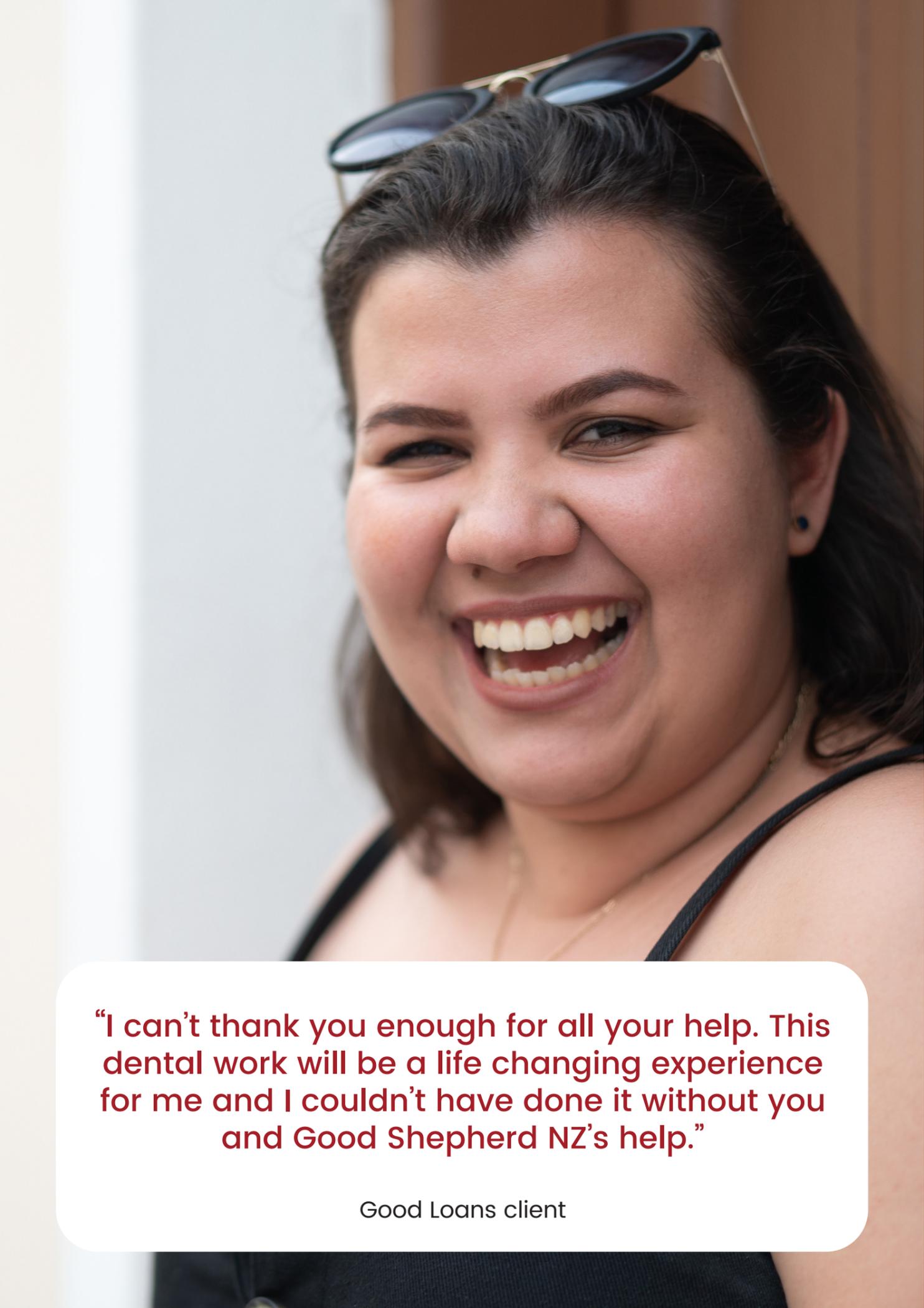


Year In Review

July 2020 - June 2021



Good Shepherd
New Zealand



“I can’t thank you enough for all your help. This dental work will be a life changing experience for me and I couldn’t have done it without you and Good Shepherd NZ’s help.”

