 a week redirected from her benefit to pay for power. This amount was more than her power bill, at a time when she was struggling with finances. Mili later learned she was \$2,000 in credit. The company hadn't been able to make contact with her due to her address and phone number changing often as she moved to stay safe. Despite being in credit, when Mili moved into her new Kainga Ora rental and applied to the same company, they declined her due to a bad credit report.

She also had a car loan for \$20,000 with a finance company. But the debt was unmanageable and the car was not driveable. Mili's ex-partner had a pattern of damaging her vehicles when she tried to leave the relationship. When he was released from prison recently, he found Mili at the safe house. He rammed her car, leaving it badly damaged and unable to drive. The debt remains.



\*Name has been changed for her safety.



# Influencing change for safer lending in New Zealand

**People on low incomes often take on unmanageable or high-cost debt to pay for essential expenses or to stay safe from family violence. This causes significant harm in our communities. This year, our work to educate about issues like financial hardship and poor lender behaviour helped create safer lending regulations and practices.**

Good Shepherd New Zealand supported reform of the Credit Contracts and Consumer Finance Act (CCCFA) in 2021. Changes better protected people from taking on unaffordable debt, and helped our financial wellbeing coaches challenge unfair and inappropriate lending, which particularly affects people on low incomes.

Early in 2024, the Government proposed relaxing aspects of the 2021 reform. We were concerned the proposed changes to regulations would remove safeguards for people at risk from unaffordable lending. We prepared to share our knowledge of economic hardship and harmful lending practices, so the Government could carefully consider the negative impacts of any changes.



Good Shepherd attended a round table discussion with Hon Andrew Bayley, Minister for Commerce and Consumer Affairs, his officials, and other lenders and NGOs. We shared our point of view on the proposed changes, detailed our concerns, and drew on service data and client experiences to make recommendations.

This discussion and a briefing paper we provided helped regulators and policy makers understand that:

- The 2021 reforms helped reduce harm for consumers experiencing vulnerability, and helped reduce the amount of lending that led to vulnerability.
- The problem of unmanageable debt persists. Many people are being given loans they can't afford, or can afford at the time of approval but not when life circumstances slightly change.
- Many people are excluded from the lending they need to buy essentials, for example when the amount needed is too low for lenders to see as worthwhile.
- Checking for affordability is critical to ensure lending is suitable and won't increase hardship.
- Reducing barriers to suitable lending must be considered alongside the desire to keep people from harm.

In May 2024, Good Shepherd was part of targeted consultation on the implementation of proposed changes to CCCFA regulations. We explained how some changes being considered would harm many on low incomes. Subsequently, many of those changes did not go ahead.

Our education and advocacy helps create safer lending regulations and encourages lenders to take responsibility for reducing the impact where harm has occurred.

**The incredible  
support of our  
partners helped us  
to support women,  
girls and their  
families**



# Supported by our amazing partners

**A wonderful group of partners helped us deliver our services free of charge to people experiencing harm and hardship. Their support of Good Shepherd New Zealand enables meaningful change, and we couldn't be more grateful.**



**MINISTRY OF SOCIAL  
DEVELOPMENT**  
TE MANATŪ WHAKAHIATO ORA

**Ministry of Social Development** provided operational funding so we could deliver vital financial wellbeing conversations and no-interest loans to people on low income.



**BNZ** provided a credit facility so we can offer no-interest loans, operational funding to help us deliver our loans service, and expertise to help us do a good job of lending.



**Centrix** provided credit reports so we could make sure people's loans are affordable and manage our risk, and helped rectify credit scores unjustly affected by economic abuse.



**Woolworths** sees the importance of hardship relief grants and no-interest loans for supporting their staff, and provided operational funding for us to deliver both.



**Vero** worked with us to maintain effective affordable car insurance for people on low incomes, and provided operational funding so we could offer this product to our clients.



