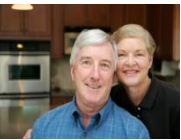


Welcome

Georges River Community Care



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MISSION STATEMENT

Our Vision

ANGLICARE's Vision is:

Jesus Christ honoured, lives enriched and communities strengthened.

Our Mission

ANGLICARE'S Mission is:

- Serving people in need,
- Enriching lives,
- Sharing the love of Jesus.

Our Values

ANGLICARE'S Values are:

- ***Integrity,***
- ***Justice,***
- ***Compassion,***
- ***Excellence.***

SWS COMMONWEALTH RESPITE CENTRE

What is the Commonwealth Respite Centre?

To help you live independently in your own home, Commonwealth Respite Centres provide free information about community aged care, disability and other support services.

Centres have local knowledge about:

- The range of services available and how to contact them
- Who is eligible to receive the services
- Whether there are any costs associated with receiving the services, and
- Aged Care assessment services for access to Community Aged Care Packages or entry into age care homes.

Who can use the service?

The Commonwealth Respite Centre information service can be used by anyone, including:

- Older Australians,
- People with disabilities,
- Their families and carers,
- General practitioners, And,
- Other service providers.

Respite Services:

Centres can coordinate access to respite services in your local area and work with you to plan approaches to respite and other support needs. Centres can also help to arrange emergency respite care.

We cover 7 local government areas:

- Fairfield
- Liverpool
- Bankstown
- Campbelltown
- Camden
- Wollondilly
- Wingecarribee

Commonwealth RESPITE CENTRE

The Commonwealth Respite Centre provides short term, planned, or emergency respite care, that meets the needs of the carer, and the person they care for. It acts as a single point of contact for the carers.

What is Respite?

Respite is a “break” from the responsibility of looking after a person who is frail aged, or has a disability, or chronic illness. Respite may be for a few hours, a day or longer.



Who is a carer?

A carer is someone who looks after a family member or a friend who is frail aged, has a disability (physical or intellectual), a chronic illness, dementia, mental health issues, or a terminal illness.

Who can we help?

The Commonwealth Respite Centre (CRC) can assist carers living in the South West Sydney (SWS) Local Government Area.

Where does Respite care take place?

Respite care can happen in your home (in-home respite), in the community (out-of-home respite), or in a residential aged care facility.

When can we help?

We provide short term respite care when a carer emergency arises, e.g. when the carer is ill or admitted into the hospital. We also provide respite care if the carer needs a “one-off” respite to attend an appointment or a special event.

How can we help?

We can:

- Organise emergency, short term or planned breaks
- Provide in-home respite care (e.g. personal care, domestic assistance) when the carer is temporarily unable to fulfil that role
- Help with booking to a Residential Aged Care Facility
- Provide respite care to support a carer of a person with palliative care needs during the final stages of their illness
- Provide information about respite care and carer support services in your local area
- Refer and advocate on behalf of the carer at their request to access other support services

Residential Respite:

Residential Respite is when you place the person you care for in a Residential Aged Care Facility (RACF). Each care recipient is entitled to 63 days of residential respite per financial year. The form of respite requires an assessment by the Aged Care Assessment Team (ACAT)

SWS CRC manages several respite beds within our region which can be booked for a minimum of 7 days.

Overnight community Respite:

If residential respite is not suitable for you, SWS CRC can refer you to Overnight Community Respite Cottages, where the person you care for stays in a “respite cottage,” which offers a more flexible care. ACAT assessment is not mandatory for this form of respite.



Who can refer?

Anyone can make a referral to SWS CRC, including the carer, a relative, a friend or a community and healthcare worker.

SOUTH WEST AGED DAY CARE SERVICES

Chinese Specific Day Care Centre – Frail Aged

Anglicare, on behalf of Home Care Service of NSW and Multicultural Respite Network have successfully operated a Chinese Specific centre based Day Care since December 2005.

The centre is located at 42 Cumberland Street, Cabramatta, with groups held every Monday and Friday from 10am to 2pm (no groups on Public Holidays or over the Christmas/New Year period).

