

How good?

The impact of Good Shepherd financial wellbeing services in people's lives

February 2025



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Measuring the impact of Good Shepherd services

Good Shepherd's work reduces harm from two of the most prevalent issues for women, girls and their families in New Zealand — poverty and family violence. We help women to be safe, strong, well and connected.

Our services address harm and hardship with a focus on supporting people to strengthen their financial wellbeing.

The impact we want to make for people is clear to us. This document outlines recent research to learn more about the role our services play for clients, and whether we're enabling the outcomes we seek.

We measure impact so we know which aspects of our work could be continued, improved or reconsidered to make sure our efforts get the best results for women, girls and their families.

Quotes in this document are clients' own words.



We take determined action to realise our vision

A clear ‘theory of change’ keeps our activities focused on the outcomes we seek, and the change we want to make for people facing harm and hardship.

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 can be forced to take on high-cost debt to pay for essentials, or go without. Our no-interest loan service responds to this.

People experiencing family violence can have their financial resources and assets completely depleted because of abuse. Some people can't afford to leave violent relationships or stay safe. Financial harm can last long after the abusive relationship ends. Our family violence economic harm support service responds to this.

Good Shepherd's nationwide phone-based services help reduce harm while providing people with new opportunities. Our efforts to drive and support system change help stop harm before it happens and reduce the impact of harm when it has occurred.



See goodshepherd.org.nz for more about our services

Financial wellbeing is our focus

Money plays a huge role in someone's ability to be well. We design and refine our services to help people improve their financial wellbeing, and overcome harm and hardship.

Poverty and family violence can limit or completely block a person's access to resources that help maintain a safe, healthy and stable life. Our mission and theory of change are shaped to enable financial wellbeing to address these layered and complex issues.

Good Shepherd's definition of financial wellbeing is informed by our own expertise and experience, along with relevant research literature and comparable frameworks including wellbeing measures from Statistics New Zealand.

Our services seek to enable three defining aspects of financial wellbeing:

- Resources to meet everyday needs and enjoy life — eg afford food and shelter, and engage in family and community.
- Ability to meet financial commitments — eg pay bills, and avoid spiralling into unmanageable debt that limits life and causes anxiety.
- Financial resilience for the future — eg to cope when emergencies occur, work toward long-term goals, and prepare for years of reduced work or retirement.

Because financial wellbeing supports or undermines general wellbeing, our services also influence things like self-determination and hope.

Through research, we set out to understand how our services affect:

- how often someone worries about money
- if they have money left over at the end of the month
- if their income meets their everyday needs for things like accommodation, food, clothing and other necessities
- if they keep track of their spending and finances
- how much control they feel over their finances
- how confident they feel about their financial future
- how hopeful they feel for the future
- how much control they feel over how life turns out
- how satisfied they feel with life.



We measured the effect of our services to make sure we're on the best path to helping women, girls and their families be safe, strong, well and connected.

Quantitative and qualitative research methods

We engaged with more than 100 clients to evaluate the impact of our services. Research was designed to measure the difference we're making and what it means in the context of people's lives.

Research was conducted by Good Shepherd's research specialist, supported by an independent research consultant.

Quantitative wellbeing impact survey

A wellbeing impact survey was completed by 108 clients who have received their loans or no longer need active and regular support.

Participants were randomly selected, and come from all over Aotearoa. The survey asked people to score their feelings of financial and holistic wellbeing prior to working with Good Shepherd, and then compare this to how they felt three to six months after their engagement. It used Likert scale questions to gauge how much our services have improved clients' financial and holistic wellbeing.

This survey helped us to measure the extent of change in key areas of people's wellbeing after working with Good Shepherd.

Qualitative research for deeper understanding

We conducted 18 interviews with clients who have engaged with us over the last six to 12 months. Questions were designed to help us better understand clients' stories and experiences from their perspective. Through analysis of the interviews, we identified and interpreted patterns in the data. This qualitative research provided rich context for trends in survey results.

This process helped us learn about the nature of changes in people's wellbeing after working with Good Shepherd, and the impact of our work in specific lives and contexts.

Feedback from clients

We also considered feedback provided by clients who wanted to share their perspectives and experiences relating to Good Shepherd services. This input came through monthly client satisfaction surveys and unprompted feedback.

Findings shed light on clients' experiences and perspectives before, during and after using Good Shepherd services.

People are often at a low point before reaching out

Crises relating to poverty and family violence can cause fear, overwhelm, disillusionment and instability.

Stressed and struggling

Our research found that people who decide to seek help from Good Shepherd are often in a period of high stress. Clients talked about struggling to find stability and a sense of dignity. Pressures can affect other areas of life and health, often leaving people feeling overwhelmed and let down.

Clients' stress related to financial instability or debt stemming from complex and compounding life challenges. Some shared stories of emotional, physical and financial distress after leaving abusive relationships, or losing assets and stability after separations. Others face prolonged legal battles, mental or physical health crises, or the strain of single parenthood. These pressures leave people feeling isolated, overwhelmed and, as one client put it, at "rock bottom".

People reaching out to Good Shepherd can have multiple layers of very present worry – from the challenge of meeting basic needs like food and

housing to living on the brink, where something like a broken car can threaten to unravel life or spiral them into deeper debt.

"I was really struggling. I was behind on rent and feeling like I was drowning in debt. I didn't know how to manage it all and felt like I had no options."

"I was working through the trauma of the lost relationship, my kids' trauma and the loss of my identity. It was very, very overwhelming."

"I had to go through absolute hell trying to apply to family court for settlement."



Limited finances affecting wellbeing

The significant negative and life-limiting effects of financial hardship were common themes for clients participating in this research.

Clients described financial instability cascading into other aspects of their wellbeing. Many noted the effect it has on their mental and physical health, families and relationships, housing stability, employment and education opportunities and their ability to connect with their wider community.

Not having enough money poses a serious and far-reaching threat to wellbeing. The urgent and often ongoing strain of financial hardship leaves many people in need of support.

"Only being able to pay rent, buy food and catch buses. That was it. There was no life. There was no socialising... I just can't afford it because I've got this much money left on my bus card. Yeah, it was very lonely and stressful."

Let down by systems meant to support

Many clients feel let down by the wider financial, legal and social systems meant to support them, often leaving them with no other options.

They said having poor credit history or unstable income makes accessing help through banks nearly impossible. Those who've encountered predatory lenders in the past are wary of high-interest loans and unmanageable debt.

