

## Northwest No Interest Loans Scheme

### INFORMATION SHEET

#### ABOUT THE AGENCY

The Hills Community Aid & Information Service Inc. is a non-profit, non-government organization run by a voluntary community based management committee. It seeks to identify changing needs in the community, Empower people to meet needs, Initiate and facilitate the development of services, Provide information and referral.

#### ABOUT THE NO INTEREST LOANS SCHEME

The scheme provides low-income earners with flexible and affordable credit usually for the purchase essential items. Loans can be for items such as white goods, furniture, computers, medical equipments household repairs or car repairs/registration. Northwest NILS cannot loan money for reoccurring expenses such as food, rent, electricity bills or debt consolidation. No interest is charged on loans. After the initial enquiry applicants are to attend a confidential interview. Assessment is based upon a person's willingness and ability to repay a loan. For this reason it is necessary for applicants to provide detailed information and to complete a fortnightly budget sheet. Repayments are structured to suit individual circumstances. All repayments are then recycled into new loans for other borrowers.

#### PRIVACY

The information you provide will be kept confidential and in a secure storage. Access to your file is restricted to NILS® staff. When your loan is completed or your file is no longer required the contents will be shredded.

#### ELIGIBILITY

Applicants need to be

On a low income

Residents of the following postcode areas;

2118	2147	2156	2756	2765
2119	2148	2157	2757	2766
2120	2151	2158	2758	2767
2125	2152	2159	2760	2768
2126	2153	2753	2761	2770
2145	2154	2754	2762	2775
2146	2155	2755	2763	

Have lived at their current address for at least 6 (six) months or able to provide evidence of their intention to reside in the Northwest area for the period of the loan.

Are able to demonstrate an ability to repay a loan. Loans generally are no more than \$1,000.00

Where loans are approved, applicants are required to pay the delivery fee direct to the supplier.

# WHAT DO YOU NEED TO BRING TO AN INTERVIEW?

***PRIVACY: If you have any queries regarding privacy of your information please contact our NILS@worker.***

To complete the application form you need to bring the following information to your interview:

## **Checklist:**

- Proof of Identity (must include one Photo ID, ie Driver's Licence, Passport, etc.)
- An alternative contact number
- Proof of income**  
A recent Centrelink Statement of Income / Pay Slips AND  
A recent Bank Statement / Passbook into which your payments are made
- Proof of length of residence or intending length of residence** – lease / rent receipts – at least 6 months
- The most recent Rent Receipt / Mortgage Statement / Office of Housing Statement – covering 4 weeks
- Most recent account payments and receipts for  
Gas, Electricity, Home Phone, Mobile Phone/s, Water and any other bills to be paid
- Details of other household expenditure e.g. groceries, council rates, car registration
- Any other outstanding accounts or credit commitments e.g. bankcard/fines
- The make, model number and quote of the item you wish to purchase. **Please do not commit to purchase or pay deposit on any items prior to loan approval (eg. bidding online, lay by etc.)**  
Contact a number of local suppliers to research & negotiate for the most appropriate item for you and seek the best price for the item required and bring or fax (our fax no. 9686 3100) those valid (within date) quotes detailing the Make, Model, Price & the Delivery Costs to the interview.

The NILS® program operates from **9:30am to 3:00pm**. If you would like to arrange an appointment please contact NILS® worker at **9639 8620**.

## **NO INTEREST LOANS SCHEME**

My appointment is on Day: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

- Baulkham Hills    The Hills Community Aid and Information Service Inc.  
390 Windsor Road, Baulkham Hills 2153
- Riverstone        Riverstone Neighbourhood Centre & Community Aid  
Sam Lane Community Complex, Park Street, Riverstone 2765
- Toongabbie        Toongabbie Neighbourhood Cottage  
Corner of Best Road & Ross Street, Seven Hills 2147
- Glenorie            Glenorie Memorial Hall, Old Northern Road, Glenorie 2157  
(opposite Woolworths)
- Blacktown         Cnr Kelso Lane and Newton Road, Blacktown 2148

Please make sure you make an appointment before you come in. If you are unable to keep your appointment, please cancel as soon as possible and we will seek to arrange another time. If you are unable to attend your interview and fail to advise us beforehand it may be some time before we can offer you another appointment.

## Northwest No Interest Loans Scheme APPLICATION FOR LOAN

Applicant's Full Name:			
Date Of Application:		<input type="checkbox"/> Male <input type="checkbox"/> Female	
Date Of Birth:		Country Of Origin: _____	
		Aboriginal/Torres Strait <input type="checkbox"/>	
Street Address:			
Suburb:		Postcode:	Local Council:
Telephone:		Mobile No:	
Marital Status:		Dependents:    1    2    3    4    5    6    7 8    9	
Partner:		Partner's Contact No.:	
Alternate Contact Person		Phone No.	
Residential Status:		Length of Residency in Northwest Area:	
Referral Source:			
Income Source/S:		Pension Card <input type="checkbox"/>	Health Care Card <input type="checkbox"/>
Have you applied unsuccessfully for a loan from any of the following? (you may tick more than one box if applicable)			
<input type="checkbox"/> Family / Friends <input type="checkbox"/> Bank/Credit Union/Building Society <input type="checkbox"/> Payday Lender <input type="checkbox"/> Pawnbroker <input type="checkbox"/> Retail Store Credit <input type="checkbox"/> Centrelink Advance			
Applicant's Signature:			
<b>Office Use Only:</b>			
Repayment Start Date:		Repayment Amount:	Loan No:
Contract Date:		Further Referred to:	
<b>Chq.No.</b>	<b>Amount</b>	<b>Product Details</b>	<b>Cheque Payable To</b>

