



Logan East Community Neighbourhood Association
 Cnr Cinderella Dve and Vanessa Blvd
 PO Box 1230
 Springwood Q 4127
 PH: 07 3808 4529 FAX: 07 3290 3485
 Email: nils@lecna.org.au



A community Initiative for people.....not for profit.

NILS Loan Features

Loan Amount

Depending on their capacity to repay, eligible people can borrow up to a maximum of \$1,500 through NILS. There is no minimum. This limit is extended to \$2,000 for people who have experienced Family Violence. **Clients who receive only one benefit and are on Newstart, Youth Allowance or similar, are likely to only have capacity to repay a loan of around \$800.**

Loan purposes include but are not limited to, the following. Some purposes are specifically excluded (see below).

* These items require the client to be the homeowner or car owner.

** This item is for clients experiencing family violence.

HOUSEHOLD APPLIANCES	HOUSEHOLD FURNITURE	OUTDOOR FURNITURE	CAR RELATED ITEMS
Air Conditioner	Baby Item	Barbeque	Driving Lesson/test
Clothes Dryer	Bed/Mattress	Bicycle	Registration*
Dishwasher	Dining Table	Lawnmower	Repairs/Maintenance*
Entertainment	Lounge Suite	Other (specify purpose)	Tyres*
Heater	Other (specify purpose)		Windscreen*
Freezer		REPAIRS	Insurance Excess*
Hot Water Service*	HEALTH ITEMS	Blinds/Curtains	Other (specify purpose)
Microwave	Dental	Equipment	
Refrigerator	Mobility Scooter	Household Improvement	OTHER
Stove/Oven*	Orthotics/Prosthetics	Household Repair*	Funeral Cost
Television	Professional Health Procedure	Other (specify purpose)	Relocation Cost **
Vacuum Cleaner	Respiratory		Veterinary Cost
Washing Machine	Vision Related	EDUCATION	Other (specify purpose)
Water Tank/pump*	Wheelchair	Course Fee	
Other (specify purpose)	Other (specify purpose)	Course Material	TECHNOLOGY
		Music Related	Computer
	ECONOMIC PARTICIPATION	School Uniform	Computer Accessories
	Equipment and tools	School Camp	Mobile Phone
	Other (specify purpose)	Other (specify purpose)	Tablet
			Other (specify purpose)

Excluded Loan Purposes:

Loans are not approved for emergency relief or items where other assistance is available.

Items not available to NILS clients:

- Bond (may be offered if no other options are available)
- Rent expenses
- Rent arrears
- Living expenses such as food
- Gas, electricity or phone bills
- Debt repayment and consolidation
- Cars
- Outbound international airfares
- Clothing (with the exception of school uniforms)
- Comprehensive or third party/fire/theft insurance
- Fines or penalties

Excluded disbursement types:

- Cash advances
- Cheques to a third party for a private sale
- Cheques payable to the loan recipient
- Lay-by