Client wellbeing impact report for 2025/26 FY

July 2026

Good Shepherd
New Zealand

Contents

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, guided by a 'theory of change', which keeps our activities focused on the changes we want to make for people who are facing harm and hardship.

This document summarises research with clients conducted in the 2025/26 financial year and provides insight into the role our services play for clients, and the impact we are making.

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.

Research approach

We engaged with more than 280 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.

Quantitative wellbeing impact survey

A wellbeing impact survey was completed by 100 clients who have received loans or no longer need active and regular support from our services. 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.

Feedback from clients

We also analysed feedback provided by a further 180 clients who wanted to share their perspectives and experiences relating to Good Shepherd's services. This input came through monthly client satisfaction surveys and unsolicited feedback.

Less likely to worry about money

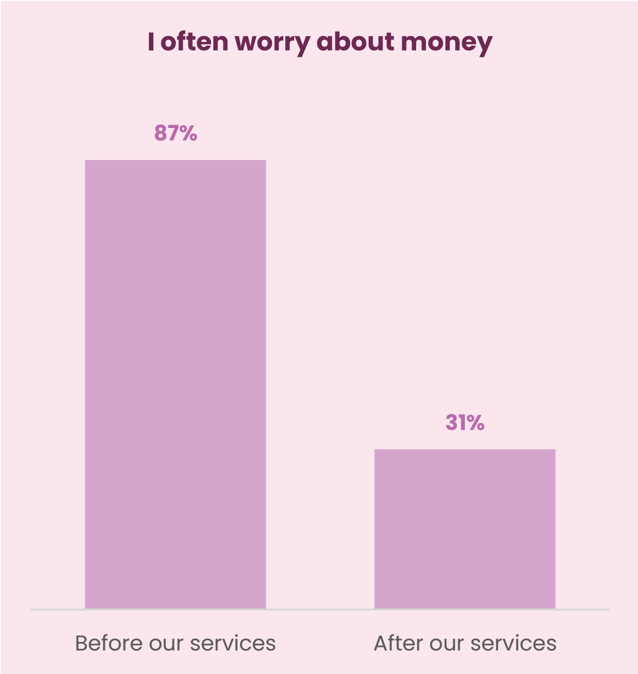
Clients told us that struggling to pay for essentials causes a lot of stress and anxiety. Worrying about money can be all-consuming, can harm mental wellbeing, and make it harder to take part in activities that make life fulfilling.

Our services help reduce debt and offer affordable lending for essentials.

Research participants said they were much less likely to worry about money after working with us.

Before working with Good Shepherd, the majority (87%) of respondents agreed they often worried about money, compared with only 31% after.

Clients explained that worrying less about money means having more headspace to focus on the future, being better able to stay well, and being able to stay connected to family and friends.



"The stress of financial insecurity has decreased, and I am not constantly worrying about debt."

"I am no longer afraid to answer the phone in case it is someone calling about a bill I can't afford. I'm not longer stressing about my finances every night while trying to fall asleep. I finally feel like my life is going to start looking up."

More likely to feel income meets everyday needs

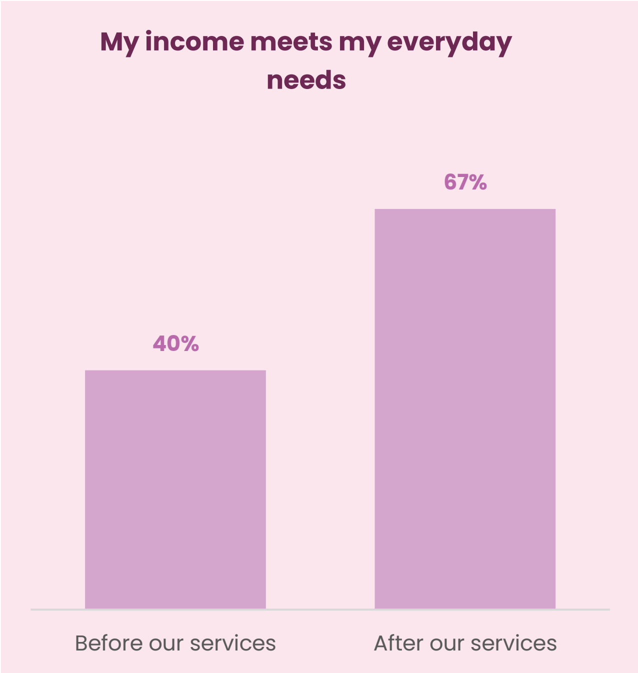
Clients talked about feeling the pressure of balancing competing needs and expenses. Considering which essentials to go without means weighing up harmful consequences every day. Clients worked hard to stretch their budget, but low income and/or unmanageable debt made things harder.

