

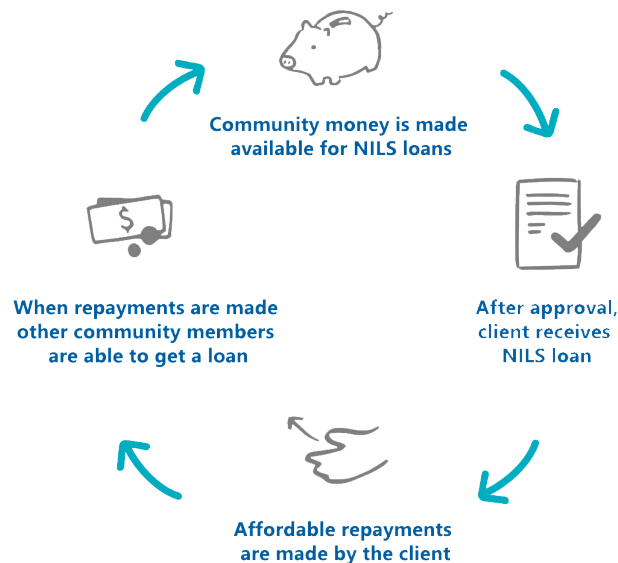
## NEED A LOAN?

With us you pay no more.

Mary MacKillop Today's No Interest Loan Scheme (NILS) is an accredited program that was developed by the Good Shepherd Sisters in 1981. The loans **do not attract interest** and there are **no fees**. Loans are for up to **\$1500** and the loan term is for **12 to 18 months**.

## HOW DOES NILS WORK?

NILS works through a process of **circular community credit**. When a borrower makes a repayment to NILS, funds are then available to someone else in the community. NILS loans are available through Mary MacKillop Today, supported by Good Shepherd Microfinance.



## WHO CAN APPLY?

People who...

- have lived at their previous or current home for 3 months or more.
- have a current Healthcare Card or Pensioner Concession Card or are low income earners.
- have the willingness and ability to repay the loan in small fortnightly repayments.

## WHAT ARE THE LOANS FOR?

- Household items e.g. fridges
- Educational needs
- Medical/dental costs
- Household repairs - e.g. plumbing
- Car repairs and registration costs
- Other – funeral costs, vet costs, insurance excess and other items.

*Loans can't be used for bills, cash or rent. Contact us to discuss if we can help you.*



## HOW TO APPLY

### 1. Enquiry

Contact us:

Ph: (02) 6331 2010

E: [loans@marymackilloptoday.org.au](mailto:loans@marymackilloptoday.org.au)



### 2. Application

You will meet with us face to face or over the phone to discuss your financial situation. You will gather your documents and we will help you **apply**.



### 3. Assessment

Your loan application and supporting documentation will be **assessed** against our criteria.



### 4. Approval

You will be notified if your loan has been **approved**. Loan funds are then paid to the supplier.



## We're here to help

Mary MacKillop Today does more than NILS, we can help you with:

- StepUP Loans
- Budgeting
- Referrals to appropriate agencies

**Please call us for more information.**



MARY MACKILLOP  
*today*



# No

# Interest

# Loan

# Scheme

**No Fees. No Charges. No Interest.**

**With us, you pay no more!**

## NEED MORE INFORMATION?

Please contact our friendly team:

**Or contact us below:**

**Ph: (02) 6331 2010**

**E: [loans@marymackilloptoday.org.au](mailto:loans@marymackilloptoday.org.au)**

**[www.loansmarymackilloptoday.org](http://www.loansmarymackilloptoday.org)**

**We have offices in the following locations:  
Bathurst, Cowra, Lithgow,  
Orange and Young.**

Mary MacKillop Today was formerly known as The Josephite Foundation and continues to be a ministry of the **Sisters of St. Joseph of the Sacred Heart**. Together we are continuing the legacy of Saint Mary MacKillop and Julian Tenison Woods. NILS is delivered in partnership with Good Shepherd Microfinance, and is generously supported by NSW Fair Trading, NAB Bank and DSS.

MARY MACKILLOP  
*today*