The aim of the service is to provide carers with an opportunity to take a break from their caring role while the person they care for attends the group.

Key highlights of the service include:

- Experienced workers who can speak Cantonese and Mandarin,
- Activities including games, arts and craft, exercise, and outings,
- Opportunity to meet new friends and socialise,
- Morning tea and lunch provided,
- Transport for home pick-up and drop-off provided.

People who meet the following requirements are eligible to join:

- Frail aged ,
- Have difficulty getting out to social outings because of frailty or health issues,
- Live in the Cabramatta, Liverpool and Fairfield areas.
- ***Carers are also eligible attend the group.***

The cost of the service is payable to Home Care Service of NSW.

If you would like to join the group, staff from the **Multicultural Respite Network** will do an assessment for you.

Please contact:

- **9793 0900** or **4659 0000** if you have any questions.



SWS COMMONWEALTH RESPITE CENTRE

Young Carers Program

The Young Carers Program supports young carers to better manage/balance their education and caring responsibilities. This program helps young carers with:

- Short term or emergency respite services
- Housework assistance
- Transport assistance
- Tutoring assistance
- Material support (e.g. school equipment, school books etc)
- Recreational activities (e.g. camp, outings etc)
- Skills development (e.g. cooking, budgeting, studying issues etc)
- Assistance with referrals to other programs for further support



Eligibility for Program:

A young carer is defined as a person up to and including 25 years of age who is in primary, secondary or the vocational equivalent education and who is a major provider of care and support for a parent, partner, child, relative or friend, who has a disability, is frail aged, or who has a severe mental or physical condition or alcohol or drug dependence.

Please note: a young carer does not have to be registered as the primary carer.

SWS COMMONWEALTH RESPITE CENTRE

Respite for Carers of Young People with Severe or Profound Disabilities

Respite for carers of Young People with Severe or Profound Disabilities Program aims for a reduction in the premature or in appropriate admission of persons with a profound or a severe disability into long term residential care and increased provisions of high quality immediate and short term respite care.



The program is able to provide carers with a clearly identifiable and accessible single point of contact within South West Sydney for information and advice on the full range of respite carer services and other assistance available in the area.

If required the program provides for the use of brokerage funds to give carers and care recipients a short break from their usual care arrangements.

CALD and ATSI carers are particularly encouraged to use the service.

Eligibility for Program:

A primary carer is the person who provides the most assistance, in terms of help or supervision to the person with a severe or profound disability. The assistance has to be ongoing or likely to be ongoing for at least six activities (communication, mobility and self care).

SWS COMMONWEALTH RESPITE CENTRE

Mental Health Respite

The Mental Health Respite Program aims to help anyone caring for someone with a Mental Health Illness, Intellectual Disability or Autism.

The program also seeks to meet the needs of older carers aged 55 years and over, or carers from an Indigenous background aged 40 years and over, as well as carers requiring emergency respite care.

We can assist you with:

- In-home Respite/Supervision
- Out-of-home Respite
- Day Care/Centre-based Respite
- Supplementary Support Worker(s) so that carer responsibilities are lessened
- Daily living skills training (e.g. cooking and personal hygiene for the care recipient)
- Carer Education, Training and Support
- Counselling, Social and Recreational Activities
- Short term Domestic Services
- Transport
- Travel for family/friends to provide substitute care



For some carers, their role can be exhausting or overwhelming at times. If you need short term help or are in an emergency situation (this includes planned respite), we may be able to assist you.

HOW TO CONTACT YOUR LOCAL COMMONWEALTH RESPITE CENTRE

**After office hours, please call
1800 052 222**

**Phone line open 24hrs, 7 days a week
(Free call except from mobile phones)**

Calling from a mobile phone may connect you to a CCRC outside of your area. The Centre that receives your call will transfer you to the appropriate local Centre.

OR visit

**40 Cumberland Street
Cabramatta NSW 2166**

**Office Hours:
Monday-Friday (9am-5pm)**

We encourage you to bring any complaints to our attention through our complaints process by contacting our Site Manager on 9728 0200.

