



**Canefields
Clubhouse**
Supporting people with mental illness

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NO INTEREST LOAN SCHEME

Thank you for your enquiry about the No Interest Loan Scheme (NILS). The NILS program allows for people to borrow money and pay back in small easy payments to make the loan manageable. There are a couple of important points to note regarding the NILS program offered by Canefields Clubhouse, and those making an application:

- **The person borrowing must have a diagnosed mental illness**
- **The person borrowing must have lived in the local area for 12 months or more and has evidence to support this**
- **The maximum amount we can lend is \$1200.00**
- **The NILS program does not lend cash or cover bills**
- **The item must be essential to the person borrowing; for example if the person required a laptop for studies, a television, car repairs, new white goods or furniture etc.**
- **The item must be brand new and bought from a company**

To receive the loan these are the steps involved in the process:

STEP 1: COLLECTING PAPERWORK. Attached is a checklist of the paperwork you need to gather, if you do not gather ALL the required paperwork on this checklist this could delay the NILS loan application process. Please contact a NILS representative at Canefields Clubhouse as soon as possible if you are not clear about this or have any questions regarding what paperwork is required.

STEP 2: BOOK AN INTERVIEW AT CANEFIELDS CLUBHOUSE. NILS interviews happen on Mondays and Tuesdays at Canefields Clubhouse. Once you have gathered all the paperwork on the "**NO INTEREST LOAN SCHEME (NILS) CHECKLIST**" please contact a NILS representative at Canefields by the end of the week to organize a time on the following Monday or Tuesday. The interview can take up to an hour so make sure you allow for this when booking the interview. If you are unable to attend an interview at Canefields Clubhouse we do have an alternate way by phone. Please call for further information.

STEP 3: COME IN FOR THE INTERVIEW. Come and sit down with a NILS representative to go over your loan application; the interview is very informal and is so that we can set out a budget. The reason you gathered all this paperwork is so that we can make a budget to estimate how much you spend a fortnight. This will help us work out if the loan is affordable and also work out payments for paying the loan back that are reasonable for you and your lifestyle.

STEP 4: THE DECISION. The NILS decision making team will assess will look over the file. They will say if the loan is approved or if we need changes made before we can loan. We will call you to let you know the outcome.

I hope this has explained the process but if you have any other enquiries about the NILS program please do not hesitate to contact a NILS representative at Canefields Clubhouse.