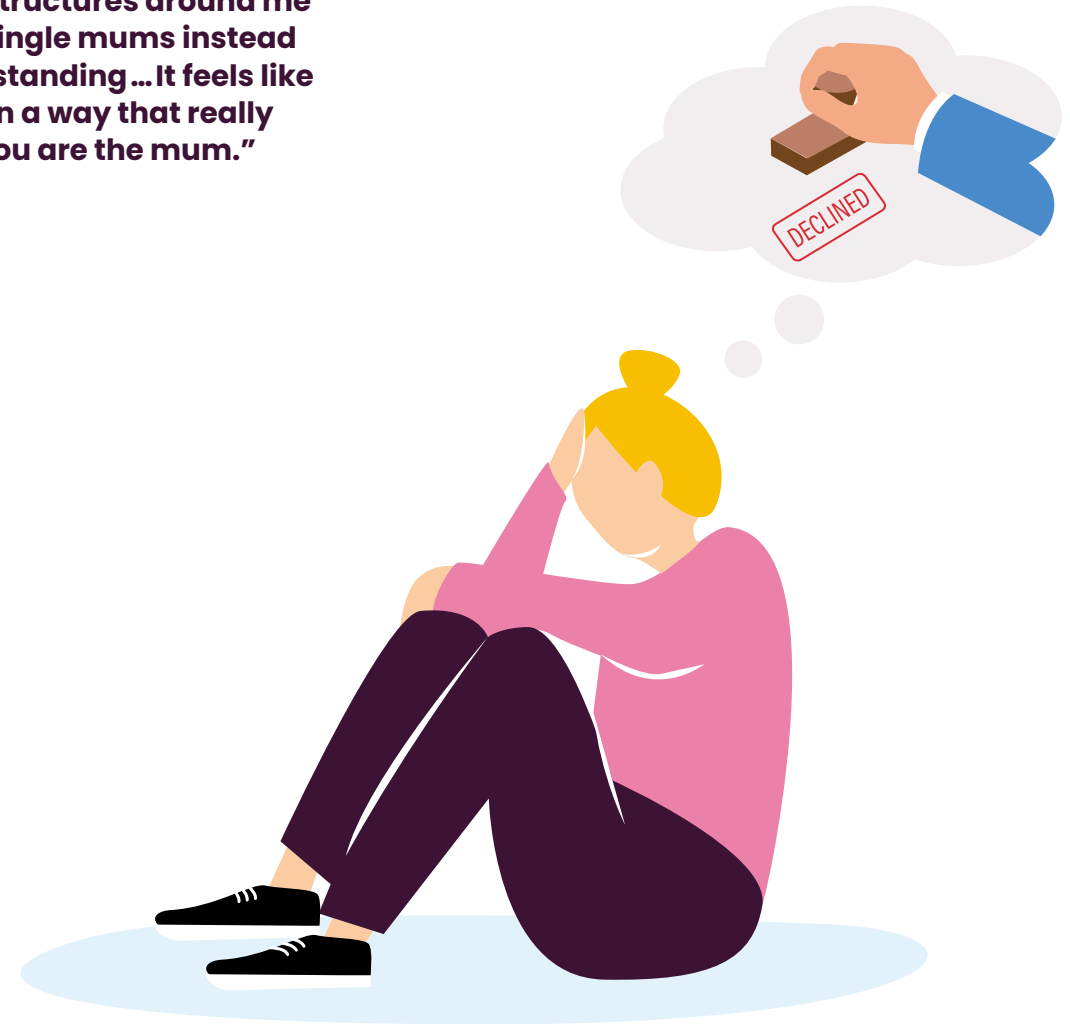
Many clients recounted frustrations with government subsidies and assistance, which they say are often unreliable or insufficient to meet their needs, or create disincentives to earn more.

People dealing with economic abuse or family law issues suggested the legal system often falls short in providing adequate protection or resolution.

This state of crisis can be compounded by the stigma surrounding financial insecurity. Several clients shared the pain and frustration of being treated as just another "number" or encountering insensitive responses when seeking assistance.

"There was a lack of ACC and MSD help... It was frustrating there was no system you could rely on at the time."

"It felt like all the structures around me were punishing single mums instead of offering understanding... It feels like society is set up in a way that really punishes you if you are the mum."



The process of working together is transformational

Working with Good Shepherd brings relief, hope and confidence. People start to see beyond crisis through interaction with our services.

It takes courage to reach out

We learned from clients about how difficult it can be to find the determination and openness needed to reach out to a service like Good Shepherd. Some noted it's hard to ask for help when feeling vulnerable.

For some people, taking this first step means confronting stress and/or harm they may have been avoiding. There's fear of being let down, having no alternatives, or taking on the risk and burden of debt in challenging circumstances. This step also represents a pivotal moment of taking control and addressing difficult realities, driven by the hope — and often the necessity — of finding support and solutions.

"It was stressful thinking 'oh my gosh here I am facing all of these things. I don't know how to deal with it, and what if this [loan] doesn't come through?' But it forced me to take control and face up to things and be absolutely candid... It was a scary feeling. I was opening Pandora's box without the certainty of getting the loan."

"I felt a lot of shame about my financial situation and avoided seeking help until things became quite severe."

Immediate relief with practical solutions

Clients spoke about the immediate emotional and financial relief they felt through having access to practical solutions.

No-interest loans for low income earners, flexible payments, and debt management solutions were highlighted as game-changers. They empower people to overcome barriers, and regain some control over their finances and lives.

These practical solutions relieve immediate stress and pave the way for more stability going forward. This often restores hope in moments when it is most needed.

"The interest-free component made it life-changing."

"I felt like this was meant to happen. It was like there was a thundercloud above me and lightning about to strike, and she grabbed the lightning bolt and said, 'I'll take that, see you later.'"

"My only regret is that I didn't ask for help sooner. Thanks to this process I now have a sense of control over my finances and can see a clear path forward."

Feeling seen and heard makes a big difference

Clients described their interactions with Good Shepherd as deeply transformative, not just for the financial help but for the human connection they experienced. Clients feel considered as a whole person, understood in their experience and supported in a proactive way.

For many, this experience stands in contrast to past attempts to seek help. Clients talked about finding someone who "just gets it" at Good Shepherd — who intuitively understands their struggles without judgement or requiring them to

explain every detail. This sense of being seen and supported by someone who is both transparent and “on their side” creates trust and emotional safety even in moments of crisis. We heard that emotional support can be as vital as financial assistance, leaving a lasting impression.

“I felt completely and utterly supported. I had just gotten out of an abusive relationship. I hadn’t been supported like that in a very long time, and it was by people who didn’t even know me.”

“I was able to get back on my feet and fight again after being heard. When I called, I was on my knees. I literally did not know what to do. It was terrible.”



Renewed hope, resilience and confidence

This research shows Good Shepherd’s support can play a crucial role in helping clients shift from feelings of despair to a more hopeful and empowered outlook.

Clients spoke about the compassionate empathy they received from Good Shepherd, saying it boosted their confidence and self-worth. Some noted it made them feel valued and financially trustworthy – sometimes for the first time. We heard about how our support can provide a foundation for recovery, helping people feel capable of overcoming their challenges. This renewed sense of hope often sparks broader life improvements, from emotional recovery to re-entering the workforce or regaining emotional stability after a tough time.

“[The loan] boosted me socially and self-esteem wise because it made me feel like I was worthwhile. Someone could see I was actually trustworthy, and they were prepared to loan me money. I knew I was, but sometimes it’s hard to prove that.”

“It was a good car that was cheap to run, and then from there it was like, ‘Wow, life is going to be okay.’”

A rigorous, lengthy but empowering process

Many clients described the Good Shepherd loan application process as lengthy and emotionally taxing, particularly during already stressful times. It often required significant patience and perseverance, with delays in initial responses and extended back-and-forth communications.

Many clients also described the process as both enlightening and supportive. It becomes an opportunity for growth, highlights gaps in financial habits, fosters greater self-awareness, and equips clients with new practical skills for managing money. By confronting financial realities with guidance rather than judgement, many clients said they left the process feeling more confident and capable.

