

GOOD SHEPHERD NEW ZEALAND

Year in review

1 July 2024—30 June 2025



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.**

Foreword from the Board Chair and Chief Executive

We are proud to report on the team's operational activities and achievements over the 1 July 2024 to 30 June 2025 period.

This financial year saw Good Shepherd New Zealand:

- delivering services to thousands of women, girls and their families experiencing harm and hardship (see page 5)
- raising awareness of social issues causing harm and hardship, and driving improvements to systems that hold people back (see page 11)
- strengthening our capability, profile, and infrastructure, so we can make even more impact in the year to come (see page 15).

It is a privilege to support individuals, families and communities, and we're encouraged by the effect our services have in wider society. Analysis this year shows just how much better off everyone can be when women are safe, strong, well and connected. For example, for every dollar invested in our Family Violence Economic Harm support service, we create over \$11 of social impact for New Zealand – ie, savings in healthcare, the justice system, and the economy.

Our efforts brought new opportunities to reduce pressure and harm for women. Importantly, we gained support of two new funders to design and deliver a service for single older women

experiencing financial barriers to housing. Given the long-term impact of gender inequities earlier in life, and the hidden problem of women's homelessness, we are excited about what this new service might enable.

In addition to our work locally, we continued to tighten connections with Good Shepherd in Australia and the wider Asia-Pacific region. The opportunity to leverage strengths in each country will mean even more local impact. A new governance structure will bolster this enduring and vital relationship, honouring an important connection for the Sisters and mission.

The Sisters of the Good Shepherd have supported women and girls in New Zealand for around 140 years. We acknowledge their commitment to mission, their ongoing work and their legacy. We are deeply grateful to our incredible team and the extended governance group supporting their work. Ultimate recognition belongs to the women, girls and families we serve, whose determination and integrity spurs us on.

This document summarises our work and impact from 1 July 2024 to 30 June 2025.



Gael Surgenor
Board Chair
Appointed February 2025



Emma Saunders
Chief Executive

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 these. 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.

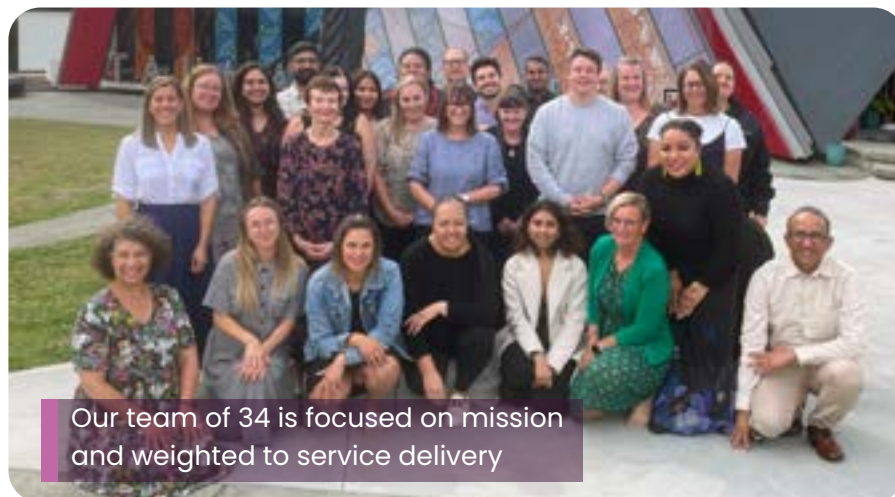
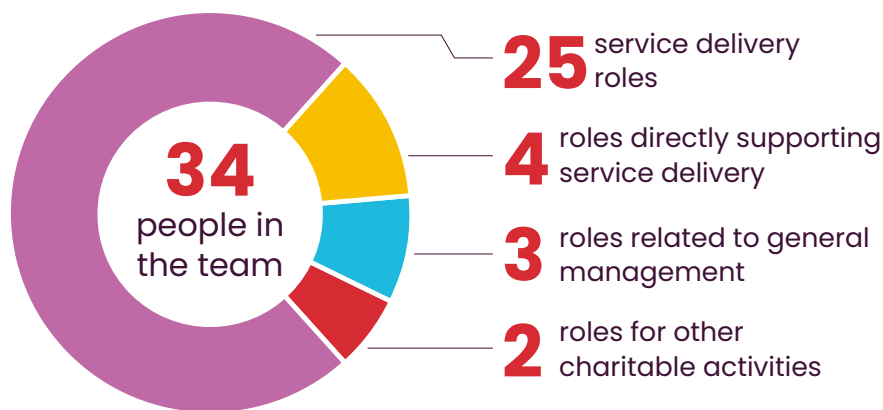
Our services helped reduce harm while providing people with new opportunities. Our efforts to drive and support system change helped stop harm before it happened and reduced the impact of harm when it had occurred.