Our services provide support to reduce debt and strengthen budgeting skills so that clients can make their money stretch further.

Research participants were more likely to feel their income met their everyday needs after working with us.

Before working with Good Shepherd, less than half (40%) of the research participants agreed their income met their everyday needs, compared with 67% after.

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



"I do not have to go without basic necessities now. I no longer lie awake at night worrying about how to make ends meet. I feel a lot more relaxed and happy."

"We had no money put aside for emergencies, everything goes on everyday living and health care costs, our car totally broke down and we had no options available to us, (we know very few people here, no one to regularly rely on if we need help not even to get to the store or doctors), so without a working car we were stranded in a small town that has no transport, until we reached out to Good Shepherd and had a loan approved. We feel very blessed that we now have a working car, a lifeline for us really."

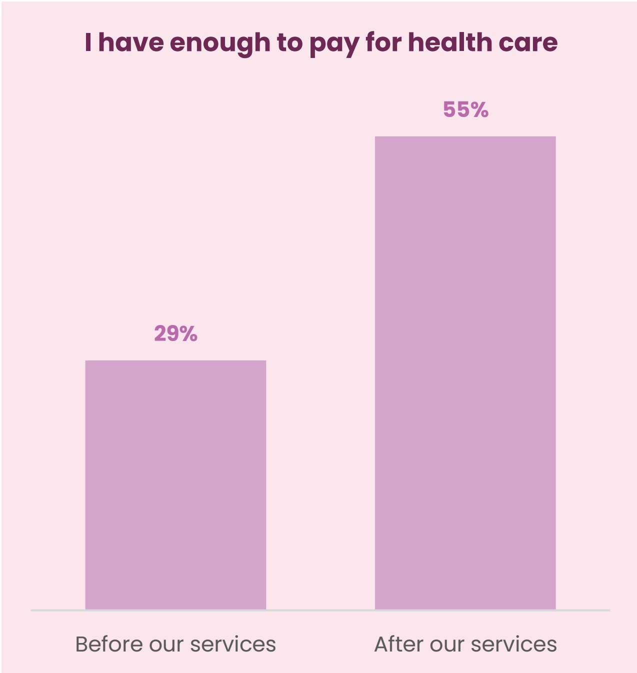
More likely to have enough money for health care

Clients told us they often didn't have enough money to pay for health care or dental care as they were forced to prioritise other needs and expenses. Health care was seen by many as a luxury.

The tangible savings and no-interest lending offered through our services mean people have enough spare in their budget to invest in their health.

Before working with Good Shepherd, less than a third (29%) of the research participants agreed they had enough money to pay for health care compared with 55% after.

Clients described not only feeling healthier, but happier and less worried about the future. xxxxx



"I feel good that I was able to get braces with help from Good Shepherd for my daughter who already has massive injuries from a car accident and suffers affects after having a brain tumour and treatment. I feel good that she can feel better about her appearance."

"Helped me move and [get] medical treatment. A great help."

"Thank you very much. Very grateful as I can get my little guys to their ongoing hearing appointments and hospital appointments. Thank you very much 🙏."

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

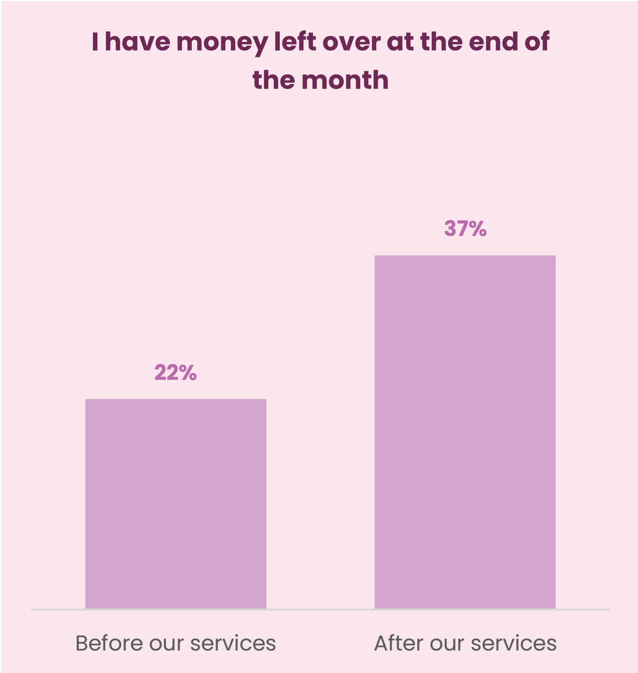
Clients' experiences show that not having enough money to cover basic needs and meet financial obligations means there's no money left over at the end of the month. Financial burdens can grow each month as late fees and interest mount up, and it's harder to free up money to afford options like paying more upfront to buy supermarket items in bulk, let alone save for the future.

