



Good Shepherd
New Zealand

Good Now, Good Later Loan Application



Personal Details - Client 1

First name

Middle name

Surname

Date of Birth

Gender Marital Status

NZ Citizen or Permanent Resident

Expiry date and type of Work or Student visa held

Personal Details - Client 2

First name

Middle name

Surname

Date of Birth

Gender Marital Status

NZ Citizen or Permanent Resident

Expiry date and type of Work or Student visa held

Household Composition

Housing Type Length of time at address

Dependent's ages

Home Address

Street

Suburb Town / City Post Code

Contact Information - Client 1

Home

Work

Mobile

Email

Contact Information - Client 2

Home

Work

Mobile

Email

Income Details - Client 1

Occupation or Benefit Type

Current Employer

Employment Type

Time with Current Employer

Previous Employer (if less than 6 months with current employer)

Income Details - Client 2

Occupation or Benefit Type

Current Employer

Employment Type

Time with Current Employer

Previous Employer (if less than 6 months with current employer)

Loan Repayments

Total Loan Amount
(maximum \$500.00)

\$ 500.00

Repayment Term
(maximum 16 weeks)

16 weeks

Repayment Amount
(minimum \$10/week)

\$ 31.25

Repayment Frequency
(weekly or fortnightly)

Weekly

Our loans are subject to Good Loans Lending Criteria. This loan is Zero Fees & Interest. Should your loan be approved, by signing this application form you commit to making regular payments as arranged and agreed with us.

Alternative Contacts (name and number of one person who does not live with you)

Name

Robert Smythe

Relationship

Brother

Mobile

(023) 222-2222

Email

-

Alternative Contacts will only be used in exceptional circumstances; if Good Shepherd NZ is unable to contact you for a period of one week or longer. NO loan information will be divulged.

How to make payments

Good Now, Good Loan repayments must be made as Automatic Payments directly deposited into the following bank account. Extra payments, to repay the loan sooner, may be made to the following bank account at any time, without any penalty or cost.

Bank:

Bank of New Zealand

Account Name:

Good Shepherd NZ

Account Number: 02 1257 0053778 00

References:

First name and surname

Please ensure you include your first name and surname when you arrange the payment (e.g., in the 'details' or 'reference' sections when you set up an Automatic Payment or make an additional one off payment via electronic funds transfer).

Financial Mentor only to complete sections below

Loan Purpose Item / Product (Financial Mentor to complete – provide additional separate notes as needed)

Items needed

Driving Lessons and Full License Drivers Test Cost

Reasons items are needed and how this loan will assist the client in their longer-term financial plan

Due to changes in Mary's circumstances she had not been managing her spending effectively. Over the 11 weeks we have been working together she has worked hard to reduce her discretionary spending in a number of areas, with a particular focus on changing a habit of regular high BNPL use. This has resulted in her budget now being in surplus. Mary has also started a savings plan. As part of her financial plan we are challenging her car debt as irresponsible lending. To improve her situation Mary wants to get driving lessons and her full license to stop from getting fines that increase her MOJ debt.

Mary is receiving all of her Work & Income entitlements but does not yet have enough to pay for her drivers license test. The \$500 loan will ensure she is able to continue to move forward faster with her financial plan and meet the current needs of her children. Mary will continue engaging with me each fortnightly as I support her to action her financial plan.

Cost of items

\$500.00 (\$109 full license test + lessons)

Financial Mentor name

Angel aFranklyn

Building financial capability service name

Family Budgeting Support

Checklist of Good Now, Good Later loan application requirements – Financial Mentor (FM) to complete:

- Completed and signed Good Now, Good Later loan application form
- Application notes from FM to support client application, including completing sections above (and separately if needed) to explain the loan purpose etc.
- A recent budget prepared by the FM with the client
- By submitting this application, the FM confirms to the best of their knowledge that this loan is suitable and affordable for the client
- By ticking the conditions listed below the client confirms they have read, meet and agree to all these conditions - including their commitment to keep working with their FM
- Client bank account verification provided and verified by FM – either bank statements posted to client or screen shot of internet banking viewed by FM
- Client identification documents (photo ID) presented in person, then viewed and copied by FM – FM to initial the copies taken to verify this
- Client current address verification document (e.g., bank statement or utility bill) presented in person, then viewed and copied by FM – FM to initial the copy taken to verify this
- Proof the Automatic Payment has been set up to pay the Good Now, Good Later loan – e.g., screen shot of internet banking or the FM verifying they have seen the set-up be completed with the client

Good Now, Good Later Declaration and Loan Agreement

Financial Mentors to witness and sign below to verify that, alongside their Financial Mentor, clients have read, understood, completed, and signed this Application including this page and the preceding two pages.