This was the second year of our 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.



3,600+

people supported by our services

94%

client satisfaction score

20+

collaborations with other organisations

79%

employee satisfaction score

Self-reported outcomes for clients after using our services

18%

increase in feeling confident about the financial future

18%

increase in feeling hopeful for the future

37%

increase in feeling control over how life turns out

34%

increase satisfaction with life as a whole

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

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.

450+

no-interest loans provided

\$2,444,000+

provided in no-interest loans

400+

family violence economic harm clients supported

\$690,000+

in negotiated debt reductions for family violence clients

\$82,700+

provided in grants to clients



Making an impact for clients and society

We are clear on the outcomes we want to achieve through our services. This year, we completed some important pieces of research into our the impact of our services for clients and society.

We completed surveys and interviews with clients to learn about the impact our services had for them. We contributed to significant improvements in financial and holistic wellbeing, including overall life satisfaction. You can read our [client impact report](#) on our website.

We also took a closer look at the impact for clients of receiving a grant. Among other positive outcomes, we learned 100% of people surveyed agreed or strongly agreed that the grant reduced their feelings of stress and anxiety.

Beyond our impact for clients, we wanted to better understand the benefit our services bring to wider society. We engaged external experts MartinJenkins to calculate the 'social return on investment' of our two main services. The independent analysis found that our services deliver incredible social good for New Zealanders – between \$3.40 and \$11.80 generated for every dollar spent. You can read the [social return on investment reports](#) on our website.



"Good Shepherd helped me in a time of need. I had tried everything prior and even resorted to gambling to try and fix my financial situation, but I was shown a better way. I will forever be grateful to the team for their assistance."

"Your expertise, empathy, and compassion have made a significant difference in my financial journey, and I cannot thank you enough."

"I am no longer struggling with credit card debt. This is a blessing for me, and I want to thank you all for helping me out of a drowning in debt situation since losing my job a few years ago."

"[N]ow I am able to take my children to places they need like school and doctors! I feel super grateful to be able to do this for my family, to take them places when needed."

"I feel like I can finally breathe, like I'm not constantly fretting over how I'm going to survive financially. Good Shepherd has helped me immensely."

"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."

CLIENT STORY**Support to review her financial situation and reduce debt taken on without her consent helped Olivia and her children get through a very tough time.**

Olivia* and her two children were under a lot of emotional and financial stress following the sudden death of her husband, who took his own life.

He had behaved abusively during the relationship – controlling their finances and taking out debts without Olivia's knowledge or consent.

Olivia was dealing with multiple creditors. She wasn't sure if she was entitled to any support, and didn't know how much debt was left under her own name or jointly. She contacted Good Shepherd for help.

Our Family Violence Economic Harm support team helped Olivia to review her financial situation. They looked up her credit report to better understand any debt she wasn't aware of and advocated for Olivia in dealings with three different banks. Through this process,

Olivia learned of a joint account she didn't know about, was able to extend a mortgage holiday with one bank, had \$14,000 of unjust debt wiped by another, and a credit card debt of \$1,800 waived by a third bank.

Good Shepherd also supported negotiation with Olivia's insurance company, energy provider, and district council. The resulting discounts and extended payment deadlines further eased pressure so Olivia could start taking control of her finances. Through contact with the Ministry of Social Development, Olivia is applying for an accommodation supplement and a grant to help cover her husband's funeral costs. Good Shepherd liaised with the funeral director who provided the service to ensure outstanding payment would not be referred to debt collection.

Olivia is moving forward with more confidence. She is attending grief counselling, pursuing the sale of her home, and regaining control over her bank accounts. Olivia and her children recently became New Zealand citizens – a significant milestone during a difficult period.



*Name has been changed for her safety.