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

Research participants said they were more likely to have money left over at the end of the month after working with us.

Before working with Good Shepherd, only 22% of research participants agreed they had money left over at the end of the month compared with 37% after.

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



"Since working with Good Shepherd my life has changed and I'm saving a lot more than expected."

"I have more income and less stress over finances. I can pay all my bills on time."

Another quote or two?

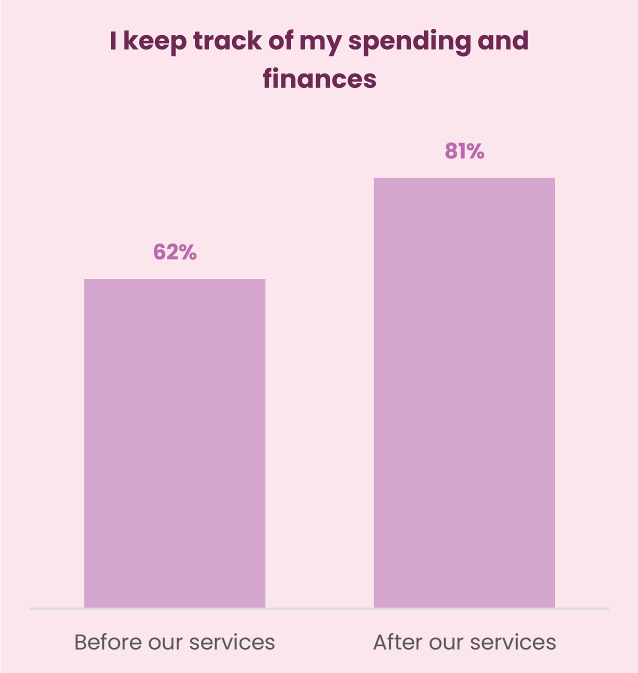
More likely to keep track of spending and finances

Clients told us they were overwhelmed by their financial situation and often lacked the confidence and 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 solid foundation for monitoring their finances.

Before working with Good Shepherd, most (62%) participants agreed they kept track of their spending and finances, but after working with us, this increased to 81%.

This research suggests our services enable a positive shift, making it easier for people to monitor their spending without becoming overwhelmed.



“It has helped me make better financial choices and think about my spending.”

“Getting rid of a massive weekly bill honestly saved my life. I learnt how to manage my finances better also and you guys helped me realise how much I was wasting on Afterpay and Uber a week and I still no longer have Afterpay! [I] cut out a massive Afterpay addiction on top of fixing my giant loan shark loan :)”

More likely to feel in control of finances

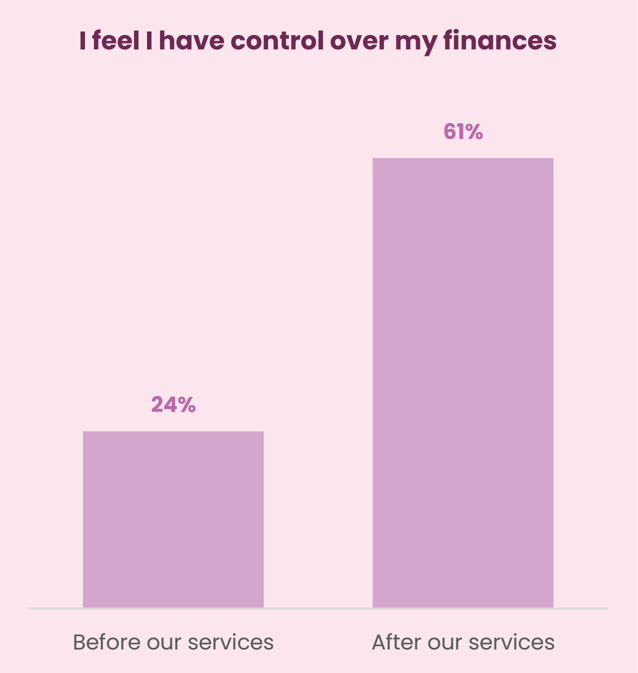
Clients told us that prior to working with Good Shepherd they were struggling to meet everyday needs, unlikely to have money left at the end of the month, and they were not as likely to track their finances. What happened with their money often felt out of their control.