Auspice by

SOUTH  **Anglicare** **WEST**

SYDNEY

SOUTH WEST SYDNEY

Dementia Education & Training for Carers

Do you care for someone with dementia?

Do you live in the South West Sydney region?

Would you like a bit of extra support in your caring role?

The South West Sydney Dementia Education & Training for Carers Project connects carers of people with dementia with information, support, education and resources to help them in their caring role.

WE CAN:

- Help you access dementia services in your local area
- Arrange training workshops and information sessions about caring for someone with dementia
- Send you information and resources about dementia

WE CAN ALSO:

- Provide respite and transport assistance so you can attend workshops and information sessions
- Help you access support that is specific to your cultural background

WE CAN HELP:

- Understanding dementia
- Stress management
- Behavioural issues
- Health issues
- Medical issues
- Relationship issues

And more ..



WE COVER 7 LOCAL GOVERNMENT AREAS:

- Fairfield
- Liverpool
- Bankstown
- Campbelltown
- Camden
- Wollondilly
- Wingecarribee

HOW TO CONTACT US

Address: 40 Cumberland Street
Cabramatta NSW 2166

Phone: 02 9728 0200
1800 052 222 (Free Call except from mobile phones)

Fax: 02 9728 7812

The South West Sydney Dementia Education & Training for Carers Project is an Australian Government Initiative Funded by the Department of Health and Ageing (DoHA)

THE HAVEN RESPITE SERVICE

The Haven Respite Service operates as part of a consortium of five organisations together with one focus to provide, specific skills to suit the individual carer's needs and wants.



The Haven Respite Service provides services to assist those caring for people with a mental health concern specialising in those of Aboriginal and Culturally and Linguistically diverse background.

We coordinate flexible respite services to follow the carer to take a break, to maintain their caring role for as long as possible.

Our services are flexible and tailored to suit individual needs, in or out of the home, or simply assistance with everyday needs such as personal care, shopping, meal preparation, transport, general laundry and domestic duties. This can be a one off or on a regular basis at your own request.

The Haven Project Mission:

To provide opportunities to build a new and innovative respite service for carers from Aboriginal and Culturally and Linguistically Diverse backgrounds, where mental health within the family is a concern.

Services will draw on the lived experiences of families and carers to effectively target their diverse and changing needs.

Five Organisations, One Purpose:

To provide flexibility and choice for carers seeking recreational, respite or wellness activities. To supply information and support, ensuring carers have access to a range of activities and support groups and to assist carers in time management and access family respite services.

Services Provided:

- In home Respite
- Out of Home Respite
- Personal Care
- Domestic Assistance
- Shopping
- Meal Preparation
- Companionship

Our Business Will Provide:

A range of bilingual caseworkers that are fully trained and are experienced in working with families from Aboriginal and Culturally and Linguistically Diverse communities.

All staff are specifically mental health trained to help assist with individual required needs.

Strict client's confidentiality is adhered to all times as well as appropriate public liability insurance.

Service Areas:

Priority areas, Sydney South West:

- Campbelltown
- Camden
- Wollondilly
- Wingecarribee



We also have the capacity to cover areas including:

- Liverpool
- Fairfield
- Bankstown

Serving the Community:

Our services are provided at the request of a service provider with brokerage funds. We are also available to provide an individual service tailored to suit your needs. Please contact us for our price list.

Please contact us to discuss your care requirements and for a no obligation quote for your service.

HOW TO CONTACT US

Phone: 02 4621 6650

Fax: 02 4621 6677

Website: havenproject.com.au

Hours of operation: Monday - Friday, 9am-5pm

SOUTH WEST SYDNEY

Families NSW



The Families NSW program is an early intervention/prevention program which supports parents caring for their children in times of crisis.