“It was long and frustrating, not knowing whether or not we were going to get the loan...I wasn’t sure whether to look elsewhere, whether to extend my Visa which would be really expensive. Where else do I look?”

“I just persevered. I was desperate. But I didn’t really have a choice.”

“She gave me a lot of real practical and useful advice that helped daily and was actually doable for me.”

Financial and holistic wellbeing improve after using our services

Clients gain stability, reduce their anxiety and lay a foundation for resilience in the long-term. They feel a greater sense of freedom and self-determination.

Liberated from struggle

We heard that empowering clients with practical support, skills and tools helps many people move beyond survival. This transformation has a profound ripple effect on many clients' overall quality of life.

Many described the "freedom" of overcoming the burden they carried when they first approached Good Shepherd. Reduced financial strain means people were able to focus on meeting their basic needs, engage in meaningful employment or education opportunities, and start to live life on their own terms. Clients talked about increased capacity and more headspace leading to improvements in other aspects of their financial and holistic wellbeing, from emotional resilience to stronger relationships and a sense of purpose.

"I can think and function better...I feel better all around, better as a person."

"I feel relieved. I feel lighter...I feel freer. I feel more ordered. And that's a good and secure place to be in."

Skills for the future

Clients talked about the continued positive impact of financial and budgeting skills they built during the process of applying for a loan. Many reported healthier mindsets and more intentional approaches to spending and saving, which strengthened their ability to navigate financial challenges. These skills also gave clients a greater sense of control over their money, reducing anxiety and putting them in a position where they can begin to think and act more strategically.

"That sort of opened up my eyes a bit more to the budget side of things, so sort of getting a bit more insight and how to manage the money and sort of prepare a budget for it."

"I feel like I have a roadmap now."

"The mentoring I got changed my mindset. I'm not going back into debt unless it's to buy a house."

Positive impact on whānau and community

Good Shepherd's support creating a foundation of security that extends beyond the individual was a common theme in clients' experiences. Many took pride in sharing their positive experiences, advocating for Good Shepherd in their communities and encouraging others to seek help. The impact also reaches families, as clients pass on financial stability and knowledge to loved ones, particularly children.

By fostering skills and stability, clients create more secure and resilient households, which many valued as their greatest achievement. This perceived ripple effect suggests the benefits of Good Shepherd's support resonate far beyond immediate recipients.

"I was able to get a car and continue to work and get my daughter to school which was the most important thing. I've also started study to be a legal executive so while that's stressful I know successful completion will lead to a better life for me and my kids."

Reliable transport plays a crucial role in wellbeing

We heard a car represents more than just mobility for many clients. It also meant self-sufficiency, ownership and freedom to live life on their terms without depending on others or being limited by public transport or isolation. Reliable transport, eg a car or mobility scooter, is more than a practical necessity — it plays a critical role in the holistic wellbeing of clients and their families. Clients shared stories of how a car loan enabled them to secure or keep employment, maintain housing stability and access essential services fundamental to their health and wellbeing.

“[The loan for a car] has enabled me to get a full time job, that’s opened up a lot of things. A lot more freedom, financially. And with that improvement, it’s definitely helped my overall health or wellbeing as well.”

“It wasn’t just about the car. It was its ongoing effects on life, like work and leisure. It’s about ownership, it restored my mana because it got ripped from me.”

Long-term financial stability and wellbeing takes time

Good Shepherd’s support helped many clients move beyond immediate crises, but our research shows achieving long-term financial stability and wellbeing is a complex and ongoing challenge. Many continue to face financial strain due to systemic and personal challenges, eg low wages, lack of child support, limited assistance or challenges with the system. This underscores that stability is a gradual process, not a quick fix, and often contingent on broader systemic change.

“I’m on a low wage. It’s not really enough for a family of four. It’s enough to just get by... [my kids] feel stressed about making me financially stressed. They don’t really ask me for stuff, and I don’t really like that.”

“My debt was consolidated, and I have a car that I have faith in. However, with the ever-increasing cost of living, life is still hard financially. I am living on the bread line, payday to payday.”



Examining nine specific measures showed people experience a significant improvement in wellbeing after using our services.

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARDSHIP IS:

Less likely to worry about money

Clients told us that not being able to cover bills or pay for essentials causes a lot of stress and worry. Worrying about money can consume someone's thoughts, harm mental wellbeing, and make it even harder to take part in activities that make life satisfying.

Our services help reduce debt, reduce the cost of debt, and provide access to affordable lending for essentials.

Research participants were **three times less likely to worry about money** after working with Good Shepherd.

Before working with Good Shepherd, the majority (81%) of respondents agreed they often worried about money, compared with 26% after.

Clients explained that worrying less about money means having more headspace to focus on what's ahead, and being more able to stay mentally well.



“I worry a bit less about drowning in high interest loans. My overall wellbeing has improved immensely since contacting Good Shepherd for assistance.”

“I was so bad with money, and it caused a lot of problems for me. Now that I do have [budgeting skills], I can create a lot more stability for me and my child.”

“I have a reliable vehicle. I have a lot less debt. I have a better budget in place and better control over my spending and finances.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARSHIP IS:

More likely to feel income meets everyday needs

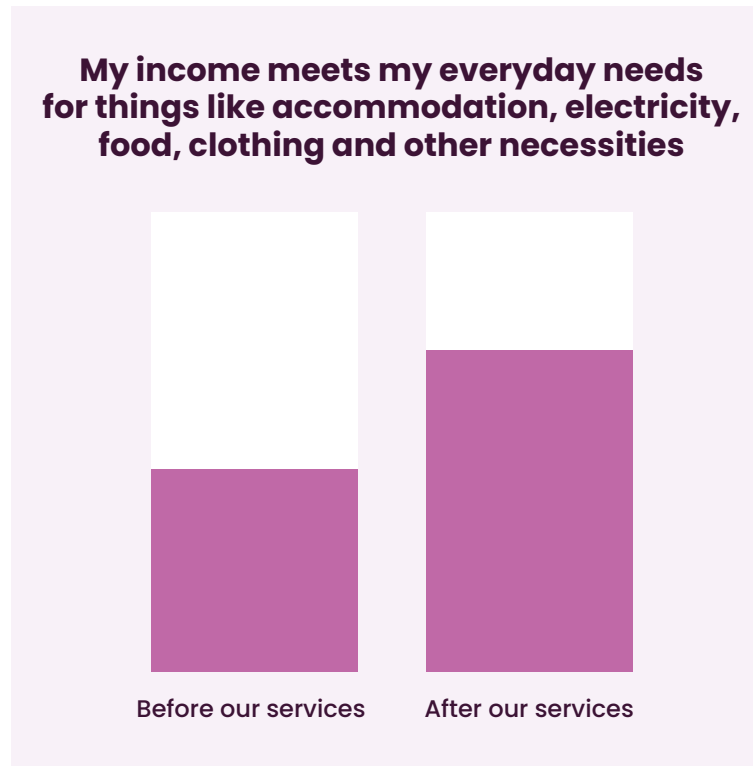
Clients talked about feeling the pressure of hard choices. Considering which essentials to go without means weighing up harmful consequences every day. Clients were often great at stretching a budget, but low income and/or unmanageable debt can make things harder.

Our services provide support to reduce debt and the cost of debt, and strengthen budgeting skills.

Research participants were **much more likely to feel their income met their everyday needs** after working with Good Shepherd.

