



Manurewa  
High School



# Financial partnership helps bridge the digital divide

“To bring 21st century learning practices into the school we needed to ensure it was affordable for our parents and reduce the impact of the digital divide.”



## About Manurewa High School

- Established 1960
- Located in Manurewa, Auckland
- Roll of 2,112, Years 9 to 12
- Largest multicultural school in New Zealand
  - Pacific 47%,
  - Māori 24%,
  - Asian 16%,
  - New Zealand European/Pākehā 11%
  - Other ethnicity 2%.

**“We were seeing evidence of the digital divide within our school, through a slow uptake of our BYOD programme. We realised the finance options we had made available were not affordable for many families. While the cost of the device was a challenge, the high interest rates made the purchase very difficult especially for families with multiple children at school.”** - Lawrence Naicker,

Deputy Principal, Manurewa High School

### The digital divide leaves students behind

The reality many schools face today is a digital divide in their classrooms. Some students are digitally adept with devices and internet access at home, while others are at other end of the spectrum with very limited access to technology and low levels of digital literacy. In these situations the school's goal is to help bridge the digital divide so all students can access learning and develop the skills to be competent, successful adults in the 21st century.

When Manurewa High School first introduced their BYOD programme they were mindful of the impact of the digital divide on their students. However, BYOD still proved to be expensive for some families who had to access credit to purchase the device but found they couldn't afford to repay the loan due to the high interest rate. The strict criteria to qualify for lending also meant many families were disqualified due to their circumstances. In addition, the school was responsible for managing the loans, including having to pay a percentage up-front which involved significant admin time and a substantial amount of financial risk



### **A new approach to BYOD**

The school decided to review their BYOD programme and went back to market to approach other providers and look at their financing options. “We did our due diligence and clearly defined what we needed and set out clear device specifications. We also knew we needed a simple, low interest finance option that required no school involvement. We couldn’t afford to take on the management of the loan scheme our families needed, so we were relying on a partner to deliver all of this.” - Lawrence Naicker, Deputy Principal, Manurewa High School

**“Our focus is on being more than just a tech provider but more of a partner to help bridge the gap many schools face.” -**

Caroline Dewstow-Blanch, Commercial Business Manager, Noel Leeming Group

In 2018 Manurewa High School appointed Noel Leeming, as their tech partner to help deliver an improved BYOD programme and work alongside the school to help them become a ‘one-to-one

device per child’ school by 2020. Noel Leeming provided the technology package, the advice and expertise to help implement the programme. This included a finance option to help families afford the technology, offering a lower interest rate than they were previously paying.

### **NILS (No Interest Loans Scheme) enables greater access to tech**

While the new partnership between Noel Leeming and the school initially began implementing BYOD for Year 9 and 10 students, behind the scenes Noel Leeming was also working on a much wider finance initiative for clients - a pilot project with Good Shepherd NZ. After being introduced to Good Shepherd NZ by Core Education, a national provider in PLD for teachers across NZ, they began working together to help address the issue of how parents afford devices for their children.

Good Shepherd NZ are a non profit organisation who offer no and low interest loans helping kiwi families on limited incomes through their NILS (No Interest Loans Scheme) programme. They take a more holistic approach to lending and

## The NILS BYOD loans are:



- Available nationwide through NILS Loan Workers
- Up to \$1,000
- Terms from 18 to 36 months
- Have no interest and no fees
- A simple set of devices bundled with bags and Protection

assess each client's individual circumstances and determine their capability to pay back the loan, before any lending is given.

As Caroline explains, "We were looking for a lending partner to provide a financial option for our clients that fell outside of the usual lending terms and conditions. One that looked at a family's individual circumstances and that charged no interest, making it more affordable. Good Shepherd's NILS (No Interest Loans Scheme) met all our criteria and was nationwide."

**"Our work with Manurewa High School was a key driver in our search for an equitable solution for schools, and Good Shepherd NZ's NILS (No Interest Loans Scheme) initiative was our answer"** - Caroline Dewstow-Blanch, Commercial Business Manager, Noel Leeming Group

### **A dedicated, individual approach**

By offering Manurewa High School NILS (No Interest Loans Scheme) as part of their BYOD programme, it offers families another financing option to help provide a more equitable solution. It's not a one size fits all, where there is a set criteria for families to qualify for the loan.

As part of the process, the locally based NILS Loan Worker meets with each client, working closely with them to determine their financial situation and the circumstances they are faced with. Part of the service is helping them with financial capability, which is invaluable for many of the families.

Together the school, Noel Leeming, and Loan Worker from Vaka Tautua, one of Good Shepherd NZ's Loan Providers, have enabled access to the technology for

families who previously could not afford it - with a high level of social consciousness and empathy while working with families, including advising them on how they can better manage their money.

**"It's social empathy that comes from the team at Noel Leeming - it goes beyond making a buck out of selling devices to a school - the team has real social consciousness."** - Lawrence Naicker, Deputy Principal, Manurewa High School

By giving families the chance to buy the school technology it means they also have a laptop for the rest of the family to use at home. As not every family can afford a home internet connection the school also loans out free modems. "To bring 21st century learning practices into our school we needed to ensure our students were able to learn anywhere, anytime, this also meant having access at home." - Lawrence Naicker

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