- I/We, the client(s) named in the Application above and signing below, commit to repay Good Shepherd NZ the sum of \$ \$ 31.25 per week starting on Thursday 24th August 2023 (within 2 weeks).
- I/We commit to using this loan for the purposes requested, as detailed in the Application amount and purpose sections, and I/we believe the loan is suitable and affordable for me/us, as shown in the attached Budget.
- I/We commit to continue working with my/our Financial Mentor.
- I/We do not currently have a NILS, StepUP or Good Loan and have never had one of these loans written off (those who have a current Good Shepherd NZ loan or who have had such a loan written off are not eligible for a Good Now, Good Later loan)
- I/We are the only members of our current household who have or are applying for a Good Now, Good Later loan (each household is eligible for only one Good Now, Good Later loan).
- The information I/we have provided in this Application is true and correct to the best of my/ knowledge.
- I/We agree to contact Good Shepherd NZ if I/we experience difficulties making payments on this loan.
- I am/We are aware that I am/we are able to ask for a repayment variation to this Agreement if the need arises.
- I/We agree to contact Good Shepherd NZ if I/we any of our personal contact details change.
- I/we consent to sending and receiving notices, information and communications relating to the Good Now, Good Later loans electronically.

Details about what personal information is collected from you and how it is treated is set out in the Good Loans Client Rights and Responsibilities Statement, which is available on the Good Shepherd New Zealand website at <https://goodshepherd.org.nz/privacy/good-loans-client-rights-and-responsibilities-statement/>

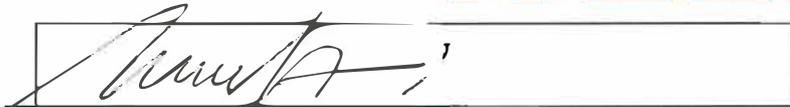
- I/We have been informed that my/our personal information is being collected by Good Shepherd NZ for the purpose of administering the Good Now, Good Later loans as part of the Good Loans Programme, and I/we have read, understand, and agree to the Good Loans Client Rights and Responsibilities statement (provided above).
- I/We understand that Good Shepherd NZ at its sole discretion may cancel, modify, or vary your Good Now, Good Later loan approval at any time prior to draw down of the loan.

Good Shepherd New Zealand

For Financial Mentors to submit an application email: financialmentors@goodshepherd.org.nz For Financial Mentor enquiries phone: (0800) 466 370 option 7

For client enquiries about payment: email support@goodshepherd.org.nz or phone (0800) 466 370

Signature
Client 1



Date 21/08/2023

Signature
Client 2



Date 

Financial
Mentor
(witness)



Date 21/08/2023



Good Shepherd
New Zealand



BUDGET SUMMARY - client name:	Mary Herewini
Reference and date:	QDA158 21/08/2023



INCOME

INCOME	NOTES	Freq- uency	Enter Amount	Weekly Amount
Wages / Salary Client 1		w		\$0.00
Wages / Salary Client 2		w		\$0.00
Work and Income 1 (exclude TAS)	SPS	w	\$472.79	\$472.79
Work and Income 1 (exclude TAS)		w		\$0.00
Work and Income 2 (exclude TAS)		w		\$0.00
Work and Income 2 (exclude TAS)		w		\$0.00
Working for families	FTC from IRD	w	\$248.52	\$248.52
Other Income	Best Start from IRD	w	\$69.00	\$69.00
Other Income		w		\$0.00
Boarder Income		w		\$0.00
Boarder Income		w		\$0.00
Total Weekly Income			TOTAL (A)	\$790.31

ASSETS

ASSETS	NOTES	Number of or provider name	Enter Value
Own Home			
Motor Vehicles	Challenging lending as irresponsible	One car	\$7,000.00
Superannuation - eg Kiwisaver		Kiwisaver	\$2,000.00
Furniture - Personal Effects			
Day to day accounts		ANZ	\$25.63
Day to day accounts			
Savings accounts		ANZ	\$14.26
Savings accounts			
Other Assets over \$1000			
Other Assets over \$1000			
Other Assets over \$1000			
Other Assets over \$1000			
TOTAL ASSETS			\$9,039.89

