

# **NILS**

## **No Interest Loan Scheme**

St Stephen's Uniting Church will assist you to process your application and we will forward it on your behalf to either:

### **Bendigo Family & Financial Services**

**Contact details:**

**(03) 5441 5277**

**Email: [reception@bffb.org.au](mailto:reception@bffb.org.au)**

**Or**

### **Women's Health Goulburn North East**

The attached forms will tell you what you need to do to apply for a loan.

**Just fill out the yellow form and leave it at the office and it will be forwarded to the above address.**

If you need any assistance:

- Contact Bendigo Family & Financial Services above; or
- NILS Coordinator volunteer, Pat – 0418 717 373



# Bendigo Family & Financial Services Inc.



(<https://www.facebook.com/BFFS.Inc>)

## What is NILS?

The No Interest Loans Scheme (NILS) provides individuals and families on a low income access to safe, fair and affordable credit. There are:

- No Fees
- NO Charges
- No Interest
- No Credit check is required for this loan

The first NILS loan is capped at \$800. Repayments are scheduled at an affordable amount over a 12 month period

## What NILS loans are for

Loans are for the purchase of essential goods and services and can include

- Household items such as white goods and furniture
- Some medical and dental services
- Education needs such as computers, books, excursions and uniforms
- Car repairs or registration
- Other items may be requested upon approval from loans committee

## Eligibility Criteria

To apply for a loan you must:

- Have a Health Care Card/Pension card or be on a low income
- Have been in your current premises for more than 3 months
- Show a capacity within your budget to repay the loan

## Documents to bring to your interview

You must bring the following documentation to your NILS interview

- Centrelink Income statement
- All current utility bills
- 3 months of Bank statements
- I.D. (Drivers Licence or Proof of age card)
- Lease agreement or proof of residence
- Statements relating to any loans or appliance rentals
- Quote/quotes for item/s you wish to purchase

To Apply for a NILS loan please call BFFS on(03) 54415277

### **What to bring to your NILS interview**

- Proof of identity (driver's licence & Centrelink card or proof of age card).
- A detailed statement of your income from Centrelink with deductions listed. No more than 2 weeks old.
- Payslips from any casual or part time work (if applicable).
- Quote - Quotes are required on business letterhead with the registered ABN of that business, including their bank details for direct payment.
- Most recent bank statements (for at least the last month).

#### **Renters/Boarders :**

- Rental agreement or statement of rental payments. Otherwise a Statutory Declaration signed by either police, pharmacist or Justice of the Peace.

#### **Home Owners:**

- Rates notice

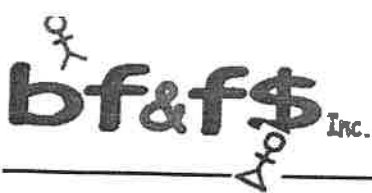
#### **Utility Bills – Any of the following:**

- A. Most recent gas or electricity account.
- B. Most recent water account.

#### **If your loan is related to your car**

- Car registration papers/receipt of purchase.

**Please note: if this is a joint application your partner's documents must also be presented.**



NILS Loan Application Form

Date: \_\_\_\_\_

**Personal Details**

First Name/s: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

DOB: \_\_\_\_\_

Residential Address \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Post code: \_\_\_\_\_

Accommodation (Please tick one):

Public Rent  Private Rent  Own house  Relatives  Other

If Other: \_\_\_\_\_

Living Arrangements (Please tick one):

Single & Children  Single no Children  Partnered & Children  Partnered No Children  Other

If Other: \_\_\_\_\_

Length of tenancy: \_\_\_\_\_

No. of dependents: \_\_\_\_\_ Dependents age/s: \_\_\_\_\_

Preferred Contact Number: \_\_\_\_\_

Email: \_\_\_\_\_

Referral Source (Please tick one):

Friend  Relative  Case Worker  Community Org.  Centrelink  Previous Borrower

**Sensitive Questions**

*(Explain that the answers to the following questions will have no impact on the application and that we need to collect them for reporting and administrative purposes. As these questions can be sensitive in nature, ask them only once you have a strong rapport with the client.)*