CLIENT STORIES

Lillian works through the ripple effects of financial abuse

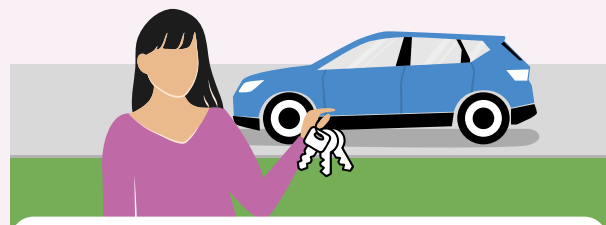
Starting over as a single mum after an emotionally and financially abusive relationship felt despairing to Lillian. Good Shepherd helped her find a sense of control and my inner strength. Now she's moving from surviving to thriving.

[READ MORE](#)**Supporting Jen to manage debt and start fresh**

With a small grant and some help to reduce debt, Jen and her teenage daughter were able to move away from an abusive relationship and look ahead to better days.

[READ MORE](#)**Sarah finds stability in work, home and transport**

A GoodLoan helped Sarah fix her car, keep her job and protect her family home until they were able to sell. It gave her the breathing room she needed to hold on to what matters most to her — stability for her family.

[READ MORE](#)**Phoebe's new car means a safer, happier Christmas**

When Phoebe and her children's safety was at risk in the days leading up to Christmas, a swift collaboration with Turners Cars helped them find a car and keep away from harm.

[READ MORE](#)**Bridget sets goals and makes them happen**

Over a few years, Good Shepherd services have bolstered Bridget's determination to improve her quality of life and be free of unmanageable debt.

[READ MORE](#)**Catrin gets some power back**

Being unable to afford a replacement battery for her motorised wheelchair made it harder for Catrin to get around. A grant helped her reduce stress and get where she needs to go.

[READ MORE](#)

CLIENT FEEDBACK

Dear Hope and Lanka,

I just wanted to express my deepest thanks for the **incredible support, kindness, and encouragement** you've both given me throughout this journey.

As you know, over this past six months, while navigating my mum's illness and supporting my family, I've also been working to rebuild my life after the long-term impact of the high-conflict separation and custody battle I experienced 10 years ago. Sadly, the court system didn't account for the financial abuse I experienced, which left me in unmanageable debt and struggling to see a way forward.

Thanks to your help – and the incredible mahi of Good Shepherd – I finally feel like I've turned a corner. What once felt like a very dark and heavy chapter is now closing, and I'm stepping into something new: hopeful, empowered, and exciting.

Having started my new job with such a lovely team and genuine opportunities ahead, I can honestly say I haven't felt this strong or optimistic in a long time. **Your support was instrumental in helping me reach this point.**

From the bottom of my heart – thank you. I'll never forget it.

Warmest regards,
Victoria xx



*Name has been changed for her safety.

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

Our research, papers and submissions

We published research and perspective papers to help raise awareness and understanding of issues. Our submissions to government consultations helped support improvements to systems.

Issues for women experiencing harm and hardship

This paper pulled together research and data from several sources. It served as a point-in-time view of how different factors come together to disadvantage women in New Zealand.

[READ MORE](#)

Research into family violence economic abuse

We conducted research with clients, and analysed service data. The report and client stories helped raise awareness and understanding.

[READ MORE](#)

Changes to Working for Families

We submitted on proposed changes to the Working for Families regime. We highlighted the issue of 'underpayment', among other things.

[READ MORE](#)

Financial barriers to exiting abusive relationships

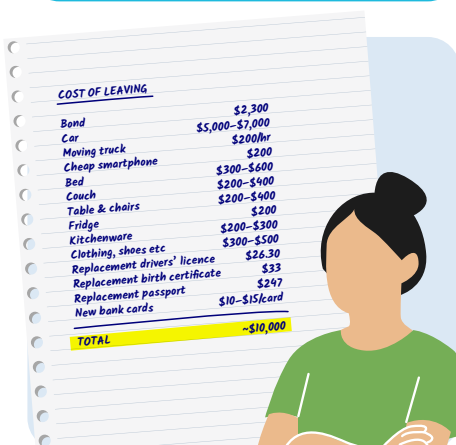
This work leveraged our client research alongside desktop analysis. It told a story about the financial challenges facing women when they try to leave an abusive relationship.

[READ MORE](#)

Access to basic transaction accounts

We submitted on an issues paper released by Council of Financial Regulators exploring the concept of basic transaction accounts as a potential mechanism to improve financial inclusion.

[READ MORE](#)



Social return on investment from our services

We engaged MartinJenkins to better understand the ways and extent to which our services deliver value to society.