EXPENSES

HOUSING	NOTES	Freq- uency	Enter Amount	Weekly Amount
Rent	Kāinga Ora (includes water rates)	w	\$122.00	\$122.00
Board (comment on what board includes)		w		\$0.00
Water rates		w		\$0.00
Council Rates / Body Corporate		w		\$0.00
Insurance - Home & Contents		w		\$0.00
Other (comment on what other includes)		w		\$0.00
Total Housing Expenses			TOTAL (1)	\$122.00
UTILITIES	NOTES	Freq- uency	Enter Amount	Weekly Amount
Electricity/gas	Average over 12 months	m	\$199.99	\$46.15
Other heating costs e.g. wood/gas bottle		w		\$0.00
Pay TV e.g. Sky/Netflix	Disney Plus	m	\$14.99	\$3.46
Landline Phone		w		\$0.00
Internet	Uses phone and free wifi spots	w		\$0.00
Mobile Phone	Monthly plan	m	\$19.99	\$4.61
Rubbish/waste removal		w		\$0.00
Pet expenses e.g. vet/registration		w		\$0.00
Bank fees		w		\$0.00
Other e.g. laundry/lawn mowing		w		\$0.00
Total Utilities Expenses			TOTAL (2)	\$54.22

EXPENSES - continued

FOOD AND GROCERIES	NOTES	Freq- uency	Enter Amount	Weekly Amount
Food/groceries		w	\$185.00	\$185.00
Takeaways/snacks	Once or twice a week	w	\$35.00	\$35.00
Bought lunches/school lunches		w		\$0.00
Other food/grocery - comment what includes		w		\$0.00
Total Food and Grocery Expenses			TOTAL (3)	\$220.00
EDUCATION	NOTES	Freq- uency	Enter Amount	Weekly Amount
Childcare - daycare/kindy		w		\$0.00
Childcare - after school care		w		\$0.00
Childcare - holiday program		w		\$0.00
School costs e.g. fees/uniform	Child starting school soon	w	\$5.00	\$5.00
Other school fees e.g. camp/activities		w		\$0.00
Course costs and fees		w		\$0.00
Total Education Expenses			TOTAL (4)	\$5.00
TRANSPORT	NOTES	Freq- uency	Enter Amount	Weekly Amount
Vehicle - petrol/fuel	Average spend	w	\$40.00	\$40.00
Vehicle - registration		y	\$120.00	\$2.31
Vehicle - warrant of fitness/maintenance		y	\$600.00	\$11.54
Vehicle - road user charges (diesel)		w		\$0.00
Vehicle - insurance	AA insurance	w	\$12.58	\$12.58
Vehicle - car parking		w		\$0.00
Vehicle - public transport e.g. bus/train/taxi		w		\$0.00
Total Transport Expenses			TOTAL (5)	\$66.43
HEALTH	NOTES	Freq- uency	Enter Amount	Weekly Amount
Insurance - health/medical		w		\$0.00
Insurance - life/income protection		w		\$0.00
Medical e.g. doctor/prescriptions	Token 1x Dr visit/year - children free	w	\$50.00	\$50.00
Optician e.g. glasses/contact lenses		w		\$0.00
Dental		w		\$0.00
Total Health Expenses			TOTAL (6)	50.00
PERSONAL	NOTES	Freq- uency	Enter Amount	Weekly Amount
Membership e.g. gym		w		\$0.00
Clothing/shoes (total household)		w	\$40.00	\$40.00
Other child costs e.g pocket money/activity	Token allowed	m	\$15.00	\$3.46
Giving e.g. church/charity/koha/family		w		\$0.00
Entertainment e.g movies/going out		w		\$0.00
Personal - alcohol		w		\$0.00
Personal - cigarettes	Vaping (working on cutting down)	w	\$20.00	\$20.00
Personal - gambling/lotto		w		\$0.00
Other e.g. hair cut/makeup	Irregular hair cuts	q	\$40.00	\$3.08
Other - insurance e.g. pet insurance		w		\$0.00
Other personal (comment what includes)	Extra spending buffer (for gifts etc)	w	\$30.00	\$30.00
Total Personal Expenses			TOTAL (7)	\$96.54
SAVINGS	NOTES	Freq- uency	Enter Amount	Weekly Amount
Savings		w		\$0.00
Christmas or other savings club	Supermarket savings card	w	\$10.00	\$10.00
Total Savings Expenses			TOTAL (8)	\$10.00
Expenses:				
Expenses highlighted in grey are essential costs, therefore an amount must be allowed except if it is appropriate to allow \$0 Where \$0 is appropriate: enter NA (not applicable) and explain in a note the reason why this is appropriate For example: note "client has no car" for car running costs where clients don't have a car and are not applying for a car loan				