Before working with Good Shepherd, less than half (44%) of research participants agreed their income met their everyday needs, compared with 71% after.

Clients mentioned feeling immediate relief when they can cover the cost of everyday needs, noting that each day becomes easier.



“The budgeting has really made a big difference. My budgeting skills have been amazing since. I’m able to pretty much afford everything I need and everything I want in an appropriate way...It’s been pretty much a better way going forward for me since.”

“Even if I don’t get approved for the loan, I am so grateful for all of your help. If I ‘walk’ away from this, still without a vehicle, I appreciate that, thanks to you, my finances are so much tidier and now organised, and I have spare money each week and my bills are being paid more regularly. It feels so good.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARSHIP IS:

More likely to have money left over at the end of the month

Clients' experiences show that not having enough to cover basic needs and financial obligations means there's no money left over at the end of the month. Living paycheck to paycheck can hold people down. Financial burden can grow each month as late fees and interest mount up, and it's harder to free up money to afford options like paying more up-front to buy supermarket items in bulk.

Our no-interest loans, debt reduction and support to find relief from unjust debt create immediate space in a budget.

Research participants were **three times more likely to have money left over at the end of the month** after working with Good Shepherd.

Before working with Good Shepherd, only 15% of research participants agreed they had money left over at the end of the month compared with 45% after.

Clients talked about the confidence and increased options they gain through having a surplus to plan with.



“So when I work out my budgets now, I work out all my outgoings and what I’ve got saved – if I’ve got anything saved – and what I can spend it on. So I’m not reaching at payday to scramble to buy a birthday present, or to buy a shirt or a pair of jeans or a pair of shoes, you know. There’s a little bit there as a buffer.”

“I’m also noticing a new way of thinking about money after having worked with Good Shepherd. I am trying hard to save for my future and have funds to cover any unforeseen costs. While paying [higher-cost lender] I could not save.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARSHIP IS:

More likely to keep track of spending and finances

Clients told us they were overwhelmed by their situation, avoided looking at bills, lacked confidence, and had no energy to keep track of their finances before reaching out to Good Shepherd.

We heard that being supported by our team to better understand their situation and options gives clients skills, a clearer perspective, and a strong foundation for monitoring their finances.

Before working with Good Shepherd, the majority (69%) of participants agreed they kept track of their spending and finances. After working with Good Shepherd, **research participants keeping track increased to 90%.**

The relatively high likelihood of clients tracking spending before working with Good Shepherd is consistent with feedback that being constrained financially means people have to manage carefully. This research suggests our services enable a positive shift, making it easier for people to monitor their spending without becoming overwhelmed.



“I’ve never been good with money. This [loan] has been a lifeline to help me get back on board and to get my finances in more order.”

“I’m tracking my budget and expenditures and living within my means.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARDSHIP IS:

More likely to feel in control of finances

Before working with Good Shepherd, clients told us they were struggling to meet everyday needs, less likely to have money left at the end of the month, and not as likely to track their finances. What happened with their money felt somewhat out of their control. In cases of family violence, finances were being controlled by an abusive partner.

Our services help to reduce debt, reduce the cost of debt, and build financial autonomy confidence and capability.

Research participants were **significantly more likely to feel they have control over their finances** after working with Good Shepherd.

Before working with Good Shepherd, less than half (40%) of respondents agreed they felt they had control over their finances, compared with 71% after.

In this research we heard about the sense of agency people gain over their money after working with us. Clients spoke about being more able to make choices that are right for them.



“Before I talked to her, it felt like things were so chaotic and I was just surviving, and I wasn’t in control. After I talked to her, I thought, ‘Wait, I can do this. It’s going to be tight but there are little things I can do to manage this situation.’”

“I now have control over my money, something that I have never been able to control before. I am now aware of bad spending habits, and have since stopped using layby services and getting loans because I do not have the need for loans anymore.”

“It really is life changing to not be stressed, worried, anxious every hour of every day about finances.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARDSHIP IS:

More confident about financial future

Clients talked about life feeling bleak when they were unable to meet the expense of everyday needs or get a clear sense of their financial situation. They found it hard to imagine beyond the present.

The tangible savings and no-interest lending offered through our services can leave people feeling more at ease about their financial future.

Research participants' **confidence about their financial future increased more than threefold** after working with Good Shepherd.

Before working with Good Shepherd, only 17% of respondents agreed they felt confident about their financial future compared with 64% after.

We heard that having confidence in future finances brings an ability to look ahead, plan, and feel assured that life will be ok.



“It gave me a strong feeling of hope because they looked really closely at my finances and they could see that I could afford it.”

“Taking back my financial security has allowed me to take control of my life and my future. I’m now able to plan ahead and not constantly look over my shoulder for the next debt collector to come chasing me for my ex. Empowering and wonderful.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARDSHIP IS:

More hopeful for the future

We heard from clients that unsteady finances and layers of worry can make it feel like thinking about the future is another thing they can't afford. Many try to stay strong and optimistic as a way to navigate challenges, but it's hard.

Our no-interest loans and family violence economic harm support can help people see that it's possible to overcome the impacts of harm and hardship.

Participants' feelings of **hope for the future more than doubled** after working with Good Shepherd.

Before working with Good Shepherd, less than half (40%) of respondents agreed they felt hopeful for the future, compared with 82% after.

Clients talked about the power of feeling hopeful and motivated, and how energising it feels to imagine better things.



“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.”

“Good Shepherd helped me get a car and I am forever grateful. Now it's put me in a better position to get a job and have a better life compared to my situation last year, was hopeless.”

“Usually, any discussion around my financial health leaves me feeling extremely defeated... but today I hung up feeling optimistic, which I have not felt in a very long time.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARDSHIP IS:

More likely to feel control over how life turns out

We heard from clients that experiencing financial harm and/or hardship makes it hard to see beyond the short term. People can feel they have little to no influence in their own lives.

The practical tools and strategies available to people through our services help them feel more in control of the direction life takes.

Research participants were almost **three times more likely to feel control over how their life turns out** after working with Good Shepherd. Over half (51%) gave scores between 7–10, up from only 18% before working with Good Shepherd.

Similarly, respondents who felt like they had little/no control over how life turns out (scores of 0–3) dropped dramatically, from 34% to 8% after working with Good Shepherd.

Clients talked about the possibility-expanding effect of having more financial stability, capability, confidence and options. We heard how the relief provided by our services spreads through different parts of life.



“Good Shepherd also helped me with setting goals, not just financial but personal goals. I feel like I have a roadmap now.”

“I feel less stressed and more in control of my life.”

“Reaching out to Good Loans was the only way to keep a roof over my head. It was really life changing for me. It was really vital for me not going under. It was not just a little bit helpful ... I was really in a pickle. If they didn't come through for me. I would have lost my job and then my house.”