The program cares for families with children 0-17 years (including the ante-natal period)

and assists with issues in area including:

- Isolation
- Parenting
- Relationship breakdown
- Grief and loss
- Child abuse
- Disabilities
- Stress
- Emotional support
- Parenting skills
- Behaviour management
- Family violence
- Depression
- Low self-esteem
- Housing
- Legal
- Employment/Study

Who can access this program?

- Family from Chinese-speaking or Vietnamese-speaking background with children aged 0-5 years living at home
- Families must reside in the Fairfield Local Government Area, or, Liverpool Local Government Area.

What does the program provide?

- Home visiting
- Group work with parents and children
- Education talks and activities
- Advocacy and referral
- Information and resources

Parent support group:

- Meeting held fortnightly from 10-00am-12:00pm
- Chinese group – Wednesday 10.00am to 12.00pm fortnightly.
- Vietnamese group – Wednesday 10.00am to 12.00pm fortnightly.

HOW TO CONTACT US

Address: 1 Spica Street
Sadleir NSW 2168

Phone: 02 8784 1300

Fax: 02 96081899

HOPE COUNSELLING

Providing relationship support to Humanitarian Refugees and CALD clients

ANGLICARE Counselling aims to equip people for healthy relationships in family and community.

What does the service offer?

Counselling for Newly arrived Refugees and CALD clients.



Why come to counselling?

Counselling offers privacy and safety for people wishing to speak about their concerns to someone who is professionally trained and impartial.

This will help you to understand what is happening, clarify goals and consider options for change.

If you are experiencing a relationship difficulty, counselling can still be of benefit even if your partner or other family member is not able or willing to attend.

What kinds of concerns are discussed?

Some examples are:

- Relationship enhancement
- Communication difficulties within couples and families
- Post separation and divorce issues
- Family crisis or change e.g. remarriage, resettlement, workplace change, illness and death
- Children and young people facing family disruption
- Grief and loss
- Conflict
- Decision making
- Sexual issues
- Emotional difficulties
- Depression
- Anxiety

Who are the counsellors?

All counsellors are experienced and tertiary trained, belonging to professional organisations and bound by a code of ethics.

All Anglicare counsellors participate in ongoing professional development and regular clinical supervision to maintain standards of excellence.

How much does counselling cost?

Hope counselling is a free service.

HOW TO CONTACT US

Parramatta Office

Monday in Parramatta

A: Level 5, 31-39 Macquarie Street,
Parramatta NSW 2150
M: 0401 776 606 **P:** (02) 9895 8144
E: jean.daher@anglicare.org.au

Cabramatta Office

Tuesday and Thursday in Cabramatta

A: 40 Cumberland Street, Cabramatta
P: (02) 9728 0247
M: 0401 776 606
E: jean.daher@anglicare.org.au

Campsie Office - *Wednesday in Campsie* **Office**

M: 0401 776 606



Family and Relationship Counselling

Cabramatta & Liverpool

Angicare offers a new service of Family and Relationship Counselling for individuals, couples or families at the Cabramatta and Liverpool Office. The counselling service takes internal referrals from Family Services, Reconnect and external referrals from Anglican Ministers in the Liverpool region.

How much does counselling cost?

Most services require client's contribution towards the cost. Contributions are generally low cost however, the counselling services offered are not dependent upon your ability to pay.

The donation costs will be explained when you call to arrange an appointment.

HOW TO CONTACT US

Address: 1 Sloane St
Summer Hill NSW 2130

Phone: 02 9798 1400

RECONNECT

Fairfield & Liverpool

Reconnect is a service offered by ANGLICARE. We are committed to providing young people a range of flexible and individualised services for those who are at risk of becoming homeless or who are homeless.

Reconnect aims to restore family relationships through:

- Counselling
- Mediation
- Information/support on:
 - Accommodation options
 - Education
 - Employment
 - Community involvement
 - Recreation

Who is Reconnect for?