Our services help to reduce debt and build financial autonomy confidence and capability.

Research participants said they were significantly more likely to feel they have control over their finances after working with us.

Before working with Good Shepherd, a quarter (24%) of respondents agreed they felt they had control over their finances, compared with 61% 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.



"I am in a position to take control of my debts."

"Good Shepherd helped me clear my debts, take control of my finances and helped me with a loan to purchase a vehicle which enables me to look to the future for work and helps my son have a life also."

"I have control of my finances and feel capable of being self-sufficient."

More confident about financial future

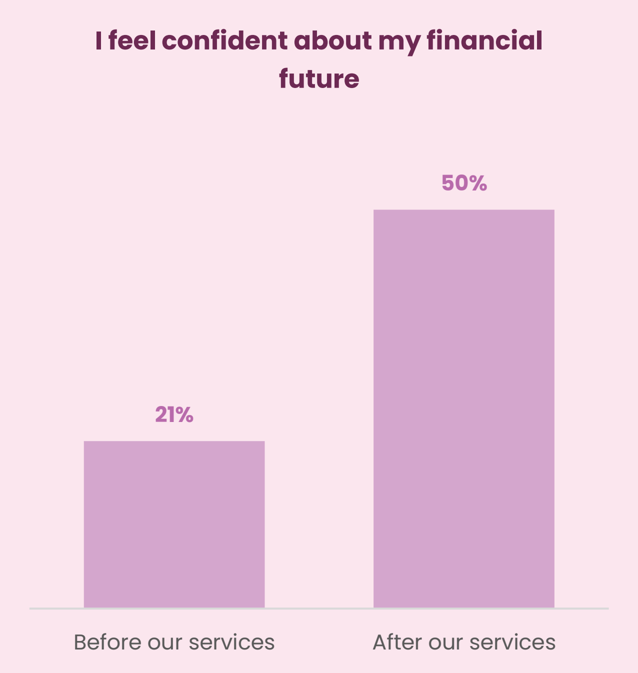
Clients talked about life feeling despondent when they were unable to meet everyday expenses or get a clear sense of their financial situation. They found it hard to imagine a better life was possible.

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 more than doubled after working with us.

Before working with Good Shepherd, only 21% of respondents agreed they felt confident about their financial future compared with 50% after.

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



"Financially I feel far more secure with my expenses, because Good Shepherd offers flexible payment amounts and if needing support, they accommodate to my needs."

"Since working with the Good Shepherd, I have been able to improve my life and the life of my family for the better by meeting the needs of children, the home, and special needs in the shortest and quickest way."

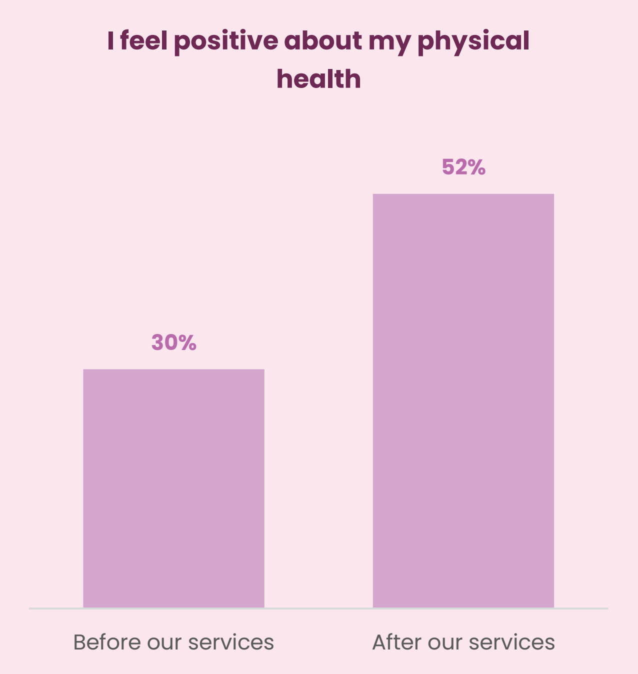
More positive about physical health

Clients told us they often didn't have enough money to pay for healthcare as they were forced to prioritise other needs and expenses. Paying for healthcare was seen by many as a luxury.