GOOD SHEPHERD'S SERVICES MEAN SOMEONE EXPERIENCING HARM AND HARDSHIP IS:

More satisfied with life as a whole

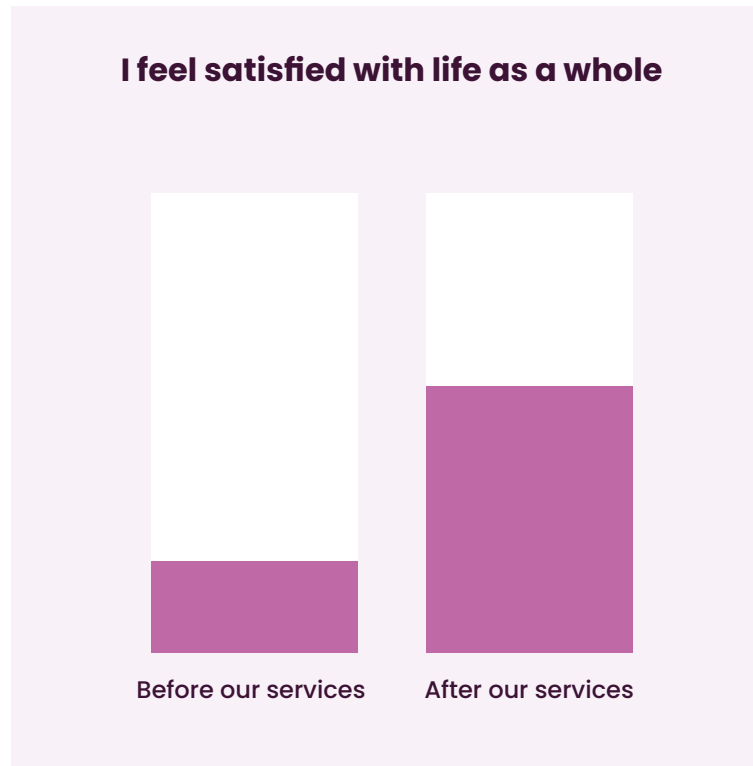
Clients reflecting on their experiences before working with Good Shepherd talked about being in survival mode – living in a state of stress, anxiety and struggle.

Our services provide tools and support to help people move beyond crises caused by financial harm and/or hardship.

Research participants were **twice as likely to say they were satisfied with their life** after working with Good Shepherd, with more than half (58%) giving scores between 7–10 compared with only 20% before.

Similarly, respondents who felt like they had little/no satisfaction with life (scores 0–3) dropped dramatically, from 36% to 6% after working with Good Shepherd.

We heard how clients have more options and a stronger ability to participate in the parts of life that bring them joy and make them feel satisfied.



“I feel more settled and confident.”

“Got my own car to get to work, planning my life with a new partner, saving again.”

“Good Shepherd has given me ability to do more for myself.”

“I am happy. I’m not worried for the future. I know me and my children are going to be ok.”

“I feel free from the burden of debt and it’s a great feeling.”

Stories from clients who participated in research show the impact our services make in people's lives.

Names have been changed to protect identities. Each client reviewed and approved their story, and quotes are in their own words.



Life can be lonely and stressful as a solo mum without family around, particularly when things go wrong. Working with Good Shepherd helped me feel like I had someone in my corner.

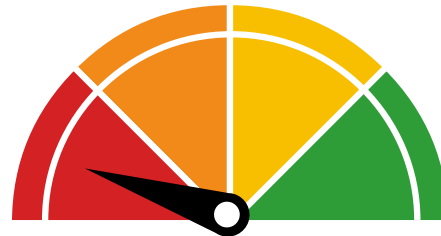
Now I'm working on building from strength to strength for myself and my kids.

This is Tessa's story, edited to keep her from being identified and to help you read. Quotes are Tessa's own words. Names have been changed.

Before I connected with Good Shepherd, life felt a bit like an uphill battle. As a solo mother of three, I was facing financial struggles without any family support to lean on.

"I felt really alone and desperate and in a corner. I was struggling with a lot of other things, not just my finances, as a solo parent. Life was in a dark place."

It wasn't until my car was on its last legs that I found out scammers had been using my account, which completely tanked my credit score. It was a nightmare that took several months to sort out. I can't begin to describe the anxiety I felt every day, driving an old car that could break down at any moment. I needed a new car badly, but my credit score made it nearly impossible to get a car loan from a traditional lender.



CREDIT RATING

"I was also really worried that if I was accepted somewhere how I was going to pay the interest. Some companies advertised saying they would help, but the interest rates were just insane."

I first heard about Good Shepherd through a Facebook group called "Mums on the benefit." Women like me shared stories of how Good Shepherd had helped them without judgement.

I did my research and decided to give it a shot. What drew me to Good Shepherd was their Christian values, their genuine care for people and their commitment to thoroughly understanding each applicant's financial situation. It was a relief to know they wouldn't just look at my credit score and dismiss me. I've been through a lot in my life. As a single mother on a benefit with no family support, I've faced a lot of stigma and tough deals — but my experience with Good Shepherd was different.

"I applied for finance before, and it was a horrible feeling. It felt like they were there to make money off of me... It was so different with Good Shepherd. I imagine it would be more like how a family member would treat you, where they were seeing how they could help you."

Working with Good Shepherd was a game-changer. They gave me a loan to buy a car, and the impact was immediate. My constant anxiety started to lift. Having a reliable car gave me peace of mind and started to make everything easier. But it wasn't just about the car. It was about how Good Shepherd made me feel — respected, uplifted and hopeful. By going through my finances with me in detail during the application process, it showed me I could not only afford the loan, but I could also trust myself to manage it responsibly.



“It gave me a strong feeling of hope because they looked really closely at my finances, and they could see that I could afford it. It really made me feel really good. It gave me a renewed outlook on humanity in general.”

My financial struggles haven't disappeared, but having a functioning vehicle has made a huge difference. I'm proud to say I have been successfully paying it off too. There are still tough days. I had to put my work on hold because of burnout. I also worry about potential mechanical issues with the car — but I'm managing. It feels good to know Good Shepherd will be there if anything else goes wrong.

I have big hopes for the future. I want to continue to heal from the trauma of the past, build resilience and find work that fits my family's needs and my values. Ultimately, I dream of moving off the benefit, making enough to take care of my family, and achieving a healthy balance between work and home life. I don't want my kids to miss out on anything.

“I'm hoping to be building from strength to strength. I want to heal and grow stronger.”





I've worked hard to ensure my kids have the secure and steady life I never had.

A Good Loan helped me fix my car, keep my job and protect our family home until we were able to sell. It gave me the breathing room I needed to hold on to what matters most — stability for my family.

This is Sarah's story, edited to keep her from being identified and to help you read. Quotes are Sarah's own words. Names have been changed.

Life's been a journey, but one of the toughest periods was not long ago when I almost lost everything.

At the time, we were living in a semi-rural area. As a solo mum I was working while trying to keep our heads above water. It became clear I needed to downsize from our family home, which I bought off my ex-partner when the property market was high. Interest rates were skyrocketing, and it was stressful to know I needed to sell before I couldn't afford the mortgage anymore. I just needed to bide my time until the market started to pick up again and I could make enough to secure a new mortgage.

Around this time, the gearbox in my car failed and needed to be replaced. I couldn't afford to fix it. But without the car, I wouldn't be able to get

to work. Public transport wasn't an option where we lived. If I couldn't fix the car, I'd lose my job. Without my job, I'd lose the house. We were at the brink of a spiral that would be hard to stop.



"If Good Loans hadn't helped me, it would have been really dire."

Every option I explored turned into a dead end. My bank wouldn't approve a personal loan because of my mortgage. I tried other lenders, but I kept getting declined. It was my boss who suggested I apply for a loan through Good Shepherd.

