

# NSW State Election 2007 Fact Sheet

## No Interest Loans Scheme

Western Sydney Community Forum is a peak regional community-based organisation committed to social justice principles, meeting the needs of community groups and other relevant local and regional organisations for resourcing and representation to enable them to improve and maintain the quality of life for the residents of Western Sydney

The NSW state election will be held on 24th March 2007. These policy proposals were developed by Western Sydney Community Forum in association with the New South Wales Council of Social Services and our member organisations to improve outcomes for residents of Western Sydney.

### Background

The No Interest Loans Scheme (NILS) is a community-based program to help low-income people who cannot access affordable credit to buy essential household items such as a washing machine, fridge or medical appliances.

The NILS Network of NSW tells us that in 2005 the 16 active schemes across NSW had a combined capital base of \$360,000 and that this base has been recycled to make loans to the amount of \$949,499. A total of 1,593 clients received these loans, with 688 still current." (NILS Network of NSW, 2006, p 4)

There are currently 8 registered NILS schemes in Western Sydney servicing 14 local government areas and a population greater than 1,484,000 (ABS, 2001 Census). The NILS Network of NSW is coordinated by the Winmalee Neighbourhood Centre without specific funding for the administration of the NILS project.

The National Australia Bank (NAB) recently announced a grant of \$3.2m as a capital base to support of the NILS project nationally.

In March 2006 the NILS Network of NSW submitted a request to the State Government for recurrent funding to pay for staff hours to administer the new and existing NILS projects and the NILS Network.

## Policy proposal

WSCF supports the submission from the NILS Network of NSW requesting recurrent funding to provide administration and client support for 25 new and 32 existing NILS schemes in NSW.

For Western Sydney = \$93,935 for the 8 existing schemes and \$58,709 for 5 new schemes. Total for NSW = \$715,579.

WSCF supports the request for recurrent funding to pay for a Convenor for the NILS Network of NSW. Total for NSW = \$46,287.60

## What you can do

There are many ways you can help promote these issues. Use this fact sheet to:

- Write about the issue in your group's newsletter.
- Write a letter about the issue to your local paper.
- Set up a letter writing stall and ask local people to write their own letters to local candidates supporting the issue.
- Organise a public meeting and invite local political candidates to speak.
- Contact Hugh Worrall at Western Sydney Community Forum to discuss how your group can work with us to promote your issue.  
Phone: 9687 9669 or email: [hughw@wscf.org.au](mailto:hughw@wscf.org.au)