

**For Immediate Release**

## **MEDIA RELEASE**

### **No Interest Loans Scheme to be Piloted in Canterbury**

Aviva (formerly Christchurch Women's Refuge), in partnership with the Good Shepherd New Zealand Trust, will soon be offering a No Interest Loan Scheme (NILS) to Canterbury families who are affected by family violence and are on low incomes.

The 12-month pilot scheme will offer small no interest loans of up to \$2,000, together with complementary resources, advice and support, to individuals and families who are on low incomes and unable to access mainstream financial services.

Aviva will manage the service and support clients to assess their financial needs and eligibility for a loan. Capital for the loans will be provided by banks that have agreed to support the scheme. Loans will be offered for essential household goods such as a fridge, bed or washing machine or to meet health and education needs. Loans will not be available to repay existing debt or general living expenses, such as power bills. By providing access to safe, fair and affordable credit, it is expected that loans will enable individuals and families living on low incomes to improve the quality of their lives, strengthen financial capabilities and help end the financial dependence and exclusion so often associated with family violence.

“Financial hardship can escalate the risk of violence where it is already taking place” says Aviva CEO Nicola Woodward. “We believe that access to safe, fair and affordable credit will help to reduce this risk and so create space and incentives for families to become hopeful. When families are excluded financially, as those living on low incomes so often are, it can be hard to envisage an alternative healthy future, free from violence. Furthermore, women who leave violent relationships often experience a loss of finances and possessions. For many, particularly women with children, being able to access the finances needed to help set up a new home will make a real difference.”

The Good Shepherd New Zealand Trust was established in July 2012 to assist marginalised and economically disadvantaged people. It is drawing on over 32 years of experience in Australia of developing and growing the footprint of no and low interest loan programs. Good Shepherd Microfinance Australia has been supporting the development of these programs in NZ for the past three years through Nga Tangata, its first accredited NILS program in New Zealand, and now through its support of the Trust in establishing further microfinance programs here.

All enquiries, 24-hours: 0800 AVIVA NOW (0800 28482 669) or (03) 378 3847  
Web: [www.avivafamilies.org.nz](http://www.avivafamilies.org.nz) Email: [enquiries@avivafamilies.org.nz](mailto:enquiries@avivafamilies.org.nz)  
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“We have been working with The Good Shepherd New Zealand Trust for some months now to develop the scheme here in Canterbury, so were delighted to see that the Government’s latest budget notes the importance of investigating and piloting a partnership with NGOs and financial institutions to support the provision of low and no interest loans for low-income borrowers” says Woodward.

In order to ensure that the scheme reaches as many low income families as possible, the Aviva/Good Shepherd pilot service will be developed in partnership with five other agencies with which Aviva already works closely - He Waka Tapu, Barnardos, the Family Help Trust, START and Relationships Aotearoa.

Ms Fleur Howard, Senior Project Manager for the Good Shepherd New Zealand Trust said its microfinance program in New Zealand aimed to benefit as many people as possible in the future. “We believe that this collaborative approach, which we will test out over the next year, will be the best way to achieve this” said Ms Howard.

If you have concerns about family violence please contact Aviva on 0800 AVIVA NOW (0800 28482 669), 24-hours a day or visit [www.avivafamilies.org.nz](http://www.avivafamilies.org.nz). In an emergency always call 111.

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**For further information contact:**

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**About Aviva**

- Aviva supports New Zealanders to become their best, free from family violence, by providing a unique range of services to prevent family violence
- We support women, men and children – individually or as families - to overcome family violence
- We are an independent, local charity and were first established as Christchurch Women’s Refuge – New Zealand’s first women’s refuge – in 1973
- Aviva rebranded from the name Christchurch Women's Refuge in May 2013. Our new name expresses the spirit of positivity, potential and new life that underpins the services we provide and the way we offer them
- We retain the name Christchurch Women's Refuge for the important service it first provided – our Safe House.

Our range of free family violence services is designed to enable people to become – and stay – free from violence. This includes:

- 24-hour support via 0800 AVIVA NOW, a free phone line for anyone needing information or advice
- Temporary Safe House accommodation for women and children in the Christchurch Women's Refuge
- Individual support for women, children and men and access to other agencies or services
- Family safety planning
- Access to Ministry of Justice approved education programmes for women, men and children
- Proactive outreach and support for women and men named on Police Incident Reports
- Shine safe@home, a service which improves the physical security of the homes of women and children who are at highest risk of repeat family violence
- ReachOut specialist early intervention support for men who have perpetrated family violence
- Specialist peer support from women and men who have overcome family violence to those on their own journey
- Community development, education and training.

Formerly Christchurch Women’s Refuge