"I felt trapped. I felt like my best efforts weren't working."

The process of applying for the loan was straightforward once I got started. Bex, the person who helped me, was incredibly kind and supportive. She treated me like an individual, not just another application. She could see my situation — that I was equity-rich but

serviceability-poor — and she understood the challenges I was facing. She didn't judge and treated me with respect, which made all the difference to me when I was at my wits' end.

“I feel like it helped me not have a nervous breakdown. It was a really huge sense of relief. Bex was just really kind ... She could see I had equity and money that I couldn't access. She empathised with me and saw I was a good steward of money with no credit cards or afterpay or anything. I felt seen.”

There was a bit of a delay before I was connected with Bex, which was stressful given how urgent my situation was. When people are desperate, they're more likely to turn to predatory lenders. I'm grateful I held out, but I can see how others might not have that patience. Once everything was finalised, though, I could breathe again.

The interest-free loan allowed me to repair my car without sinking deeper into debt. Given my situation with the house, I don't think I would have been able to afford a car loan with high interest rates. The Good Loan helped me manage everything so things didn't fall apart. I could get to work, earn my income and hold onto our home until it was sold. That stability meant the world to me and my kids. Growing up, my parents' divorce left me feeling constantly uprooted. I didn't want that for my kids.



“I would have been devastated if I had to rent because the only time I've ever had stability is when I was in charge of my own money and had my own house. My kids have been able to stay in the home they grew up in their whole lives until I could sell it. They had stability I never had. That was really big for me.”

Life is still challenging, but it's more manageable. I've downsized to a smaller house closer to town, which means I can walk to shops or catch a bus if the car ever has issues again. My mortgage is smaller — though with the current interest rates, my weekly payments haven't decreased much. I'm just treading water until the rates hopefully drop next year. But we have a home, and that's something I'm deeply grateful for.

“I count myself as one of the lucky ones. I feel blessed, and we have a roof over my head. It could always be worse.”

Looking back, the Good Loan wasn't just financial assistance. It prevented a cascade of other losses. Sometimes, one small thing can stop everything else from spiraling. It helped me keep my job, my house and my peace of mind. The weekly payments for the loan are really manageable. Without the burden of interest, I can focus on moving forward.

I'm proud of the steps I've taken to provide for my family. The loan gave me the breathing room we need to get through that difficult time. For anyone in a tough spot, sometimes all you need is a helping hand, and for me, that's exactly what Good Shepherd provided.



My car gave me the freedom to connect to myself, my family and my community.

I'm feeling confident about who I am and where I'm headed — and I'm passionate about helping others find their way too.

This is Manawa's story, edited to keep her from being identified and to help you read. Quotes are Manawa's own words. Names have been changed.

A couple of years ago, I was in a bad place. I broke up with my partner and lost custody of my kids. My mental health had taken a hit. I let my car go because I couldn't keep up with the expenses. Without a car, I had to rely on buses or walk long distances just to get to school or visits with my children. I was doing good with what I could, but life felt like a journey full of challenges.

"I was kind of like losing my marbles ... I was really educated in the last few years to understand life. No one tells you about life, you know. You're figuring it out."

The first time I applied for a Good Shepherd loan, I was turned down. My budget just didn't work. At the time, I was paying a lot in rent each week, and I barely had enough money for other expenses.



About a year later, my situation had changed. I had fewer living expenses. I also needed a car more than ever. So I decided to try again. It took a lot of persistence on my end to get Good Shepherd to respond to my initial application, but I didn't give up. To my surprise and relief, I was eventually approved for a loan to buy a car.

That car changed everything for me. It wasn't just a vehicle — it was my ticket to freedom and stability. When I first got it, I was going through a rough patch with my living situation and ended up living in the car for a couple of weeks. I had chosen it carefully, making sure it had foldable seats so I could sleep in the back if needed. And it served that purpose well.

"Yeah, it's just a car, but it was a safe place I could go. No one could kick me out, and I could take myself anywhere."

With my car I moved to a little house near the beach, where I spent time healing and learning to live sustainably. I collected rainwater, used a generator and paid close attention to the rhythms of nature. Being by the ocean helped me calm my mind and process everything I'd

been through. I used that time to reflect on my choices and figure out what kind of future I wanted to create.

“I had to go find myself, sort myself out and heal a bit from all my trauma. The car helped me on my healing.”

Over the past year, my life has transformed. My car has been an important tool for me to reclaim my life for the better, allowing me to get to school, visit my kids and travel into town for groceries and appointments. I now have 50/50 custody of my kids. I’ve moved to a rental closer to town.



I’m nearly finished with a diploma in accounting. It’s something I am very passionate about, and I’m excelling in so many ways. I’ve just been offered an exciting internship to become an accounting technician. I know a good career will help ensure my kids don’t have to go through the same things I have been through. I’m proud of the progress I’ve made and the example I’m setting for my kids and others.

“From the low point, I am now passionate about teaching and inspiring others to learn and grow too.”

I’ve also been able to show up for my family and my community in ways I couldn’t before. I’ve traveled to tangi to support my family. I’ve been able to connect with my whakapapa and even contributed to research about my family history.

I am feeling really positive about life these days, which is so different from a year ago. Having faith and belief in myself has made a world of difference. I love helping others to feel the same way. Looking back now, I can see that all the things I went through were meant to be. They’ve helped me find my path.

“Now I know who I am. I stay more confident and stronger in myself and what I want, rather than being the flock following the flock.”



The support I’ve received from Good Shepherd has been life-changing. I’m so grateful for the chance to rebuild and create a brighter future. Today, I’m learning to enjoy life rather than just endure it. That’s a gift I’ll never take for granted.



Facing my finances and past head-on wasn't easy — but with practical and empathetic support, it freed up my life again.

Today I'm lighter, more confident and planning for the future. I'm proud to be rebuilding a secure and happy life for me and my son.

This is Abbie's story, edited to keep her from being identified and to help you read. Quotes are Abbie's own words. Names have been changed.

I had just come out of a string of abusive relationships, one of which left me in significant financial trouble by taking out loans in my name that he never repaid. When my car broke down, I was buried in debt with no credit and no real support to help me through.



Reaching out to Good Shepherd was one of the best financial decisions I ever made. When I first got in contact, I was hoping to get a loan for a car — but I ended up getting so much more.

Once Good Shepherd's loan team heard more about my experience, they put me in touch with Charlotte in their economic harm team. Her support was beyond anything I could have imagined. Charlotte reached out to all my creditors and negotiated with them, managing to erase nearly \$12,000 worth of debt.

The process did bring some challenges. It was long-winded, with a lot of paperwork and financial details to sort through. At times, I wasn't sure if I'd be approved for the loan because of all the debt I was carrying. The process also forced me to face my finances — and the aftermath of those abusive relationships — head-on and confront things I had been avoiding.

"I had been hiding from it with my head in the sand, which is what you do when you are completely overwhelmed. It was a very hard time — but when the loan came through, the relief that I felt. Everything was worth all the work."

I've always found it hard to ask for help, especially after everything I'd been through. But Charlotte was incredibly understanding. She had been through a similar experience, which made things easier. She was always there for me, checking in with updates as she worked hard behind the scenes to clear all those debts. It's hard to explain how important it felt to have someone who genuinely cared about my situation. Charlotte didn't judge me, but instead helped me turn things around.

