



Communityfy Qld is an established community organisation that has provided a diverse range of services for over 25 years.

We are a multi-service organisation that provides a range of programs and activities for families and individuals in the community to enhance their quality of life. Our primary concern is the welfare and wellbeing of socially, physically, intellectually and emotionally disadvantaged and vulnerable people.

We work with local people to promote a diverse, socially just and inclusive community.

Communityfy Services

- aged & disability services
- childcare
- community development
- community education
- emergency relief
- family and individual support
- home assist secure (inner west)
- lady cilento parenting centre
- mental health services
- no interest loans scheme
- paddington day respite centre
- recreation
- refugees
- venues for hire
- volunteers



180 Jubilee Terrace Bardon Q 4065
t: (07) 3510 2700 f: (07) 3366 7845
e: nils@communityfy.org.au

**Hours: Monday to Friday
9am-5pm**



We are located here

no interest loans scheme

NO INTEREST LOANS SCHEME

The No Interest Loans Scheme (NILS) provides interest-free loans for individuals or families living on low incomes. It's a community based program that enables people to access fair, safe and equitable credit for the purchase of goods and services.

This is an accredited microfinance program modelled on a scheme designed by the Good Shepherd Youth and Family Service in Victoria.

What are the loans for?

NILS is generally for the purchase of essential household items like a fridge, washing machine, TV, bed or clothes dryer. NILS may also be provided to meet other essential needs in relation to health or education.

NILS is not for emergency relief, bond or rent money, living expenses or debt repayment.

What is the loan value?

Loans are given from \$200 to a maximum of \$1200 for one item dependant on need and available funds. Repayment period is usually between 6 months and 2 years.

Am I eligible?

Applicants need to:

- be a low income earner
- be receiving a government pension or payment
- have lived at the same address for at least six months
- live in the Inner North/North Western suburbs

How much will it cost?

Loans are interest free with repayment plans to suit the individuals financial circumstances. There are no application fees or interest charges on these loans.

How do I apply?

If you are experiencing financial difficulties, contact Community Qld to discuss your situation.

An interview will be arranged to determine your needs as well as your ability and commitment to repay the loan. We can then help you draw up a budget and lodge your application for assessment by an independent committee.

Successful applicants will be advised within two weeks.

For more information

For further information, please contact us on **3510 2700**, email nils@community.org.au, or visit the Community Qld office during opening hours.

How can you be a supporter?

We value the support of the community and local businesses. You can offer support to Community by:

- becoming a member
- becoming a volunteer
- making a financial contribution
- supporting us with our fundraising ventures
- giving your time and expertise in organisational or project support
- making a bequest as part of your will

Where to find us

Community Qld is located at 180 Jubilee Tce, Bardon, just a short walk from the Bardon Shopping Centre on MacGregor Tce. You can reach us using the following BCC buses:

- **Route 375 Bardon-City-Stafford (Bus stop 15)**
- **Route 382/383, 384/385 The Gap-City-The Gap (Bus stop 15)**
- **Route 598/599 Great Circle Line (300m walk uphill from Bardon stop on Jubilee Tce)**

For further information on timetables and ticketing contact **TRANSLink on 13 12 30**.