



Macarthur NILS (No Interest Loan Scheme)

Macarthur No Interest Loan Scheme (NILS ®) was established in Campbelltown in 1998. The scheme has now been expanded into the Wollondilly Shire.

The aim of the scheme is to provide low-income consumers, usually those with a Health Care Card or Pension Concession Card, with flexible and affordable credit. A no interest loan can be provided so that basic household items can be purchased.

Household goods that are obtained by loans issued through NILS ® help to improve the quality of life for people in the local community. The items purchased through NILS ® are purchased from local businesses. The scheme works through the recycling of a pool of money. As repayments are made on a loan the money accumulates and is available to be given to the next borrower.

In most circumstances the scheme lends between \$700.00 and \$900.00 for essential household goods such as washing machines, refrigerators, freezers, beds, etc.

For further information about the NILS program go to the Community Links website to view the brochure.

A NILS representative is available every Tuesday between 9.00am – 12.00pm at the Tahmoor Community Centre, 6 Harper Close, Tahmoor.

Phone 4683 2776 to make an appointment.

Community Links Wollondilly works with individuals, families and communities of the Wollondilly and Camden Local government Areas to build a strong and viable infrastructure that will support vulnerable members of the community and provide them with the capacity to effectively manage their lives. It also provides young people, families and the general community of Wollondilly and Camden with support, information, activities and referrals.