“Who was this amazing person who came into my life at the right time? ... I felt completely blessed.”

There were some immediate changes in my life after working with Charlotte and Good Shepherd. It was such a relief to clear most of those debts and to have a good working car again. It was also an important starting point for a life that felt like my own again.

“I said to [Charlotte] that she came into my life and helped me remove those awful exes in my life bit by bit. I feel freer. I feel more ordered. And that’s a good and secure place to be in.”



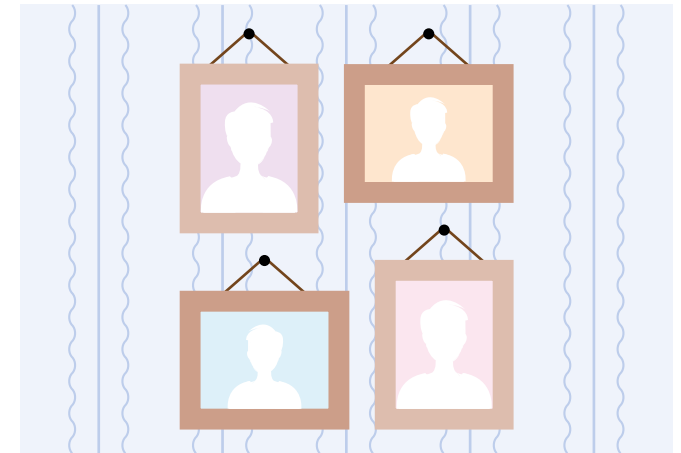
I haven't missed a payment with Good Shepherd yet, and I've been able to increase my payments too. My finances are much more in order. I no longer feel burdened by the debts that once seemed impossible. I know exactly what I owe and what's coming out each month. I finally have the ability and confidence to save and make decisions I couldn't have made before.

My son has a birthday coming up. I'm able to afford a little birthday party. That's a huge shift for us, both financially and emotionally. It feels so good to be able to contribute to school fundraisers and events — things that may seem small to some, but make a huge difference to me.

“[My son] had photographs taken ... that were beautiful. I was able to buy four of them. These sorts of things make an impact on you and him and your parenting, and make your child feel valid too.”

I even just bought a self-propelled lawn mower, something I have managed to save up for. It wasn't a huge expense but the ability to make that purchase was something that felt out of reach before.

I'm feeling so much more stable these days. Money is still tight, but I have enough to live — and I get to enjoy precious time with my son while he's still young. I don't spend on things



I don't need. I'm proud of that. But I can afford to take myself out to dinner every now and then without too much stress. I can just enjoy the moment.

Looking ahead, I hope to be completely debt-free in five years. I want to have a steady income and a routine that supports my family. I'm also thinking about going back to study, possibly in healthcare, which feels like the right path for me based on my own experiences with injuries. I want to help others the way I've been helped. In the meantime, I am thankful for where I am now. Good Shepherd's support has made such a big difference in my life.

“I'm very grateful...It was just at such a turning point in my life. No actually, this whole thing was the turning point at a really tough time.”



Starting over as a single mum after an emotionally and financially abusive relationship felt despairing. It was like everything was set up to disadvantage women like me.

Good Shepherd helped me find a sense of control and my inner strength. Now I'm moving from surviving to thriving.

This is Lillian's story, edited to keep her from being identified and to help you read. Quotes are Lillian's own words. Names have been changed.

Before I reached out to Good Shepherd, my life felt like it was crumbling around me. I had just left a long-term abusive relationship and was starting over with my kids. It wasn't until I was out of the relationship that I began to understand the full extent of what had happened – how my ex had controlled my ability to earn money and build a career. At the time, I thought it was normal or even my fault.

"I tried to do research about what happens to women after they leave an abusive relationship where there is financial abuse. It was so sad. Men get richer and women get poorer. I knew it's systemic and not me, but it was hard to not say I should be better and I should have not gotten myself into this."

Suddenly I was a solo mum with no income and a mountain of trauma to work through – both mine and my children's. The house we lived in, which I co-owned with my ex, started



falling apart. The shower leaked, the dishwasher and washing machine broke down and the car battery died. I couldn't afford to fix anything. The stress took its toll on all of us.

As I struggled to keep things afloat, I was also fighting against systems that seemed designed to punish rather than support single mothers. The stigma was overwhelming – people would wonder why I wasn't coping better or why I hadn't "bounced back" after leaving the relationship.

"It felt like nobody understood what it was like to be a single mum in an abusive relationship. I didn't even understand what it was like to be there... the experience of it was really, really hard to explain, even to myself."

I'll never forget the relief I felt after that first call with Good Shepherd. Apart from the Women's Refuge, they were the first people who listened. They didn't judge. They didn't ask how I had ended up in my situation or why I couldn't just fix it myself. Instead, they asked, 'How can we help you?'

Good Shepherd helped me in so many practical ways. They provided an interest-free loan to cover the most urgent repairs. They also helped me structure my finances to make things more manageable. For example, my benefits were paid weekly, but my mortgage came out monthly, which created constant stress. Lynda, the person I worked with at Good Shepherd, suggested I switch to weekly mortgage payments. It was such a simple change, but it made a big difference.

She also helped me understand my spending without making me feel bad. When I was too depressed to cook, I'd buy takeaways, which some people might criticise. Lynda just got it. She said things like, 'If there is one way you can take a bit of pressure off yourself'. That empathy meant the world to me.

After working with Good Shepherd, I finally felt a sense of control over my finances. Things were still tight, but the chaos eased. I could start making progress. Fixing the car, for example, wasn't just about the car — it was a symbol for what I was capable of.



“If you can fix just one thing or multiple things, you get that sense of, ‘I can do this, and then I can do the next thing.’ To be able to fix something, it changes your thinking about your whole situation. It’s not so despairing anymore.”

Today, my life looks very different. After years of legal battles, I finally secured the house in the separation. I've been working to repair and improve it.

I also found a job that I love. It's the sort of work that is meditative and healing for me and feels true to who I am — it's helping me reclaim parts of myself that were lost in the relationship.

It doesn't pay much though, and sometimes I struggle with this tension.

“When I was thinking about work, there were two conflicting values. I really, really needed money. Money was so key to rebuilding my life...I could see if I stayed on the benefit I just wouldn't progress. I would never really be or feel independent. On the other hand, I really valued work that really felt like me.”

Looking ahead, I hope to move from just surviving to building a life I truly enjoy. I want to continue creating stability for my kids and myself. One day, I'd love to explore how I can help other women who are going through what I've been through. I wish there was more understanding of what women go through when they experience financial abuse. We need more organisations like Good Shepherd, who can help us get through when everything feels dark.

“[Good Shepherd] was like a light that came in for me who said, ‘Yes. This is really hard — but we get it, and you can do it’. It gave me some footing. It gave me hope I could get out of this situation.”

Overall, this research shows our services are helping people in the ways we intend. It reveals what's working, how we can improve, and the factors that limit our impact.

THIS RESEARCH SHOWS:

We are making an impact in the way we hoped

The results of this research show Good Shepherd is making a real difference, and is on course to continue making a sustained positive impact for people.

It confirms our theory of change with evidence – detailing the harm and hardship people are experiencing from poverty and family violence, how delivery of our services is helping, and how using our services makes it possible for women, girls and their families to be safe, strong, well and connected in the future.