LIABILITIES

LOANS, CREDIT CARDS AND OTHER LIABILITIES (including BNPL)	NOTES	Freq- uency	Enter Amount	Weekly Amount
Credit Card (3.8% limit)		w		\$0.00
Credit Card (3.8% limit)		w		\$0.00
Credit Card (3.8% limit)		w		\$0.00
Credit Card (3.8% limit)		w		\$0.00
Other Loan (use for BNPL)		w		\$0.00
Other Loan (use for BNPL)		w		\$0.00
Other Loan (use for BNPL)		w		\$0.00
Other Loan (use for BNPL)		w		\$0.00
Personal Loan	\$11568.65 Car: challenging lending	w	\$47.50	\$47.50
Personal Loan	\$2569.69 Baycorp (neg so affordable)	w	\$10.00	\$10.00
Personal Loan	\$5698.56 Intercol (neg so affordable)	w	\$15.00	\$15.00
Personal Loan		w		\$0.00
Personal Loan		w		\$0.00
Personal Loan		w		\$0.00
Store Card (3.8% limit)		w		\$0.00
Store Card (3.8% limit)		w		\$0.00
Store Card (3.8% limit)		w		\$0.00
Store Card (3.8% limit)		w		\$0.00
Overdraft (3.8% limit)	ANZ \$1000 (plan to pay off when can)	m	\$38.00	\$8.77
Overdraft (3.8% limit)		w		\$0.00
Home loan(s)		w		\$0.00
Student loan		w		\$0.00
Student loan		w		\$0.00
Ministry of Justice	Current balance 1259.88	w	\$15.00	\$15.00
Ministry of Justice		w		\$0.00
Work and Income	Current balance \$3896.77	w	\$35.00	\$35.00
Work and Income		w		\$0.00
Child Support		w		\$0.00
Child Support		w		\$0.00
Total Liabilities (Debt Servicing Costs)			TOTAL (9)	\$131.27

BUDGET SUMMARY

LOAN DETAILS	NOTES	Enter Details	Weekly Amount
Loan amount - \$	GNGL for driver licence test + lessons	\$500.00	\$500.00
Number of payments		16	
Payment frequency (w / f / m)		w	
Required payment amount			\$31.25
BUDGET SUMMARY	NOTES	Amount	Weekly Amount
TOTAL WEEKLY INCOME (A)			\$790.31
EXPENSES			
Housing (Total 1)		\$122.00	
Utilities (Total 2)		\$54.22	
Food/groceries (Total 3)		\$220.00	
Education (Total 4)		\$5.00	
Transport (Total 5)		\$66.43	
Health (Total 6)		\$50.00	
Personal (Total 7)		\$96.54	
Savings (Total 8)		\$10.00	
TOTAL EXPENSES		\$624.19	\$624.19
TOTAL LIABILITIES		\$131.27	\$131.27
LOAN PAYMENT		\$31.25	\$31.25
TOTAL WEEKLY SURPLUS			\$3.60

Angela Fisher

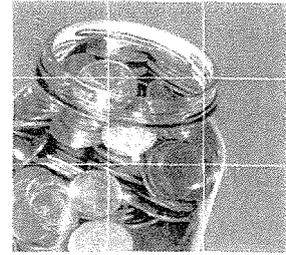




statement

Kiwibank Limited
Level 1, 7-27 Waterloo Quay
Private Bag 39888
Wellington 5045
New Zealand

Auckland (09) 336 1133
Wellington (04) 473 1133
From anywhere else 0800 11 33 55
www.kiwibank.co.nz



MISS Mary May Herewini
943 Martin Street
Raumanga
AUCKLAND 1800

Statement number 27

Access Number 1234567

Account balance(s) as at 13 August 2023

(Account(s) held with Kiwibank Limited)

Account	Account Number	Balance
FreeUp	38-999-9999999-00	\$ 25.63
Fast Forward Saver	38-  -02	\$ 14.26

HAVE YOU THOUGHT ABOUT CHANGING TO ONLINE STATEMENTS? IF YOU'RE ALREADY REGISTERED FOR INTERNET BANKING, JUST GO TO THE 'STATEMENT LIBRARY' IN THE 'YOUR SETTINGS & SERVICES' MENU OR CALL US ON 0800 11 33 55 TO REGISTER AND START GETTING YOUR STATEMENTS ONLINE

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bank.westpac.co.nz/wone/app.html#payment-transfer/planned-payments
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Payments & Transfers

Feedback
Profile
Logout

Pay or Transfer
Planned payments

← **to Good Shepherd NZ** Ⓛ
- \$31.25

Type
Money Out (Planned AUTOMATIC PAYMENT)

From
Personal Everyday
03-0000-0000000 001

To
02-1257-0053778-000

Name
Good Shepherd NZ

Details
Mary Herewini GNGL

First payment
🕒 24 Aug 2023 (Thu)

Frequency
Weekly

I want to...

- Edit this automatic payment
- Permanently cancel this automatic payment
- Suspend this automatic payment