



Good Shepherd
New Zealand



Good Tidings

Thank you for sharing 2017 with us.
Here's a wrap of some of the good things
we've achieved with your support.

Community Finance, National Community Finance Day, NZ Microfinance Network Day, good partnerships, economic abuse, our team.

Community Finance

We are very excited that our Community Finance programme has hit the one-and-a-half million mark! Through NILS (No Interest Loans Scheme) and StepUP (low interest loans), \$1.6 million has been loaned to people living on limited incomes in New Zealand. More than 700 people have been able to borrow money to buy an item that is essential to them or their families instead of going without or accessing potentially unsafe, higher-interest debt. BNZ estimates that these clients have saved more than \$700,000 in interest and fees compared with borrowing from alternative lenders. We think that's worth celebrating!

National Community Finance Day

Our National Community Finance Day was held in Wellington, bringing together loan workers from the Community Finance programme working in different towns and cities across New Zealand.

BNZ's Community Finance Team works alongside Good Shepherd NZ to support the Community Finance programme. BNZ's Frances Ronowicz and Sandi Brown used the National Community Finance Day to spend time with loan workers discussing the finer points of community finance and answering some of their tricky questions. Loan workers also heard from BNZ's communications team on how to use social media to promote community finance.



It took serious teamwork to put together one of the BNZ's StepUP loan criteria puzzles!

New Zealand Microfinance Network Day

Good Shepherd NZ provides opportunities for the broad range of microfinance providers across New Zealand to network and share ideas.

In September we hosted the third New Zealand Microfinance Network Day, also in Wellington, with support from the Community Finance team at BNZ. We discussed new programmes and services, shared our experiences of providing microfinance and met some great new people who share our passion for financial inclusion for all New Zealanders.

One of our favourite presentations was by Lezanne Gibbs from the Commerce Commission, who presented the [Red Flags initiative](#). The practical, easy to use Red Flags information sheet is a great resource for everyone working on the frontline to help clients understand their rights and protection under the law. Red Flags makes it easier to identify unlawful behaviour from businesses, such as mobile traders and payday lenders, and make such behaviour easier to report.



Diana Crossan, Good Shepherd NZ Chair, welcoming everyone to the New Zealand Microfinance Network Day in (sunny!) Wellington.

Vui Mark Gosche shared some of the fantastic work being done by the [Vaka Tautua](#) team. Vaka Tautua's work is "For Pacific, By Pacific" and has a strong focus on developing the financial skills of Pacific families who are living with disability. Vui shared case studies of families making significant progress in developing their financial capability through a long-term, whole-of-family approach to money matters. Some families have moved from significant, unsafe debt to saving for a deposit to buy their own home. These are genuinely life-changing transformations.

We also heard from Dr Vinita Godinho of Good Shepherd Microfinance about Financial Inclusion Action Plans and the role we all have to play in improving financial inclusion. Tim Barnett introduced us to the new National Building Financial Capability Charitable Trust that has been established as a result of MSD's major review into budgeting services in New Zealand. All of these presentations can be found on the [Microfinance Hub](#).

Good partnerships



Some of the glamorous looking team from Good Shepherd NZ and BNZ at the NZI Sustainable Business Network Awards night.

Good Shepherd NZ was honoured to be nominated alongside our good friends at BNZ in the Partnering for Good category of the NZI Sustainable Business Network Awards 2017.

Congratulations to Aviva, our NILS and StepUP partner based in Christchurch, on winning the Community Impact Award (Medium/Large Enterprise) at the 2017 Champion Canterbury Business Awards in October.

We'd also like to congratulate the women from refugee backgrounds who have undertaken the Turning the Curve driver-licensing programme with our Wellington partner, Changemakers Refugee Forum. Thirty-nine women have gained their full licence, and another 15 have gained their restricted licence. We are very grateful to the group of Wellington women who each sponsor a driver with their generous financial support, and the volunteers who commit their valuable time to accompany

learner drivers on their practice sessions.

We are thrilled to let you know that Vaka Tautua is joining the Community Finance family (along with The Salvation Army and Aviva) to provide loans in South and West Auckland and in Wellington. We know that building financial capability is a journey, and we need a range of different products and services at different stages in people's lives. Being a NILS and StepUP provider will give Vaka Tautua another tool in their toolbox, enabling them to meet the needs of even more people.



The Vaka Tautua Team

Economic abuse

In 2013, the Domestic Violence Act 1995 was amended to include financial or economic abuse as a form of psychological abuse. It is defined in the Act as “denying or limiting access to financial resources, or preventing or restricting employment opportunities or access to education”. Agencies working in the family violence sector across New Zealand tell us that this form of abuse is prolific. As well as ruining people’s lives by leaving them in financial crisis, it contributes to the difficulties people face when they are trying to leave controlling or violent relationships.

With the help of the Women's Research, Advocacy and Policy (WRAP) Centre at Good Shepherd Australia New Zealand, we are working on a project that explores people's understanding of economic abuse in New Zealand and the ways in which organisations respond to people experiencing such abuse. This project will form a key part of our expanding social inclusion work, and we are very pleased to have the support of the WRAP Centre team as they bring a great deal of knowledge from their work in Australia. If you are interested in this topic, some of the WRAP Centre team's work can be found on Good Shepherd Australia New Zealand's website. This includes [Economic Security for Survivors of Domestic and Family Violence](#), [Economic Abuse: Searching for Solutions](#) and [Restoring Financial Safety: Legal Responses to Economic Abuse](#).

Our team

It's been an exciting year with the Good Shepherd NZ team almost doubling in size. Clementine (Clem) Ludlow joined us from the Commission for Financial Capability to be our new Operations Manager Microfinance. Clem is working alongside Trish Pepper, Programmes Coordinator Microfinance, to support our microfinance programmes to be bigger, better and bolder than ever. Matt Halsey, who had been wearing several hats at once, has shifted the focus of his work to microfinance development. Nicola Eccleton has joined us from the Christchurch City Council to be our new Manager Social Inclusion. Good Shepherd NZ currently supports a small number of programmes that improve social inclusion for women and girls experiencing disadvantage. We're looking to expand this work, starting with our research into economic abuse.

Thank you again for being part of our network.

Best wishes for a safe and happy Christmas.



Fleur Howard, Chief Executive

goodshepherd.org.nz

Supporting women and girls to fulfil their goals,
socially and economically.

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