[READ MORE](#)

The impact of financial wellbeing and our services for clients

We researched the experiences and perspectives of over 100 clients. The report highlights people's lived experiences.

[READ MORE](#)



You can read these and [more publications](#) here.

Events and collaborations to reduce family violence economic abuse

We continued our local and international efforts to reducing harm from family violence economic abuse. Research and an event helped raise awareness and built momentum for a code of practice for financial services.

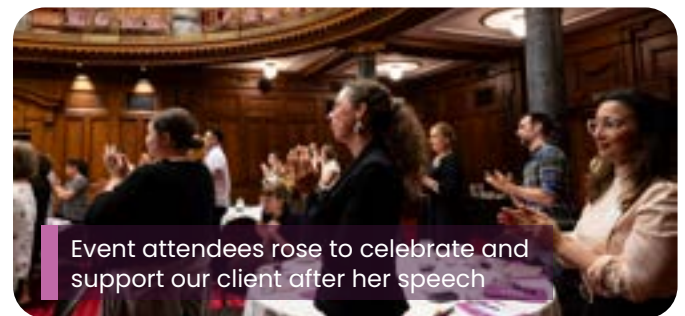
Economic abuse is a common form and feature of family violence. It includes restricting someone's access to money, forcing into or preventing work, taking money without consent, and accumulating debt under their name. The harm caused by economic abuse can be worsened when people affected face further challenges dealing with lenders like banks and finance companies.

Good Shepherd NZ is a Core Member of the **International Coalition Against Economic Abuse**, a global movement of organisations and individuals committed to ending economic abuse. We lead locally, support efforts in other countries, and use our combined voice to raise awareness and encourage action at the United Nations.

International Economic Abuse Awareness Day is an opportunity to call for greater recognition of the harm caused by economic abuse and the need for solutions. This year, we gathered people working in the community, private, and public sectors for an event at Parliament focused on making a difference for people experiencing economic abuse.



We leveraged our research into lived experience of our clients, publishing case studies and analysis of the forms and impacts of family violence economic abuse. Speeches from a victim-survivor, the Minister for Women, and Chief Executives of related government organisations – women's affairs, retirement, family violence – helped engage others in the effort.



We also launched our collaboration with a financial services peak body, Financial Services Federation, to create a **sector code of practice** for more than 160 member organisations. The event helped drive sector interest. Over the following months, we led a process anchored on lived experience and involving Federation members and family violence practitioners to determine a set of responsibilities member organisations can adopt. A companion resource helps members understand and enact the responsibilities. The code and guide are currently in final stages of approval. We are discussing similar codes with three other sector peak bodies.



Increasing engagement and understanding

Raising awareness and understanding of the issues many women experience is an important part of our work. This year, we spoke at conferences, contributed to podcasts, initiated and supported media stories, and more.

Breaking Silence video

We contributed to the fantastic Breaking Silence video series, now in its fourth season. Our client and team-member helped shine a light on family violence economic abuse and harm.

[READ MORE](#)

Insider's Guide podcast on economic abuse

We contributed to an Are You OK podcast episode to help people understand what it's like to experience and overcome economic abuse connected to family or partner violence.

[READ MORE](#)

Presentation to Thriving Communities Aotearoa

Thriving Communities is a coalition of private sector organisations creating better outcomes for marginalised customers. We are engaged as an expert and service provider in the area of family violence economic harm.

Speaking on women's issues

We spoke at conferences, within organisations, and in webinars about various social issues experienced by women. For example, we spoke at the National Council of Women's national conference, a pay equity panel, in a Ministry for Women webinar, and more.

Mainstream media reports

Our research and analysis was often reported in mainstream media. This is important in raising awareness of social issues and profile of our services.



LinkedIn engagement

We used LinkedIn as a tool to highlight issues and great work being done to address harm and hardship for women.

[READ MORE](#)

You can see these and more [engagement activity](#) on our website.