Good Loans client

Our Vision

That all women, girls and whānau are safe, well, strong and connected.

Our Mission

To tackle the significant issues impacting women, girls and whānau.

Our Values

The value of each person

Seeing and respecting everyone’s rights.

Reconciliation

Supporting people to find peace, wellbeing and wholeness within themselves, with each other and in their environment.

Justice

Challenging systems and behaviours that disadvantage people and advocating for positive change.

Audacity

Having the courage to speak out, follow new paths and take action for the mission.

Zeal

We are wholehearted in our purpose.

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Board Members

Dame Diana Crossan (Chair)

Sr Teresa Donworth

Emma Thompson

Marian Kleist

Sara-Jane Elika

Ally Gibbons

Bernie Smith

Louise Edwards

From our Chief Executive and Chair



Fleur Howard,
Chief Executive

Tēnā koe

It was another challenging yet rewarding year at Good Shepherd NZ as we navigated the obstacles created by Covid-19.

We knew there were new challenges our clients were facing due to Covid-19. This motivated us to continue innovating and improving our services and resources, so we could reach and support more people during these hard times.

During the first lockdown we concentrated on responding to people's immediate needs, while also developing our new strategy that would help us achieve our mission – to tackle the significant issues negatively impacting women, girls and their whānau.

We are confident our new strategy will provide us with the foundation we need to improve wellbeing in the areas where these women, girls and their whānau are overrepresented.

To ensure there is support for the increasing number of people needing fair and affordable loans, we have increased the reach and accessibility of our Good Loans services, which will remain a priority for us in the coming years.

We will continue to adapt to meet the everchanging Aotearoa New Zealand landscape, as we did with our Covid Relief Loans, DEBTSolve programme and Drive Insurance pilot.

During 2020 and 2021 we also began implementing the recommendations from our 2018 research report: Economic Abuse in New Zealand. Part of this meant raising awareness of economic harm.

To do this we improved our understanding of economic harm, created resources and tools for public use, and began developing a service to support people impacted by this form of family violence.

There is still a lot to do to improve the financial and social wellbeing of many New Zealanders – the Good Shepherd NZ team and I are really motivated to continue working towards that goal.



Dame Diana Crossan
Retiring Chair

Tēnā koe

I've loved my time with Good Shepherd NZ.

I'm remembering that in 2014 Fleur and I were gifted the kaupapa for Good Shepherd NZ from the Good Shepherd Sisters.

It was daunting but exciting to be entrusted to develop the work to significantly impact the lives of vulnerable women, girls and their whānau across Aotearoa.

Mother Teresa said, "Great opportunities to help others seldom come, but small ones surround us every day."

My 'every day' work with Good Shepherd NZ has finished and I wish the very best to you and I thank you for your contributions, in the past and in the fast-moving and challenging landscape ahead.

Moving forward with a new strategy

We focused on developing a strategy that would provide us with an ambitious but practical direction for the next decade.

The strategy, and our strategic priorities, are the foundation that will support us to achieve our mission.

Our strategy recognises that our financial and economic settings have historically disadvantaged women and girls and continue to do so.

To develop our strategic plan, we drew on a wide range of research and evidence relating to the situation for women, girls and their whānau.

We also used our knowledge of the Aotearoa New Zealand context we operate in, as well as our own expertise and experience.

To achieve greater impact, we will use the approach of collaboration, complementarity, and partnership with others.

Our new strategy builds on the work we have started, with programmes that achieve better futures for women, girls and their whānau.

Our strategic priorities for 2020–2030

1 Build financial wellbeing

We will maintain and grow our services and focus on building financial security and resilience for women, girls and their whānau.