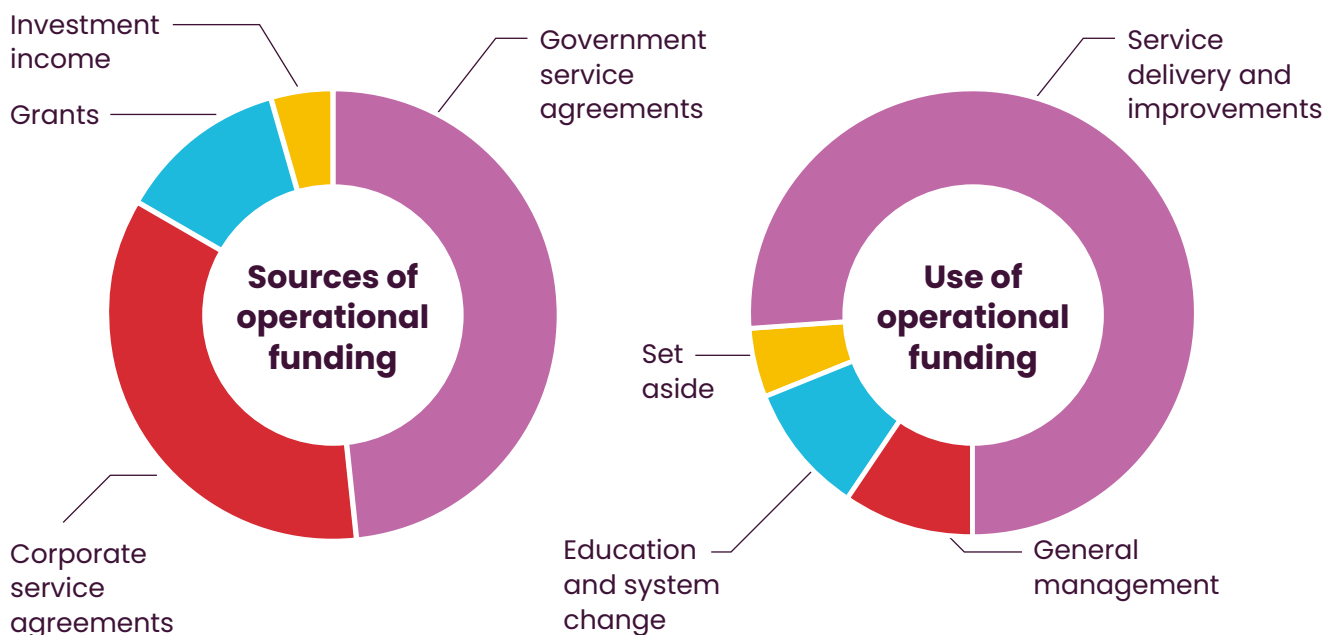
FINANCIAL SERVICES FEDERATION

**Financial Services Federation** chose us as their charity partner for a great fundraiser which added \$7,000 to our hardship grant fund.

**We greatly appreciate our partners and the many other organisations we work alongside to help uplift people experiencing harm and hardship.**

# Using funding wisely

**These charts show where our operational funding come from and what we spent it on. Because so many people in New Zealand are at risk of high-cost debt and experiencing family violence economic abuse, there is a lot of demand for our services. We're careful to use as much of our operational funding as possible on actions that reduce harm and hardship.**



# Celebrating ten years of partnership with BNZ



**August of 2023 marked ten years since BNZ partnered with Good Shepherd New Zealand to start providing no-interest loans for people experiencing hardship and harm.**

BNZ recognised the impacts of high-cost loans on the lives of people trying to manage on low incomes. Committed to being part of positive change, they provided loan capital, operational funding and guidance in good lending practice. Together, we built the life changing Good Loans product.

As our organisation learned and developed, BNZ handed over more of the practical aspects of administering these no-interest loans to Good Shepherd. We are very proud of the difference

this collaboration has made for women, girls and their families. The positive impact of Good Loans is clear in the numbers and in the feedback we hear from clients.

Thank you BNZ for ten amazing years of partnering to reduce harm and create opportunities through safe alternatives to high-cost unmanageable debt.

**"Changed my life as a solo mama, providing me with that extra boost I needed to secure a vehicle for me and my babies."**

Client, impact survey, June 2024



**Helped thousands of people**

**\$17,400,000+**

provided in loans

**\$9,000,000+**

saved by clients compared to borrowing from high-cost lenders

**We ended the  
year stronger,  
more focused, and  
ready for what's  
to come**

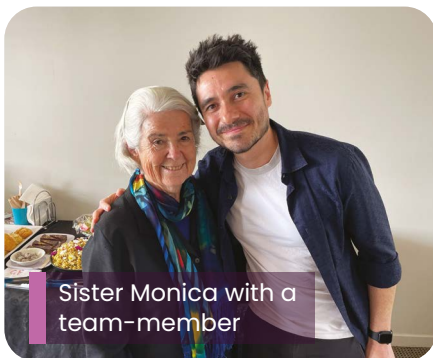
# Our plans for the next financial year

**The next financial year — 1 July 2024 to 30 June 2025 — will see us strengthen our service delivery, continue to raise awareness of issues, and increase efforts to improve systems to reduce to harm and hardship.**

**Some of the projects on our workplan include:**

**Strengthen pathways for supporting clients alongside other social service providers**

**Raise awareness and understanding of economic abuse and harm from family violence**



**Trial embedding our loan service alongside other NGOs in communities**

**Explore issues related to accessing dignified income, and identify possible solutions**

**Increase the stability and performance of our service delivery infrastructure**



**Help financial and essential service providers to better support people experiencing economic abuse**

# Governance and senior operational team

## Current Board of Directors

Good Shepherd New Zealand is governed by a voluntary Board of Directors.



**Lisa te Heuheu**  
Board Chair,  
Director



**Sr Teresa Donworth**  
Special Observer



**Marian Kleist**  
Director



**Allison Gibbons**  
Director



**Anne Astin**  
Director

## Current Senior Operational Team

There are about 30 people in our operational team. Senior leaders are responsible for different areas of our work.



**Emma Saunders**  
Chief Executive



**Renee Stevenson**  
Service Delivery



**Brittany Goodwin**  
Social Policy



**Lisa McCauley**  
Research &  
Evaluation



**Matt Halsey**  
Service  
Development



**Kimberley Edkins**  
ICT Systems



**Nicola Loach**  
Finances



**Katie Wellington**  
Transformational  
Change

**Some of these roles and all other roles in the team relate to service delivery.**

**“I didn’t think  
there was  
any way out of  
my situation, and  
now I feel like I  
have options and  
my motivation is  
returning”**

Client, impact survey, June 2024