**We used
money wisely
to strengthen
our capability,
infrastructure
and partnerships
– to improve our
sustainability
and impact for
mission.**

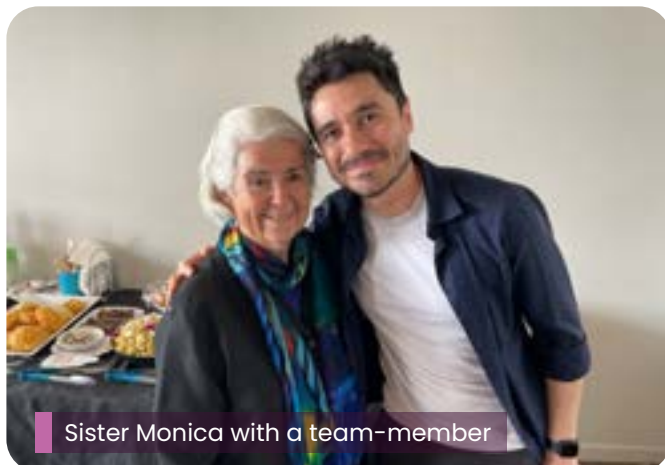
Learning and connection with the Sisters

As 'Partners in Mission', we always relish spending time with the Sisters of the Good Shepherd. This year brought opportunities to listen and share stories with Sisters from all around the world, and to be guided in our work.

Good Shepherd was originally founded in France in 1835 by Saint Mary Euphrasia, with the determination to assist women and children in most need. The mission spread around the world. The Sisters began to serve in Christchurch about 50 years later.

Over the last decade, our local Sisters have started to retire. We continue the work as 'Partners in Mission'. Our connection with the Sisters locally and globally remains important. Reconnecting with their wisdom and leadership is an energising experience and a valued privilege for our team.

In October, some of our team spent time in Auckland with some Sisters from New Zealand and Australia along with other governance leaders. We shared stories, walked amongst butterflies, and wove poutama herehere together. The day enabled rich connection and reflection. Members of NZ and AU governance and stewardship met the next day to discuss enhanced integration.



Sister Monica with a team-member

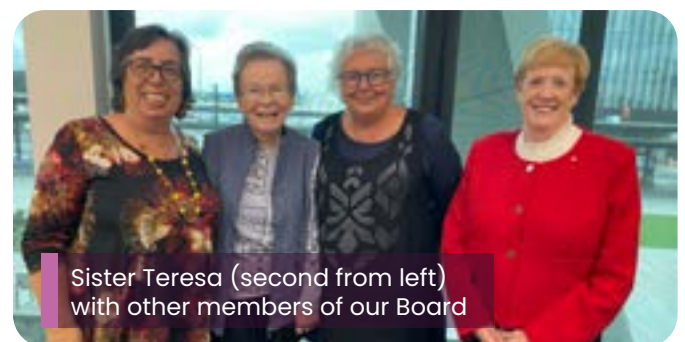
In May, the Sisters and other leaders of Good Shepherd in New Zealand and Australia attended a three-day Province Assembly in Melbourne. We were joined by the Congregational Leader and three members of the Congregational Leadership Team. This brought a treasured opportunity to collaborate in person and determine how we will work alongside others and provide support in our wider Asia-Pacific region.

Following the Province Assembly, Sisters from the Congregational Leadership Team visited Good Shepherd's Auckland office. It was an honour to host them and talk together about the mission in New Zealand, strengthening connections and sharing stories of our work.



The Congregational Leader (front centre) and other Sisters and team-members

One of our treasured local Sisters, Teresa Donworth, retired from our Board at the end of the financial year. She has been a guiding light for our delivery to mission in Aotearoa, and will be missed at the governance table. We thank her for her long service.