Country of birth: \_\_\_\_\_

Language Spoken at home: \_\_\_\_\_

Gender: \_\_\_\_\_

Identifies as indigenous Yes  No  Prefer not to answer

Identifies with having a disability Yes  No  Prefer not to answer

**Secondary Contact\*** (Who does not live with you)

First name: \_\_\_\_\_ Last name: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Relationship: \_\_\_\_\_

**Loan Purpose**

Item: \_\_\_\_\_

Make/Model No: \_\_\_\_\_

Cost: \$ \_\_\_\_\_

Complete what you can

INCOME	Client 1	Client 2	TOTAL INCOME
Wages			
Pension			
Carer Allowance			
Family Tax Benefit Part A			
Family Tax Benefit Part B			
<b>TOTAL INCOME</b>			

EXPENSES - Fortnightly

HOUSING		FOOD / GROCERY	
Rent / Board		Supermarket	
Rent Arrears		Butcher and Grocer	
Mortgage		Takeaway / Dining Out	
House / Contents Insurance		Pet Food / Vet	
Home Repairs		Laundry / Cleaning	
Council Rates / Strata Fees		Other	
Furniture Storage		Other	
Other		Other	
Other			
Other			
<b>TOTAL HOUSING COSTS</b>		<b>TOTAL FOOD/GROCERY</b>	\$ -

PERSONAL		SAVINGS / INSURANCE	
Clothing / Shoes		Savings / Christmas clubs	
Haircuts		Funeral Plan	
Entertainment / Movies		Life / Unemployment Ins	
Childcare/After School		Other	
Papers/Books/Magazines		Other	
Smoking		Other	
Baby Needs			
Alcohol			
Casino/Pokies/Gambling			
Gifts			
Child Support			
Gym Membership			
Other			
Other			
Other			
<b>TOTAL PERSONAL COSTS</b>	\$ -	<b>TOTAL INSURANCE</b>	\$ -

BILLS / UTILITY		HEALTH	
Gas		Doctor	
Electricity		Medicine	
Water		Ambulance	
Home Phone/ Internet		Vitamins / supplements	
Mobile		Dentist	
PayTV / NetFlix/ Stan		Health Insurance	
Utility Arrears		Optometrist	
Other		Alternative Therapies	
Other		Other	
Other		Other	
		Other	
<b>TOTAL BILLS/UTILITIES</b>	<b>\$ -</b>	<b>TOTAL HEALTH COSTS</b>	<b>\$ -</b>

TRANSPORT		EDUCATION	
Public Transport		School fees / tuition	
Petrol		Uniform	
Car Registration		Bags / Stationery	
Car Repairs / Servicing		Excursion / Camps	
Car Insurance - 3rd Party		Sports / Club Membership	
Taxi / Ride Share		Other	
Other		Other	
Other		Other	
Other			
<b>TOTAL TRANSPORT COSTS</b>	<b>\$ -</b>	<b>TOTAL EDUCATION COSTS</b>	<b>\$ -</b>

FINES / DEBTS		EXISTING LOANS	
Traffic Fines		Car Loan	
Centrelink Debt		Centrelink Advance	
Taxation Debt		Credit Card	
Other		Overdraft	
Other		Bank Loan	
Other		Payday Loans	
		Rent to Buy	
		Store Accounts / Layby	
		Family / Friends	
		Other	
		Other	
		Other	
<b>TOTAL FINES</b>	<b>\$ -</b>	<b>TOTAL LOAN COSTS</b>	<b>\$ -</b>

SUMMARY OF EXPENSES		NILS LOAN SUMMARY	
HOUSING	\$ -	Loan Amount:	
FOOD / GROCERY	\$ -	Repayment Amount:	
PERSONAL	\$ -	<b>INCOME &amp; EXPENDITURE SUMMARY</b>	
SAVINGS / INSURANCE	\$ -	TOTAL INCOME	\$ -
BILLS / UTILITY	\$ -	FIXED EXPENSES	\$ -
HEALTH	\$ -	TOTAL EXPENSES	\$ -
TRANSPORT	\$ -	SURPLUS (AFTER FIXED AND NILS)	\$ -
EDUCATION	\$ -	SURPLUS (AFTER NILS)	\$ -
FINES / DEBTS	\$ -		
EXISTING LOANS	\$ -		