The tangible savings and no-interest lending offered through our services offers people an opportunity to invest in their health.

Research participants told us they were able to afford healthcare for themselves and their families, positively impacting their feelings about their physical health and wellbeing.

Before working with Good Shepherd, less than a third (30%) of the research participants agreed they felt positive about their physical health compared with 52% after.



"With Good Shepherd helping with my first loan at no cost meant I was able to focus on my health and afford my weight loss injections to be healthier and more active for my son, losing 30kgs."

"Since working with Good Shepherd, my life has improved a lot. Transport has become easier for me, and I can now take my three children to school and their activities more comfortably. I also had pain in my feet and hands, and it is much better now because I don't need to carry heavy things like groceries as much. I feel more relaxed in my body and less stressed overall. I am very thankful for Good Shepherd's support."

More positive about mental wellbeing

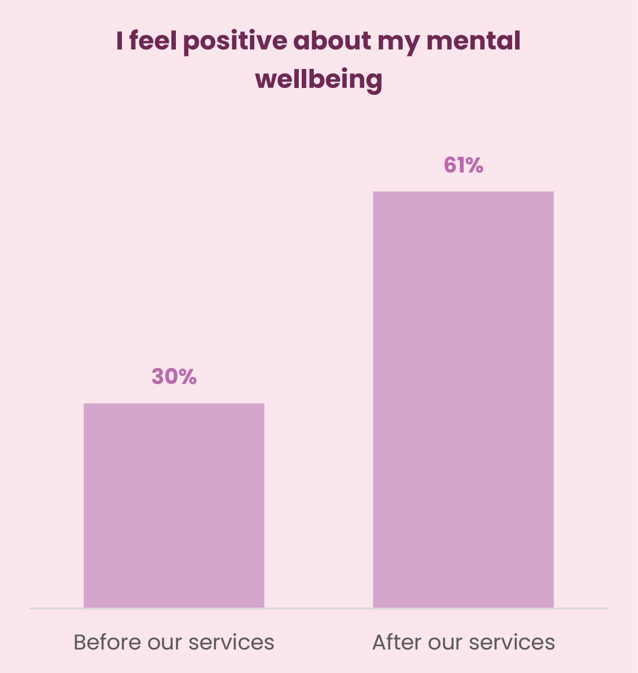
Clients told us the stress of financial uncertainty, not having enough to pay for the basics, and not being able to see a way out of hardship or plan for the future, contributed to feelings of hopelessness and anxiety.

Our no-interest loans and family violence economic harm support helps people feel more optimistic and hopeful.

Research participants were twice as likely to feel positive about their mental wellbeing after working with us.

Before working with Good Shepherd, less than a third (30%) of the research participants agreed they felt positive about their mental wellbeing compared with 61% after.

Clients reported feeling calmer, less stressed and anxious, with newfound confidence.



"It has made me become more confident as I needed desperate dental work done and was not able to [before]."

"I feel like my life has completely turned around, I have a newfound hope and confidence in myself and my abilities to move forward in life."

Another quote?

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.

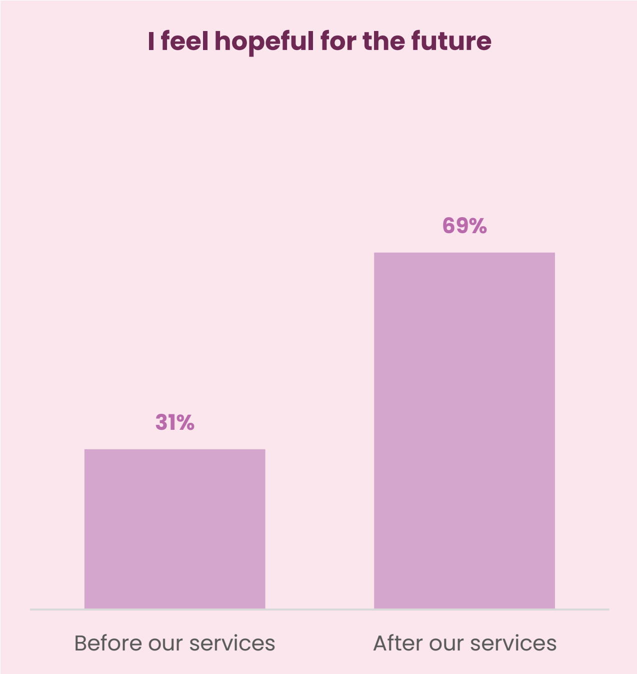
Our no-interest loans and family violence economic harm support can help people see that it's possible to overcome the impacts of harm and hardship.