Young People:

- Aged between 12-18 years;
- Experiencing difficulties within their family relationships or peer groups; and/or
- Who have recently left home; or
- Who are thinking about leaving home

Newly Arrived Young People:

Specialised focus for young people who:

- Are aged between 12-21 years, and their families
- Have been in Australia for less than five years

Some of the issues confronted by this particular group of young people may include:

- Language difficulties
- Adjusting to cultural differences
- Settling into a new environment
- Limited access to telephone interpreters

Parents/Guardians:

Who are concerned about:

- A young person who has recently left home
- A young person who is thinking about leaving home

We provide a free service for young people and their families living within the Fairfield and Liverpool local Government Areas.

What does Reconnect offer?

Individual Support:

This includes assistance with:

- Family reconciliation
- Education
- Employment
- Accommodation
- Legal
- Health issues



Information and Referral:

We can provide information and facilitate links to local services and community organisations.

Help with Centrelink:

Information on benefits and assistance in sorting out payments.

Conflict Resolutions Skills:

We provide opportunities for families to discuss problems and look at different options and strategies.

Counselling and Mediation:

We offer ongoing support to individuals and families who are working through relationship issues, conflict and/or communication difficulties.

Group Programs:

We will be running different activities for young people and families throughout the year. Please contact Reconnect on **9728 0200** for more details.

HOW TO CONTACT US

Address: ANGLICARE Reconnect
40 Cumberland Street
Cabramatta NSW 2166

Phone: 02 9728 0200

Fax: 02 9755 0841

Email: reconnect@anglicare.org.au

TALKING DRUMS – RESILIENT KIDS

TALKING DRUMS is a Communities' for Children program and is a free service. It is a fun and interactive early intervention program strengthening resilience and social skills through drumming activities.

About the program...

TALKING DRUMS aims to engage primary school students who are considered to be vulnerable and disadvantaged, or resistant to other more traditional talk based programs. These weekly groups run throughout the school term, are structured lessons and target up to ten referred students.

Each week the group participates in hand drumming whilst exploring new topics such as:

- harmony
- values
- self awareness
- peer pressure
- managing conflict
- communication skills and
- healthy relationships

Service Areas:

- Carramar
- Fairfield
- Old Guildford
- Smithfield
- Villawood North
- Yennora



Other Services...

TALKING DRUMS also aims to strengthen the family unit through running Parenting Workshops. The workshops will promote positive parenting techniques to build resilient kids.

TALKING DRUMS works in partnership with teaching staff by offering support, information and accessibility for student referrals to relevant services. This program runs Teacher Workshops which will help teaching staff to recognise and refer students who would benefit from the drumming program.

About the facilitators...

Group facilitators are qualified Counselors and are DRUMBEAT trained.

HOW TO CONTACT US...

Address: 40 Cumberland Street
Cabramatta NSW 2166

Phone: 02 9728 0240
02 9728 0250

Email: mary-hadeed@anglicare.org.au

Relationship Intervention service with Juvenile Justice

This service works with young people who are under the supervision of Juvenile Justice with previous involvement in the correctional justice system, pre and post release. The service provides counselling, mediation and support to restore important family or significant relationships with the young person. The outcomes the service seeks to achieve include development of communication skills, maintenance of positive relationships, relational safety and improved resilience and well-being for young people and families.

Referral is through juvenile justice staff. This service works with young people under the supervision of the Fairfield office of Juvenile Justice.



HOW TO CONTACT US:

A: 40 Cumberland St, Cabramatta

P: 02 9728 0200

E: lisa-pulja@anglicare.org.au

FAMILY SERVICES

Liverpool/Sadleir

ANGLICARE, Family Services' Vision:

To promote a culture of:

- Growth
- Team spirit
- Caring
- Excellence



OUR PROGRAMS

Family Services:

ANGLICARE Family Services, Liverpool, offer support to vulnerable & disadvantage families with children antenatal less than 18 years old, living in the Liverpool LGA through home visiting, referral, advocacy, emergency relief and group work:

- Isolation
- Parenting skills and behaviour management
- Emotional support
- Relationship issues
- Family violence
- Child abuse and neglect
- Financial difficulties
- Grief and loss
- Disabilities
- Alcohol and other drugs
- Housing
- Mental health
- Legal
- Self-esteem
- Stress
- Employment
- Home management

Emergency Relief:

The Emergency Relief Program supports individuals and families who need material support and who are in crisis.