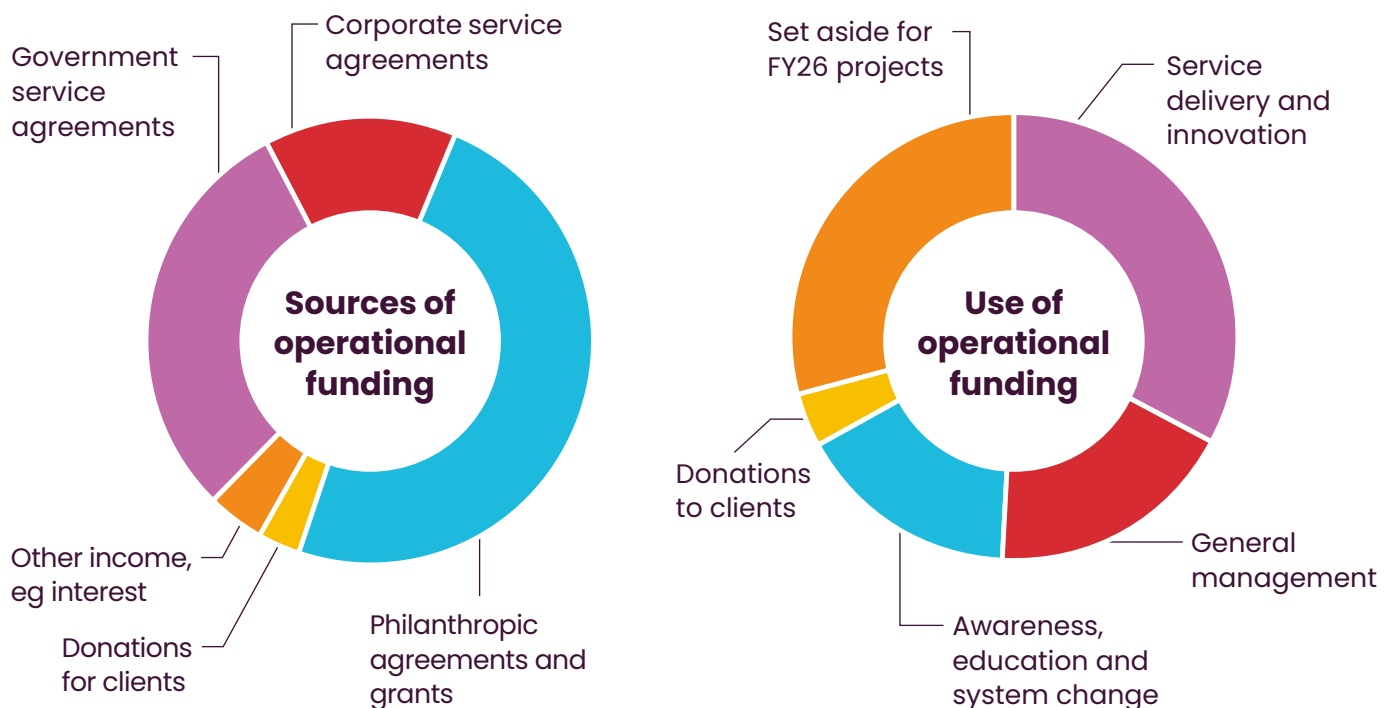


Sister Teresa (second from left) with other members of our Board

Using finances wisely for impact

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 harm and hardship, there is a lot of demand for our services. We're careful to use as much of our operational funding as possible on delivering services, alongside engaging people in the issues, creating new ways to help, and ensuring sustainability of our organisation.



Building resilience in our organisation

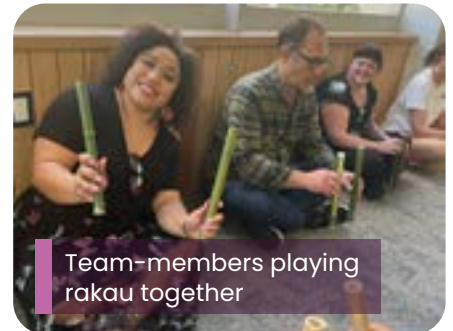
Working in the social sector, with so many people in desperate need of support, it can be easy to give everything we have to delivering our services. But we know that risks our ability to deliver impact for mission over the long term. This financial year, we bolstered our resilience through a number of internal projects, including those noted below.

Quality assurance

We created and embedded enhanced quality assurance frameworks and processes, and hindsight learning opportunities.

Māori cultural capability

We built our understanding and appreciation of te ao Māori, to better work alongside and for tangata whenua and kaupapa Māori organisations.



Team-members playing rakau together

Technology enhancements

We designed and implemented a range of tech improvements. Our systems and data are more secure and stable, and easier to use.

Policies and procedures

We overhauled our policy and procedure framework, to ensure we have what we need and it works well for our organisation.

Learning and development

We held various internal training activities and welcomed external experts, to maintain and build our own capability.



Members of the team, Sisters and governance leaders

NZ-AU governance

We further strengthened our relationship with Good Shepherd in Australia, and considered how to leverage this for even greater impact in both countries. We created a model for shared governance.

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 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 and expertise to help us do a good job of lending.



Financial Services Federation chose us as their charity partner for a great fundraiser which added \$17,000 to our hardship grant fund, and collaborated with us on a code of practice for their members.



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.



The Selwyn Foundation and the legacies of Sir Ernest Hyam Davis and Yvonne (Mollie) Carr, proudly managed by **Perpetual Guardian**, are helping enabling us to design and pilot a new support service for single older women experiencing housing instability.