2 Advance social wellbeing

We will identify social issues where we can contribute the value of our expertise, with a focus on the intersect of financial and economic wellbeing with other social issues.

3 Influence systems change

We will advocate for changes in policies and practices that reduce and remove barriers to financial inclusion and economic participation.





“It was so straightforward and my loan worker helped me with the whole process. It made a really big difference.

I don't know where my daughter and I would be without our car.”

Aroha, Good Loans client

Good Loans

Strengthening our Good Loans programme

Good Loans provides people with no and low interest loans, while also building on their financial capabilities. The programme is centred around long-term financial wellbeing.

The 2020/2021 financial year saw a significant increase in demand from people needing fair and affordable loans. To support these people we increased the number of loan workers in our network.

We focused on how we could strengthen and innovate our Good Loans programme to add value to our existing services for the benefit of people experiencing financial exclusion.

Good Loans saved clients

\$1.3 million

in fees and interest, compared to if they had borrowed from high-cost lenders

Provider network

We knew there were New Zealanders who needed our services but who couldn't necessarily get to a face-to-face appointment because of work commitments, mobility challenges or being geographically isolated.

To address this gap, we built up our team of phone-based loan workers to complement the services being provided in the community.

We worked with our network of community partners to cover referral processes and any service delivery gaps such as lockdowns and extended leave, to ensure access to our services was as seamless as possible for our clients.

We revamped our Loan Worker Portal, a hub of useful resources and updates, so that it was easier to navigate and increased the ability for community loan workers to communicate with us and stay up to date with the latest innovations.

A new name

We wanted to simplify access for our clients and improve their pathway into an easier to navigate financial-wellbeing centred service.

Working with our partners at BNZ, we analysed the way clients accessed our NILS and StepUP loans, and how we would integrate a third loan-based programme, DEBTSolve, into our clients' journey.

In October 2020, we launched a new programme name: Good Loans. This was supported by revised marketing materials including a new brochure and landing page on our website.

We then worked with BNZ on a promotional campaign to build awareness of the new programme name among our client demographic.

The campaign drove a 94% increase in website page views during the campaign period.

The Good Loans brand is now firmly established in the network and among our stakeholders.



GSCConnect

As Good Loans has grown from a pilot with one community partner and two community loan workers, to a national programme with four community partners and around 30 loan workers and debt coaches, we needed a loan management system that could grow with us.

Good Loans

We embraced the innovations that have been made in the Fintech sector and implemented a new loan management system across our network.

GSConnect supports loan workers to manage their workloads better and provides us with better insight into data. It allows us to improve our processes and services and respond proactively to the needs of our clients.

Responding to Covid-19

Covid-19 saw a large number of New Zealanders suddenly finding themselves in a precarious financial situation, with workers in lower paid industries such as hospitality and retail significantly affected.

Our team moved quickly with BNZ on an appropriate response to the sudden and unexpected nature of the pandemic.

Together we created a new product, Covid Relief Loans, which was designed to be a quick response for people needing to deal with the sudden income shock.

Covid Relief Loans could be used to pay for rent and utilities and were available to the many people on working visas who found themselves without work or access to traditional forms of income support.

2,755

financial conversations that contributed to improved financial wellbeing for our clients

Covid-19 also necessitated a shift from working face-to-face in the community to working remotely. Although we had a newly set-up phone-based team, most of our community network had not worked from home before.

We created and implemented new systems that gave our community partners guidance and support to work remotely.

We also received additional funding from the Ministry of Social Development to increase our number of loan workers so we could meet the surge in demand for financial support.

Workplace financial wellbeing programme

After collaborating with Good Shepherd in Australia to establish our workplace financial wellbeing programme, during 2020 we transitioned the programme to be fully operational in New Zealand.

Thank you to our partners

We're very thankful for the continued hard work and dedication of our community partners, and particularly our community loan workers, in making Good Loans available for their communities.