This program can offer assistance with:

- Electricity, gas and phone bills
- Food
- Clothing
- Water rates (home owners only)
- Chemist prescriptions
- Other assistance as assessed

Volunteering:

The Volunteer Program enhances and supports out Family Services and Emergency Relief Programs. Training is provided in the areas of admin support, emergency relief interviewing, group work co-facilitation and volunteer home visiting.

Group Work:

Groups offered are held at: 9 Northumberland Street, Liverpool or 1 Spica Street Sadleir offices

Groups		Site Location
Play Skills	A structured playgroup to assist parents learn to play and interact with their children 0-5yrs.	Liverpool
123 Magic	An effective discipline parenting program for children 2-12yrs.	Sadleir
Circle of Security	This is a relationship based parenting program and focuses on strengthening the parent/child relationship and helps parents see new ways to understand their child's needs and behaviours.	Sadleir
Stress Management	"How to manage anger" Strategies to help alleviate stress and cope with Anger.	Sadleir

What can you expect?

Your rights:

- To receive a quality service
- To be treated in a non-discriminatory manner
- To privacy and confidentially
- To be informed of available services
- To complain without fear of reprisal
- To have your complaints dealt with promptly

Your responsibilities:

- To protect the rights of others staff, volunteers and clients
- To take responsibility for the results of any decisions you make
- To play your part in helping us to provide you with a quality service

Feedbacks and complaints:

We welcome feedback on ways to improve our service. If you have a comment or complaints about the service you are receiving, please speak to the Manager or Coordinator of that specific program.

HOW TO CONTACT US

Liverpool Office

9 Northumberland Street
Liverpool NSW 2170

Sadleir Office

1 Spica Street
Sadleir NSW 2168

Family Services Liverpool (Intake):

Tel: 02 9821 1014 Fax: 02 9600 7938

Family Services Sadleir:

Tel: 02 8784 1300 Fax: 02 9608 1899

Emergency Relief Liverpool (by appointment only):

Tel: 02 9821 1014 Fax: 02 9600 7938

CHILDREN AND PARENTING SERVICE (CAPS)

Liverpool/Warwick Farm

The CAPS program is an early intervention and prevention services and resource program that is aimed at improving the children's development and wellbeing by supporting those in parenting roles.

The service will run in Liverpool/Warwick Farm.

HOW TO CONTACT US

Address: 9 Northumberland Street
Liverpool NSW 2170

Phone: 02 9821 1014

Address: 1 Spica Street
Sadleir NSW 2168

Phone: 02 8784 1300

Fax: 02 96081899

StepUp Loan



Need a safe, low interest loan now?

A safe low interest loan between \$800 and up to \$3,000

About StepUP

StepUP is a community initiative between Good Shepherd Youth & Family Service and National Australia Bank which aims to provide a safe credit alternative.

The Loans are supplied on a not for profit basis and are part of National Australia Bank's commitment to ensuring that all Australian have access to fair banking services.

For personal, domestic or household purpose.

The loans are for items such as fridges, washing machines, cars, computers, furniture, medical expenses and house repairs.

A community worker helps you fill out the paperwork to get the loan that is then assessed by the National Australia Bank.

Loan terms and repayments are set at what you can afford.

- Interest is charged at a fixed low rate
- The loans can be repaid over three years
- Loans can be held in joint names
- No fees apply
- Loans are not for cash, holiday, bills or debt consolidation

A credit check is required.

Please note, if the applicant already has more than one bank loan, they may not qualify. StepUP is designed for people who cannot access bank credit.

Am I eligible?

StepUP Loans are specifically for:

- Individuals or families holding a current Centrelink Health Care Card or Pension Card or Family tax benefit Part A
- Individuals or families who have lived at their current address for more than three months

Want to know more?