**Northwest No Interest Loan Scheme  
Fortnightly Budget Work Sheet**

Loan Application No. \_\_\_\_\_

	FORTNIGHTLY INCOME		FORTNIGHTLY EXPENDITURE	
	APPLICANT	PARTNER		
			Rent	
Wage/Salary			Rent Arrears	
Parenting Payment			Mortgage Repayments	
Pension/Benefit			Board	
Family Payment			Council Rates	
Maintenance			Insurance - House/Contents	
Other			Gas	
Total Income			Electricity	
Deductions			Water Rates/Usage	
Deductions			Telephone - Home	
Deductions			Telephone - Mobile	
<b>AVAILABLE FUNDS</b>			Internet	
<b>Centrelink Advance</b>	<b>Yes/No</b>	<b>Yes/No</b>	School Fees/Expenses	
Month Start			Kinder/Creche Fees	
Month Finish			Private Health Cover	
			Medical, Dental, Chemist Etc.	
<b>Other Financial Commitments Not Listed</b>			Vehicle Loan	
			Car Registration	
			Car Insurance, CTP etc.	
			Car Running Expenses	
<b>Total Available Funds:</b>			Public Transport	
<b>Total Expenditure:</b>			Fines	
<b>Surplus:</b>			Appliance Rental	
			Pay TV	
<b>Items</b>		<b>Price</b>	Personal Loans	
			Lay-by/ Store credit	
			Credit Cards, Bank Card, Visa	
			Food	
			Milk Bar	
<b>Total Loan amount applied</b>			Clothing - Family	
This budget is a true and correct estimate to the best of my knowledge. Fortnightly payment offered: _____ Method of repayments: <u>Centrepay</u> Term of loan (fortnights) _____ Signature: _____ Date: _____			Entertainment/Recreation	
			Personal Spending	
			Lotto etc.	
			Birthdays	
			Christmas	
			Pets	
			Other	
			<b>TOTAL EXPENDITURE</b>	



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Web: [www.hca.org.au](http://www.hca.org.au)

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**Purpose of loan:** (explain to the loan assessment committee the purpose of the loan and how it is going to help you and your family)


## Northwest No Interest Loan Scheme

### Philosophy

1. The **No Interest Loan** Scheme provides no interest loans to people who are financially disadvantaged.
2. We choose not to comply with or participate by default in Policies and Practices that diminish the dignity of individuals.
3. We believe in the redistribution of resources and power in order to achieve a more just and equitable society.
4. We regard no interest loans as a means by which consumer inequality in the financial market place can be redressed.
5. We believe in a justice that is warm and personal as well as practical.
6. Strength comes through working together.
7. We are Community based and value Community participation.
8. We are working in a partnership with people not for people.
9. We are committed to respecting the dignity of our clients, providing support to empower them to gain control of their financial situation.

## PRIVACY

*The information that you are requested to provide during a NILS® interview is entirely voluntary, however information that is not provided may affect the success of your application.*

*All information provided by you will be strictly confidential and will be subject to The Hills Community Aid and Information Service Inc. Privacy Policy. A copy of the Privacy Policy is available upon request. The information held will not be released to another party without prior permission from you.*

*All clients may have access to their own information that is maintained by The Hills Community Aid and Information Service Inc. To do so the client must make a request in writing to the Loans Interview Officer of the Northwest No Interest Loans Scheme at 390 Windsor Road, Baulkham Hills NSW 2153.*

*Arrangements can be made for you to look at your information, and make copies at The Hills Community Aid and Information Service Inc. at current photocopy charge rate. This must be during business hours Monday to Friday 9:30am to 3:00pm, at 390 Windsor Road, Baulkham Hills NSW 2153. The file(s) may not be removed from the premises of The Hills Community Aid and Information Service Inc.*

*If the information held is inaccurate, the correct details should be advised to Northwest No Interest Loans Scheme in writing. Upon verification our records will be amended.*

## COMPLAINTS

*The Hills Community Aid and Information Service Inc. has a Complaints Policy. A copy is available for perusal at our address.*

*Should you be unhappy with any aspect of Northwest No Interest Loans Scheme you may appeal in writing setting out the nature of the grievance.*

- *firstly, to the Interview officer*
- *if there is still disagreement to the Executive Officer of The Hills Community Aid and Information Service Inc.*
- *if unresolved, to the President of The Hills Community Aid and Information Service Inc.*
- *if the outcome is still not satisfactory, then the client may take the issue to the Commissioner for Community Services at 1800060409 or write to them at Level 24, 580 George Street, Sydney 2000.*