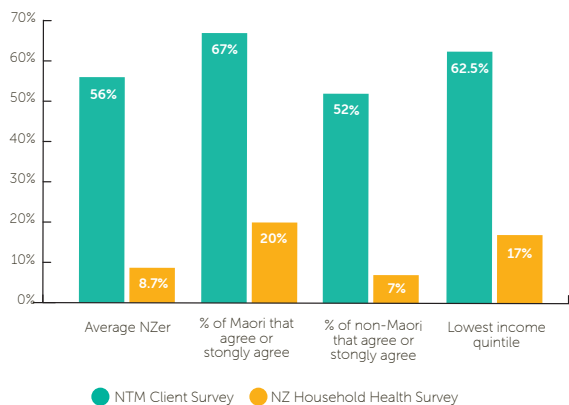


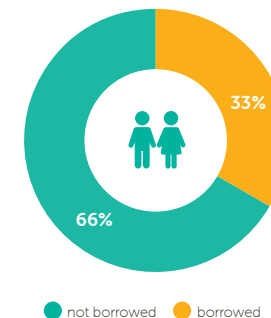
is 6 times more likely to struggle to pay for basic living costs compared to the average Kiwi ¹



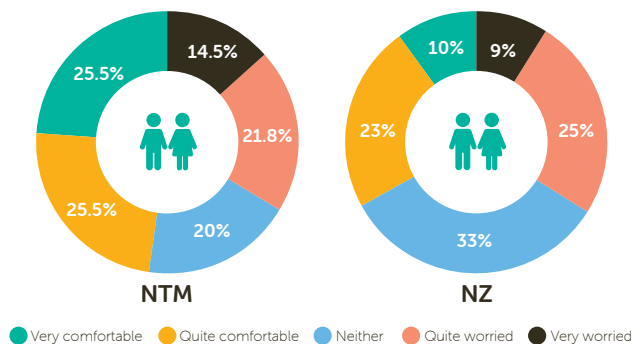
The typical Ngā Tāngata Microfinance client after repaying their loan ...



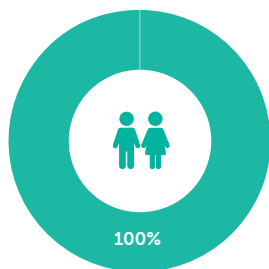
has not borrowed since repaying their loan



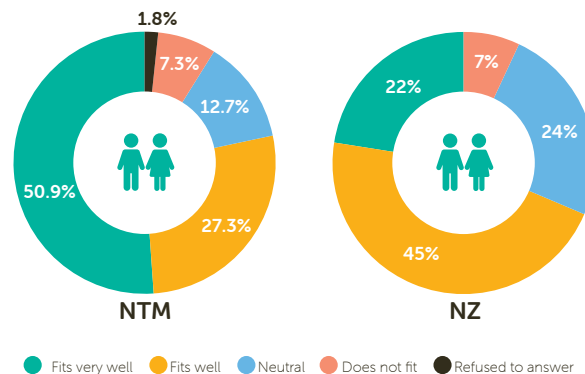
is more comfortable with their level of debt than the average Kiwi ²



agree that their NTM loan has met their goals ⁴



is more likely than the average Kiwi to consider options before making financial decisions ³



¹ Compared to results from New Zealand Household Health Survey September 2020. ² Compared to results from New Zealand Financial Capability Survey 2021. ³ Compared to results from Commission for Financial Capacity Barometer 2018-2019. ⁴ NTM Client Survey May 2022.