Clients said their feelings of hope for the future increased after working with us.

Research participants were twice as likely to feel more hopeful for the future after working with us.

Before working with Good Shepherd, less than a third (31%) of respondents agreed they felt hopeful for the future, compared with 69% after.

Clients talked about the power of feeling hopeful and motivated, and how energising it feels to have more options and to be able to imagine a better life.



"Gave me hope and way forward."

"I am writing to express my deepest gratitude for the generous assistance I recently received through your organisation... Your help has not only provided financial relief but also restored a sense of hope and encouragement during a very challenging time."

"Good Shepherd has been life changing for me. I have a brighter future 💜"

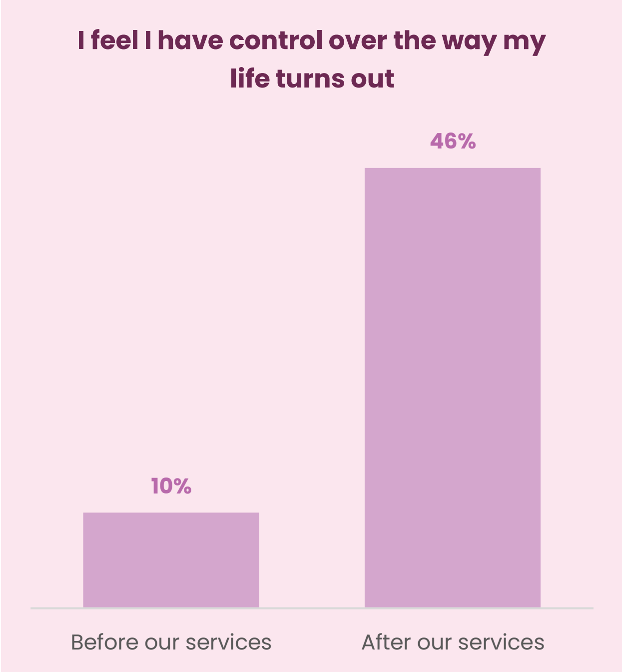
More likely to feel in control over how life turns out

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 four times more likely to feel control over how their life turns out after working with Good Shepherd. Almost half (46%) gave scores between 7–10, up from only 10% before 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 helped me in more ways than I can explain. I had nothing and two kids and a baby on the way with no vehicle and Good Shepherd gave me a fighting chance to start fresh and give my kids a good life. My life has changed a lot. I feel in control."

"I feel empowered and encouraged to be able to manage my debt and income."

"I feel I have more agency because I am seizing control and creating my own opportunities."

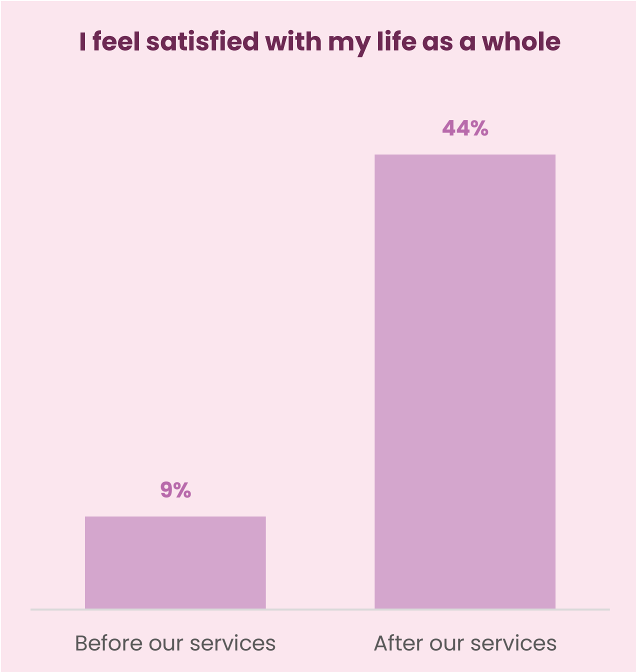
More satisfied with life as a whole

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

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

Research participants were almost five times more likely to say they were satisfied with their life after working with Good Shepherd, with almost half (44%) giving scores between 7-10 compared with only 9% before.

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.



"Got my full license, got a job in Papakura when I said a full license and a reliable car. Now I'm working and studying."

"Before I was struggling so much due to my finance situation. After I met Good Shepherd and everything changed in my life - happy ever after."

"My life has become a lot better overall."