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

Some of our partnerships in action

Collaborations and partnerships are important in Good Shepherd NZ delivering impact for mission. We all bring something special to the work.

One great example is an initiative to design and pilot a new service for single older women experiencing housing vulnerability.

Social issues and inequities can make it hard for women to save for their future – despite wanting to. As a result, single older women can face financial barriers to living in healthy, secure and affordable homes that meet their needs.

Good Shepherd NZ, the Selwyn Foundation and the legacies of Sir Ernest Hyam Davis and Yvonne (Mollie) Carr, proudly managed by Perpetual Guardian, have come together to design and pilot a new support service to help.

We will leverage Good Shepherd's financial wellbeing tools as part of an innovative and community-focused package of support.

This includes our no-interest loans and family violence economic support for those experiencing intimate partner or elder abuse. We will work closely with other community organisations, such as Age Concern.

Research and design of the pilot started in April. This will continue into FY26, with the designed service being piloted through the bulk of the financial year.

Supporting single older women is an important part of our mission to help women, girls and their families be safe, strong, well and connected. Their needs, priorities and decisions will guide this pilot programme so our help is effective in ways that uphold mana and dignity.

CLIENT STORY

Phoebe and her children had been in and out of safe housing as they attempted to stay safe from her ex-partner. He has a pattern of threatening her, using violence, damaging her property, taking her money, and creating debt in her name.

As a single parent trying to manage everyday life, not having a car was contributing to Phoebe's difficulties. A car was also a key part of her safety plan.

Christmas was approaching when Phoebe learned her ex was due to be released from prison again. The Good Shepherd team was concerned. Knowing Phoebe couldn't afford loan repayments, our team secured a grant for \$4,999. But we weren't sure this would cover the cost of a reliable family car.

The Good Shepherd team reached out to valued partner Turners Cars. On the last working day of the year, just hours after hearing from us, Turners Cars confirmed they could generously discount a suitable car for Phoebe to buy for \$4,999.

We also arranged low-cost comprehensive Drive insurance through our partnership with Vero, so Phoebe could be certain this car would be there for her family when they needed it.



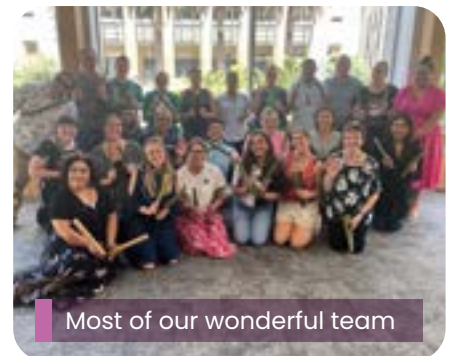
Our plans for the next financial year

The next financial year — 1 July 2025 to 30 June 2026 — will see us expand our service delivery, increase efforts to raise awareness of issues, and continue to improve systems to reduce to harm and hardship.

Some of the projects on our workplan include:

Leverage organisational strengths across NZ and AU, and implement the governance operating model.

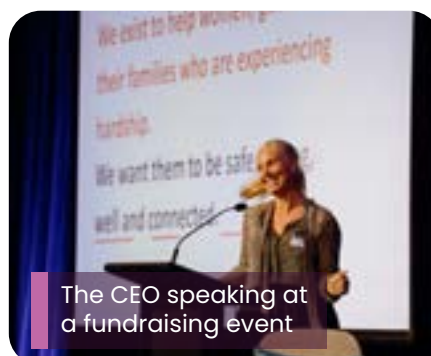
Design and pilot a service for single older women experiencing financial barriers to housing.



Publish issues and perspective papers on barriers to women receiving a dignified income.

Launch significant improvements to our online enquiry form and workflow.

Publish the first sector code of practice for family violence economic harm; develop guidance for further sectors.



Attract new funding to support more women, girls and their families experiencing harm and hardship.

Governance and senior operational team

Current Board of Directors

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



Gael Surgenor
Board Chair,
Director



Lisa te Heuheu
Director



Marian Kleist
Director



Allison Gibbons
Director



Anne Astin
Director



Stella Avramopoulos
Director

Current Senior Operational Team

There are 34 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.

**There is no
judgment at
Good Shepherd.
... When other
organisations let
me down, Good
Shepherd turn up.
They are family to
me now.**

Client feedback

