



I was able to repay my loan easily. They worked with me to set up affordable payments.

## HOW DOES IT WORK?



### 1. ENQUIRE

Visit [NILS.org.nz](http://NILS.org.nz) to find your nearest provider to see if you qualify for NILS.



### 2. INTERVIEW

Your provider will let you know what documentation and forms of identification you will need to bring along with you.



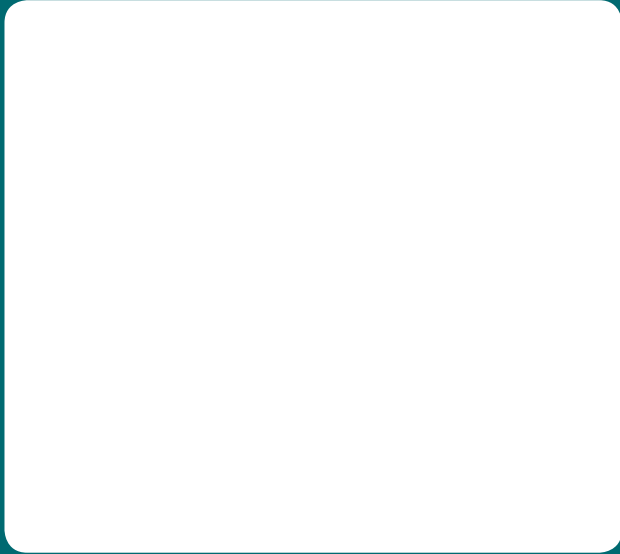
### 3. ASSESSMENT

The loans committee will assess your application.



### 4. APPROVAL

Once approved, you and your provider will agree on affordable repayments over a set period of time.



NILS was developed and is maintained by Good Shepherd Microfinance. In New Zealand NILS is supported and delivered by Good Shepherd New Zealand.



Good Shepherd  
New Zealand

[www.NILS.org.nz](http://www.NILS.org.nz)

## THE NO INTEREST LOAN



**NO FEES**  
**NO INTEREST**  
**NO CHARGES**

Information for applicants on how to obtain a loan for essential household goods and services.


## WHAT IS NILS?

The NO INTEREST LOAN SCHEME (NILS) provides individuals and families on low incomes access to safe, fair and affordable credit to purchase essential goods and services.

**NO FEES**  
**NO CHARGE**  
**NO INTEREST**

Maximum loan amounts are generally around \$1,000 but may be more depending on the NILS programme.


No credit checks are made as this is a program based on trust and respect.



With NILS, there's no interest. You only pay for what you get.

## HOW NILS WORKS IN YOUR COMMUNITY

With manageable repayments and a respectful assessment process conducted by an accredited NILS provider, 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.




When I found NILS I was overjoyed as there is no interest.

## WHAT ARE THE LOANS FOR?

Loans are generally available for the purchase of essential goods and services.

### These may include:

- › Household items like beds, dining room furniture, lounge suites and fridges
- › Some medical and dental services
- › Educational essentials such as computers and text books
- › Some other items as requested



I couldn't get a look in through a bank.

## DO I QUALIFY FOR NILS?

Programs are run by local community organisations across New Zealand.

### To qualify you must generally:

- › Have a Community Services Card or be on a low income
- › Have lived at your current address for more than 3 months
- › Show a willingness and capacity to repay

Visit [NILS.org.nz](https://www.nils.org.nz) to find your nearest provider