Outcomes improved significantly in every wellbeing measure. This indicates our services are having the desired effect in our wider theory of change, and that the ways and times we offer support are effective.

We use what we learn to continuously improve. The serious circumstances and pressing needs of our clients mean we won't stop striving to do better by them. But this research reinforces that our services bring benefits beyond the obvious. A loan is not just about money – it unlocks the potential for someone to live a safer and more satisfied life.

“Honestly, I am learning to enjoy life now rather than endure it.”

“I feel like I’m winning, and I feel like I’m coming out the other end.”

“[The loan for a car] has enabled me to get a full time job, that’s opened up a lot of things. A lot more freedom, financially. And with that improvement, it’s definitely helped my overall health or wellbeing as well. They sort of like work together for me...It’s definitely helped me get ahead in life to where I am now compared to where I was.”



THIS RESEARCH SHOWS:

The personal connection and support we provide is key to our impact

Perspectives shared through surveys, interviews and other feedback make it very clear that the outputs of our services are just one part of our positive impact.

Good Shepherd prioritises the social service aspects of financial wellbeing support. Working in ways that put the client at the centre, take their trauma into consideration, and build on their strengths ensures our services provide more than lending or debt reduction. We don't judge. We work at each person's pace. We provide options and explanation, but clients get to decide the right path for them. We are a social service using finances as a tool for change, and it is deeply heartening to see our approach changing lives for the better.

This research confirms that the compassionate, empathetic and customised way our team works with people is crucial to the value clients feel – and the impact our services make.

“The emotional support I received from Good Shepherd was just as important as the financial help. They listened to me, understood my situation, and gave me a sense of hope. It felt like they really cared about me, not just the numbers.”

“I hadn't found another place out there that cared about you like that, you know, just a random person off the bat didn't even know who I was.”

“Sometimes I'll be on the phone, absolutely hysterical...they would always ring me back, you know, 'Are you okay?'”

“I was overwhelmed just from my life. Just from everything. And just the way she handled my situation and just being able to so calmly and collectively sort of piece things together for me.”

“They helped me work out a budget and helped me rework as many times as needed to make it work. They were so supportive and did not make me feel ashamed to ask questions and for help. I don't know what I would have done without them.”

THIS RESEARCH SHOWS:

Faster delivery that maintains personal care would be better

Client perspectives and satisfaction show the time we spend with each person is highly valued. But demand for our services outweighs supply by a lot, which means there can also be a long wait time for an appointment.

Delays can happen through the service process, too – either because we don't have capacity to respond promptly or because clients haven't yet been able to provide information we need. Either way, people perceive this as a stressful wait. People reaching out to us are often in crisis or struggling to manage daily challenges like transport. Delays can overlap and compound.

We want to find ways to reduce wait times and ease the administrative burden for clients. Working efficiently is important to us, but will always be secondary to making sure we have time to give clients a personal, valuable service.

“It had been a few weeks – a long lead time for them getting back to me before I was connected to [my Good Shepherd support person]. I was in a time crunch. When people are desperate, that’s when people look at really poor lending options. But I just persevered. I was desperate. But I didn’t really have a choice.”

“There was just no return call. So this stirred up the anxiety because it’s like, what’s happening? Anything? How long is it gonna take? I was just sort of doubting everything because I hadn’t heard back.”

“Because it took so long, I thought no they haven’t approved it so I applied through my Kiwisaver. That’s how I got my new car. I got my Kiwisaver and also sold my car.”

“The service is in high demand. This has meant that it can take several months from when you first make contact with Good Shepherd up until you are granted with the interest-free loan. This delay may mean that potential clients may feel that they need the loan funds sooner, being an urgent need – not a want, and then reach out to high interest loan providers.”

THIS RESEARCH SHOWS:

The impact of our work extends beyond an individual person and a car

As well as improving financial wellbeing for a client, this research confirms our services have a positive impact on families and communities.

Each person who uses Good Shepherd's services is part of a family, community and interconnected society. Being free from coerced debt creates choice so someone can participate in more aspects of life. The true value of a loan is realised when someone can take their children to school, or drive to medical appointments, or get to work. A loan for a laptop unlocks the ability to engage in study or work that can have benefits for the recipient, their family and community, and wider society.

Even if someone's application is declined or their debt isn't reduced fully, there is value in meaningful financial conversations that help to better understand options and possible paths.

The financial wellbeing we enable is creating good outcomes in many areas of a client's life, and in the lives of people they're connected with.

"The pressure you took off my family and me was enormous, and I could never describe how much your support has meant to us all to get on with our lives."

"Yeah, and I'm learning, you know, from places like Good Shepherd at this age and then going and being able to pass it on to my children. And then it's like just eliminating a whole group of people that are gonna need help because it's learning and then teaching your other kids to know."

"Having our finances in place has a roll-on effect to a lot of other things in your life."

"The fridge arrived this morning... I can now start saving money as I had to live on takeout/ready-made meals. I can also finally start cooking again and prepping meals for baby, and not have to buy sachets of baby food all the time. Yay to fresh veggies!"

"I just had an interview today and I was offered the job. She will get back to me with a start date. Best news I've had since you helped me out with rent arrears and a new battery."

THIS RESEARCH SHOWS:

Our impact is limited by systemic failures and realities

Financial hardship and family violence economic harm are influenced by – and connected with – other social challenges including inequity in the labour market, the gender pay gap, intergenerational financial insecurity, and sexism.

If clients are experiencing homelessness or ill health, or earning a low income, a loan or debt reduction can help. But it isn't going to solve some of the underlying issues that cause or connect with poverty and family violence.

A no-interest loan will be cheaper than high-cost lending, but wellbeing is likely out of reach if there's no money left over at the end of the week.

Research participants report feeling like they have been let down by social systems, questioning how they were able to get into debt in the first place. Good Shepherd is committed to working with system partners for change that removes barriers to wellbeing and increases the positive impact we can make for people.

“There are still financial challenges. It's still not so good. It's the same issue [with child support]... so my finances are not as good as it could be or should be – but I don't want to get in any more debt. I wouldn't say I'm going backwards but it could be better.”

“I'm just living off MSD money now, which is what I call skid money. You just skid through life. I want to set myself up financially better so if anything troubles us in the future, there's more money coming in the door.”



THIS RESEARCH SHOWS:

We are needed, and we need to keep going

Through this research we have learned more about things to improve, like finding ways to reduce wait times.

Overall, we are now even more confident our services are helping us actively participate in our theory of change – and helping our clients get closer to being safe, strong, well and connected.

Clients were experiencing struggle, stress and crisis before reaching out to Good Shepherd. If we hadn't been able to make the difference outlined in this document, people we've helped might never have found the right kind of support. They might have stayed in a state of stress and deprivation, or turned to solutions that bring temporary relief but significant long-term harm.

Good Shepherd's services are needed, valued and impactful. We're committed to continuing our work for the dignity and wellbeing of women, girls, and their families.

“It feels good for people who hit a brick wall to know there are other systems that look after people.”

“It was really surprising to me that there was an agency dedicated to financial and economic abuse. That really struck me. You are the only people. You need to get in the press ... I've told all the women I know ... about this.”



“I just want you guys to know that without your help things would be very bleak right now, and I will forever be grateful.”

Unprompted client feedback
