



3 easy steps

1) Obtain written quotes

2) Call (02) 4787 7770
to arrange an interview

3) Attend a loan interview
with your documents



No

Interest

Loan Scheme

You will need

- Current statement from Centrelink or your pay slip
- Document showing length of stay at your current address
- Driver's licence or other ID
- Details of your current household expenditure e.g. rent receipts, electricity or phone bills

Find Us

(02) 4787 7770

nils@banc.org.au

Blackheath Area

Neighbourhood Centre

Cnr Great Western Highway
and Gardiner Crescent

Blackheath 2785

For all other areas call: 1800 509 994

Blackheath Area
Neighbourhood Centre

NILS Program

for residents from Leura to Mt Tomah

Gardiner Crescent

Blackheath 2785

(02) 4787 7770





The No Interest Loan Scheme

GOOD SHEPHERD MICROFINANCE ACCREDITED PROGRAM

NILS provides low income earners living in the Blue Mountains access to credit, with loans that are 100% interest free

No Interest Loans are accredited by Good Shepherd Microfinance. Residents of the Upper Blue Mountains, from Leura to Mt Tomah can contact Blackheath Area Neighbourhood Centre to arrange an interview.

Ph: (02) 4787 7770 | Fax: (02) 4787 7777 | Email: nils@banc.org.au

NILS loans are **interest free** and up to \$1200

NILS CAN HELP YOU WITH:

- DRIVING LESSONS & CAR REPAIRS
- EDUCATIONAL COSTS & TRAINING
- WHITEGOODS & FURNITURE
- MUSICAL INSTRUMENTS
- SPORTING EQUIPMENT
- MEDICAL COSTS
- COMPUTERS



LOANS ARE FOR

NILS loans are for essential household items, goods and services which benefit you or your family. They can also provide tuition in music, sport or any other kind of education.

LOANS ARE NOT

Loans are not provided for emergency relief, or every day living expenses such as groceries, phone, rent, bills or debt consolidation.



WE ARE COMMUNITY FUNDED

The funds to provide these loans come from the community. Prompt and complete repayment enables NILS to re-lend the money to other community members in need.

SUPPORTED BY

Good Shepherd Youth and Family Service has supported the provision of NILS to low income earners throughout Australia since 1981.

Good Shepherd
Microfinance
Accredited
Program



WE WORK WITH A DIVERSE CUSTOMER BASE. HOW CAN WE HELP YOU?