Te Ope Whakaora



Presbyterian Support
Otago



“My loan worker was so lovely and couldn't have been nicer. I thought: there are actually nice people out there that want to help.”

Julie, Good Loans client

Tackling unmanageable debt through DEBTsolve

DEBTsolve helps people take back control of their unmanageable debt. The programme combines debt coaching, advocacy and debt solution loans of up to \$10,000*.

We identified that the most common reason for our clients not being able to progress with Good Loans applications was their high levels of existing debt.

We knew there was demand for a programme that supported people who were already seeking our assistance, to get on top of their unmanageable debt.

DEBTsolve leverages our existing model of fair and affordable loans and a network of community loan providers, to offer an additional service that meets this need.

In the first phase of the pilot debt coaches supported

444

clients to take back control of their unmanageable debt

The phone-based DEBTsolve programme, still in pilot phase, combines debt coaching, advocacy and in some situations, debt solution loans of up to \$10,000*.

The combination of advocacy and debt coaching supports clients to negotiate affordable repayments, access hardship provisions and challenge lending to ensure they are only being required to repay loans that were provided to them within responsible lending guidelines.

This ensures that any subsequent debt solution loan is used to repay residual high-cost debt after the other alternatives have been exhausted.

**This has been increased for FY2021/22 to \$15,000*

Clients work with our debt coaches for anywhere between three months and a year – sometimes even longer.

We also increased our number of debt coaches, and are collaborating with ten financial mentors to test an adapted referral pathway into the programme.

Initial outcomes from the pilot are promising, and we intend to continue testing, refining and building this programme to make it available for more people.

Thank you to our partners

We are grateful for the hands-on support from BNZ and its community finance team to our Good Loans and DEBTsolve programmes, and for BNZ's commitment to improving financial inclusion for New Zealanders.

Thanks also to the Ministry of Social Development for contributing to the funding needed to deliver these services.



“At first I thought it was just another loan shark, but then I saw people commenting things like ‘this was really great for me’. I didn’t think something this good was possible.”

Hannah, DEBTsolve client

Addressing the gap with Drive Insurance

Drive Insurance is a tailored car insurance product that aims to improve financial resilience for Kiwis who may be excluded from the car insurance market.

When clients approached us to apply for a Good Loan to buy a car, our loan workers discussed car insurance with them as part of the application process and allowed for the cost of premiums as part of their responsible lending approach.

However, we knew many of our clients were choosing not to take out insurance.

28%

of clients getting a Good Loan for a car took out Drive Insurance as well

We began working with Suncorp New Zealand to establish whether we could address this gap.

We talked with community groups and clients using Good Loans to buy cars, to better understand why people didn't take out insurance.

This research highlighted that cost was only part of the reason - many people told us they felt that protecting a material possession like a car was less important than taking care of their family and community.

Other research participants were unaware they could be held liable for repairing damage to another person's car, assuming that cost would be covered by the other person's insurance.

Drive Insurance was designed specifically to meet these concerns. Offered under Suncorp's 'Vero' brand, premiums are fixed at \$8 per week and clients don't pay any excess on their first claim.

The first no excess claim provides an opportunity for us to have a further financial conversation

with our clients about how to prepare for an excess in the future.

During the pilot, Drive Insurance is only available to people who take out a Good Loan for a car.

We will be working with Suncorp to assess the success of the pilot and establish whether it has improved financial resilience for our clients.



Thank you to our partner

We are grateful to the team at Suncorp for their commitment to helping us improve financial inclusion and security for New Zealanders who may be excluded from mainstream insurance services.



Going the extra mile

John and Rose reached out for support to buy a new car, but with the help of our team they came away with much more.

John and Rose depend on a car to get them from A to B - including to doctors' appointments and to buy groceries.

While working through the initial car loan application with them, their loan worker noticed two high-interest store cards and learned that John and Rose had been unsuccessful in their attempts to pay the cards off.

John and Rose decided they would like to join DEBTSolve and teamed up with one of our debt coaches to look at their whole financial picture and discuss their options.

