



**BLACKHEATH AREA NEIGHBOURHOOD CENTRE INC.**

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*Working for people and the small communities at the top of the mountains*

Thank you for your enquiry about the **No Interest Loan Scheme (NILS)** from Blackheath Area Neighbourhood Centre.

If you would like to go ahead with a loan you will need to collect the following documents:

- Your current Income Statement from Centrelink and/or Pay Docket from your employer
- A document showing length of stay at current accommodation, e.g. Lease (we just need to sight this)
- Driver's License or other identification
- Details of your usual household expenditure, including **most recent** rent receipt or mortgage statement, telephone, gas and/or electricity accounts.
- Any other outstanding accounts
- Copy of your most recent bank statement and/or credit card statement
- Details of any personal loans you currently have including from payday lenders
- **A written quote** for the item/service you wish to purchase.

If you do not have all these documents at the time of interview, your loan application will be delayed.

**Please note that we will not approve loans for second hand goods or goods purchased from sites such as Ebay or Gumtree.**

Attached is an application form for you to fill out as much as you can. **Don't worry if you don't complete it or it looks a bit intimidating. We can go through it at the interview.**

At the interview you will be asked about what you spend your money on. Try and be realistic about this. We may not approve the loan if you don't tell us what your complete fortnightly expenses are.

A copy of **NILS@BANC - Your Rights and Responsibilities** is also attached.

When you're ready to make an appointment, please call BANC for a time and date. Generally, appointments are on Tuesdays or Wednesdays. Appointments are also available at Katoomba Neighbourhood Centre on Tuesday mornings but still ring BANC.

If you need further information or would like to change your appointment time, please do not hesitate to contact me at BANC on 4787 7770.

Yours sincerely

Deborah Allen  
Community Resilience Worker

## **NILS@ BANC**

### **YOUR RIGHTS AND RESPONSIBILITIES**

#### **You have a right to:**

- ✓ Be treated fairly and with respect regardless of your personal circumstances or beliefs
- ✓ Be informed about the schemes eligibility criteria
- ✓ Be informed about loan decision making processes
- ✓ Receive support, mentoring and financial education
- ✓ Be informed about the Terms and Conditions of the loan
- ✓ Know how information about you is recorded and who will have access to your information
- ✓ Make a complaint and have the complaint dealt with fairly and promptly without retribution
- ✓ Access your personal file after the No Interest Loans Committee has received a request in writing.

#### **Your responsibilities are to:**

- ✓ Act in a manner that respects the rights of other applicants and employees of the agency
- ✓ Ensure all information provided for the purpose of the loan enquiry and interview are true and correct and that no false or misleading information is given at any time.
- ✓ Make regular repayments as stated in your contract
- ✓ Advise the No Interest Loans Scheme if you are experiencing difficulties making your repayments
- ✓ Advise the No Interest Loans Scheme if Centrepay is no longer available to you due to changes in your circumstances
- ✓ Advise the No Interest Loans Scheme if you change your address or telephone number.

**NILS@BANC Application Form**

Please fill out as much of this application form as you can. Don't worry if you can't complete it or it looks too hard. We will go over it at the interview.

Interview date: ..... Client ID: .....

Family name: ..... Given name: .....

Address: .....

Ph: (h) ..... MOB: .....

Email: .....

Date of birth: ..... Centrelink number: .....

Emergency contact: .....

Have you taken out a NILS Loan in the past?  Yes  No

What are you seeking a NILS loan for? .....

What amount do you need? .....

Divide this amount by 26 to get your fortnightly repayment over 12 months: .....

Have you tried to get a loan from somewhere else?  No  Yes

If yes, which type of service?

Bank/Building society

Credit Union

Payday lender

Other .....

<p>Your Income</p> <p><input type="checkbox"/> Newstart</p> <p><input type="checkbox"/> Disability Support</p> <p><input type="checkbox"/> Parenting Payment</p> <p><input type="checkbox"/> Family tax benefit</p> <p><input type="checkbox"/> Widows</p> <p><input type="checkbox"/> Carers</p> <p><input type="checkbox"/> Wage/Salary</p> <p><input type="checkbox"/> Other .....</p>	<p>Housing</p> <p><input type="checkbox"/> Community housing</p> <p><input type="checkbox"/> Housing NSW</p> <p><input type="checkbox"/> Private rent</p> <p><input type="checkbox"/> Other .....</p> <p>How long have you lived there?</p> <p>.....</p>
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How did you find out about NILS@BANC?

- Ad in paper
- Referral from other service .....
- BANC website
- Friend
- Other .....

Do you have any dependents?  No  Yes

Details: .....

Are you married or in a defacto relationship?  Yes  No

Do you identify as Aboriginal or Torres Strait Islander?  Yes  No

Were you born in Australia?  Yes  No .....

Language spoken at home: .....

**DECLARATION**

This budget is a true and correct estimate to the best of my knowledge. I understand that no identifying information will be given to the loans committee members. I understand that this information will be retained by Blackheath Area Neighbourhood Centre NILS and the profile information will be recorded on the loans program management database. The information will not be released to other agencies, but may at some time be accessible by service providers to BANC for example, information technology suppliers when maintaining or modifying computer systems.

Signature: ..... Date: .....  
(Nils applicant 1)

Signature: ..... Date: .....  
(NILS applicant 2)

**Office use only:**

Loan approved  No  Yes

If no, why not?

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**Committee:**

\_\_\_\_/\_\_\_\_/\_\_\_\_

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

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

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

**BUDGET ASSESSMENT (fortnightly)**

	<b>AMOUNT</b>		<b>AMOUNT</b>
<b><u>HOUSING</u></b>		<b><u>CHILDREN</u></b>	
Rent/Mortgage		School fees	
Rates		Uniforms	
Water		Excursions	
Strata Levies		Childcare	
House Repairs		Nappies	
H & C Insurance		Toys/Books	
		Maintenance	
<b><u>UTILITIES</u></b>			
Electricity		<b><u>EDUCATION</u></b>	
Heating/ firewood		Uni/ College fees	
Gas		Books/stationary	
Telephone		Other	
Internet			
		<b><u>MEDICAL</u></b>	
<b><u>CAR/ TRAVEL</u></b>		Health insurance	
Fuel		Life insurance	
Repairs		Doctor	
Registration		Dentist	
Insurance (CTP)		Pharmacy/medications	
Fares/ Train/ Bus		Medical equipment	
		Vet fees	
<b><u>FOOD</u></b>			
Groceries/ supermarket		<b><u>LOAN REPAYMENTS</u></b>	
Take Away		Car	
Pet Food		Credit card/s	
		Store account/s	
		Finance co.	
<b><u>PERSONAL</u></b>		Personal loan	
Clothing		Centrelink	
Haircuts		Lay by	
Movies/ DVD rental		Fines	
Gifts- Xmas, b'day		<b>TOTAL EXPENSES</b>	
Alcohol			
Cigarettes		<b><u>INCOME</u></b>	
Lotto/ TAB		Pension/ benefit 1	
Club memberships		Pension/ benefit 2	
Foxtel/ Pay TV		Maintenance	
		Salary/wage	
		Other	
		<b>TOTAL INCOME</b>	
<b>EXPENSES SUB-TOTAL</b>		<b>SURPLUS/ DEFICIT</b>	

**Notes**

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