No Interest Loan Scheme (NILS)

## Client Agreement

*This agreement will be included in your application for a NILS loan when it is submitted for a loan assessment. It outlines (1) our promise to protect your personal information and (2) your responsibilities as a NILS loan client if your loan is approved.*

Client/s

name: \_\_\_\_\_

Client/s

address: \_\_\_\_\_

### Our responsibilities to you

Good Shepherd Microfinance is a not-for-profit organisation that provides access to the NILS program in partnership with local community organisations across Australia.

The information in your loan application will be submitted to Bendigo Family & Financial Services NILS for a loan assessment. The information is securely held in a protected database owned by Good Shepherd Microfinance. Your information is collected solely for the purposes of assessing and managing your loan. Other NILS providers will be able to see a record of your loan only (name, date of birth and loan status, but no other personal information). **Your name and personal information will not be shared or used to encourage you to purchase other products and services.**

From time to time, Good Shepherd Microfinance reports de-identified (a process used to prevent a person's identity from being connected with information) data to the major partners of the NILS program: the Australian Government, State governments and National Australia Bank. The reporting does not contain any information about your personal identity. **We promise your name and personal information will remain private.**

As a NILS client, you're entitled to ask for a copy of your personal information at any time. You can read the NILS Privacy Policy at [www.nils.com.au/privacy](http://www.nils.com.au/privacy)

### Your responsibilities

I, \_\_\_\_\_, have applied for a NILS loan through Bendigo Family & Financial Services NILS.

By signing this agreement, I am confirming that all the information I have given is true and correct to the best of my knowledge.

If my loan is approved, I promise to repay Bendigo Family & Financial Services NILS a total of \$ \_\_\_\_\_ or a lower amount as agreed with Bendigo Family & Financial Services NILS. I will repay \$ \_\_\_\_\_ a fortnight starting on \_\_\_\_\_ until the loan has been fully repaid.

I will contact Bendigo Family & Financial Services NILS if my personal contact details change.

I will contact Bendigo Family & Financial Services NILS to discuss my options if I have any problems making repayments.





I agree that Good Shepherd Microfinance can contact me:

- To talk about my loan
- To give me information about NILS
- To invite me to participate in future research (such as surveys or workshops) to help improve NILS (*optional – tick to opt in*)

I understand that when I repay my loan, more people in the community will be able to access a NILS loan.

Name of Client 1: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_/\_\_\_/\_\_\_

Name of Client 2 (if applicable): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_/\_\_\_/\_\_\_

Name of witness or person supporting the client to apply:

\_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_/\_\_\_/\_\_\_



## No Interest Loan Scheme **Client Charter**

*This Client Charter provides an outline of the level of service individuals can expect when getting a NILS loan through a local community provider.*

### **What you can expect from us**

1. Your loan application will be processed as soon as possible.
2. You will be treated fairly and with respect.
3. You will receive services in a fair and supportive way.
4. We will explain the loan process in simple terms.
5. You will be informed about how your personal information is used.
6. We respect your privacy, your name and personal information will be kept private.
7. We will refer you to financial counselling if you need further support.
8. We will work with you if you experience hardship and have difficulties repaying the loan.

### **How you can assist us**

1. Be honest to help us understand your needs so that we can give you the best possible service.
2. Tell us if your personal details change in a timely way so that we can contact you when we need to.
3. Tell us how we are doing and give us feedback on our service.
4. Act in a manner that respects our employees and volunteers.
5. Make sure the information you provide us is correct.
6. Make regular repayments on your loan as per your agreement.
7. Contact us if you get into financial difficulty and work with us to make suitable arrangements.
8. Spread the word about NILS, so that more people know about safe, fair and affordable finance.