They chose to pay off their store cards and close the account with the help of a debt solution loan, and with smaller, manageable repayments, they had enough budget surplus to apply for a car loan at the same time.

John and Rose then decided to take out Drive Insurance through Vero as part of our insurance pilot.

John and Rose now have a greater sense of financial wellbeing thanks to the fully insured new car that they are so reliant on, and a fair and affordable loan with manageable repayments.

"John and Rose are very happy.

"They came to us for a car and now they are also free of stress from their two cards which they have been struggling to pay off for a long time."

John and Rose's debt coach



Economic Harm

Addressing the financial impacts of family violence

Economic harm is a form of family violence that controls a person's access to money, economic resources or their participation in financial decisions.

Our Economic Harm team has continued to take action based on the recommendations provided by our 2018 research report Economic Abuse in New Zealand: Towards an understanding and response.

International research suggests economic harm is experienced in more than

90%

of family violence cases

As part of this work, we began upskilling our own team and talking with organisations that were seeking to better understand economic harm and its impact.

We trained our debt coaches to respond to economic harm for clients they were working with.

We collaborated with Shine to begin integrating economic harm into their workplace family violence programme.

This initial work identified a need to develop training for a variety of organisations, and design a pilot with a dedicated team member to work specifically with people experiencing economic harm.

We also undertook preparatory work for a range of additional activities recommended by our report. This included developing an awareness campaign and an economic harm hub of relevant information and resources for individuals and organisations to refer to.

Healthy Financial Relationships Toolkit

We worked with Dr Ayesha Scott at Auckland University of Technology (AUT) to develop a Healthy Financial Relationships Toolkit.

The toolkit is designed to help people have successful and effective conversations about money with their partners.

The toolkit was developed because we knew that the taboo that prevents people talking about money has real life consequences for them – including allowing harmful behaviours to go unchecked.

We received 'Health Futures' funding from AUT to develop the toolkit and we tested the content with focus groups to ensure it was relevant and useful.

Findings from these focus groups are now being integrated before we launch the toolkit more widely to reach people who need it.

Thank you to our partner

Support from Dr Ayesha Scott and AUT Health Futures has helped us build resources that give Kiwis the tools they need to have healthy financial relationships.



“We are so grateful to have you share your mahi and insight with us, and hear how our mentors can support and empower our young people to see there can be a different path for them.

“The feedback we have from our group about the economic harm training was insightful and thought-provoking.”

Big Brothers Big Sisters Mentoring Manager,
Faye Higgins

Creating long-lasting change

New Zealand has the worst reported rate of family violence in the OECD. Police respond to a family violence call out every four minutes.

Advocacy

In June we submitted on the National Strategy and Action Plans to eliminate family violence and sexual violence in Aotearoa New Zealand. We raised three main points:

- Economic harm needs particular emphasis in family violence workstreams
- The private sector needs to be identified as a key participant in the eradication of family violence
- A gender lens needs to be legislated across all areas of policy

We also co-hosted a specific economic harm consultation on the strategy with the Joint Venture for Family and Sexual Violence.



Shine in Schools

We know that to break the cycle of family violence, it is critical to provide young people with the skills they need to navigate intimate partner relationships before they begin serious relationships – many people who find themselves in abusive relationships have met their partner while still in their teens.

This is why we teamed up with Presbyterian Support Northern's family violence service, Shine, to expand their Shine in School programme into the Wellington region.

Students discuss healthy and unhealthy behaviours, gender stereotypes, and how to champion healthy relationships and violence-free communities.

Our Shine in School facilitator has begun building this work and is working towards bringing several Wellington schools on board for the 2021/22 year.

Thank you to our partners

We would like to thank Presbyterian Support Northern and the team at Shine, for the opportunity to work with them on this important prevention programme.



“Thank you so much! This is life saving for me, you have no idea. It’s the second chance I need.”

Good Loans client

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