For further information on StepUP, please contact the location nearest to you:

NEW SOUTH WALES

Liverpool	02 9821 1014
Inner Sydney (Marrickville & Surrey Hills)	02 8571 7800
Western Sydney (Mt Druitt)	02 8805 0900
Bathurst/Cowra/Orange	02 6332 4866
Dubbo	02 6884 9306
Lithgow	02 6352 2077
Lismore	02 6621 7397
Newcastle	02 4925 2717
Warilla	02 4298 7206

NILS - No Interest Loan



What is NILS?

The aim of the No Interest Loan Scheme (NILS) is to provide a no interest loan free of any administration costs, to individuals or families receiving Centrelink benefits or living on low incomes. It is a community based program that enables people to access fair, safe and equitable credit for the purchase of goods and services.

How does NILS work?

The scheme works through recycling of money. Loans are issued, and as the repayments are made the money accumulates and is available to be given to the next borrower.

Who is Eligible?

- ✓ Can you answer YES to the following questions?
- ✓ Are you on a low income i.e. holder of a pension or Health Care Card?
- ✓ Do you live in one of the local Government Areas; Liverpool, Mulgoa, Badgerys Creek?
- ✓ Have you lived at your place of residence for at least the past three months?
- ✓ Do you have the ability to repay the loan over a 12-18 month period?
- ✓ Will this loan improve the wellbeing of you or your family?

What do we lend for?

The NILS loan maybe used to purchase essential household items such as fridges, washing machines, computers, furniture or other worthwhile purposes such as a car registration and insurance, dental or medical procedures.

What DON'T we lend for?

- Debt consolidation and fines
- Household bills
- Bond and rent
- Cash

What is the loan limit?

It varies, but usually about \$1000

Even if you have been unable to qualify for other loans please still contact us.

How to apply for a loan?

Phone: 02 9821 1014
Days: Monday-Friday
Time: 10am-4:30pm

- An appointment for an interview can only be made when you have all the documents listed on the following page (refer to documents checklist)
- The loan application will be completed at the interview (including budget) NILS interview are only conducted on Fridays

Loan application

- You loan application will be considered by the Loans Committee, and you will be notified of the outcome.
- Confidentiality is assured.
- Unsuccessful applicants may reapply at a later stage if approved; you will have to sign a Loan Agreement with details of amount and terms of the loan.

- The cheque is made payable to the suppliers of the goods.

Repayments

- Repayments plans are tailored to suit an individual's circumstances (usually \$20-\$35 per fortnight).
- The repayment period is usually around 12-18 months.
- Our preferred method of payment is via direct debit from your Centrelink payment.

Document Checklist

Please bring all the following documents to your loan interview. If you are making a joint loan application with your partner, his/her documents must also be presented.

- Proof of identity (e.g. Driver's License).
- Health Care Card, Pension Card or Family Tax Benefit.
- Current gas, electricity, water and telephone accounts.
- Current tenancy agreement and receipts of last four weeks rent or mortgage payments.
- Current Centerlink Income Statement or pay receipts for four weeks.
- Bank statements for the last three months
- Current statement of other debts including credit card, personal loan, Radio Rentals etc...
- Written quote for the product or service the loan application is for.

For more information on No Interest Loans

If you live in the Liverpool, Mulgoa and Badgerys Creek areas please call Anglicare on 9821 1014.

If you live outside these areas please phone Freecall 1800 509 994 to find your nearest NILS provider.

HOW TO CONTACT US

Areas:	Liverpool, Mulgoa, Badgerys Creek Local Government Areas
Street Address:	9 Northumberland Street Liverpool NSW 2170
Post Address:	PO BOX 3180 Liverpool NSW 2170
Phone:	02 9821 1014
Fax:	02 9600 7938

ANGLICARE Liverpool Area NILS is supported by:



Financial Counselling

What is Financial Counselling?

Financial Counselling is a free community service which assists people who are experiencing financial difficulties or who need information about options.

Who are Financial Counsellors?

Financial Counsellors are qualified staff who are members of the Financial Counsellor Association of NSW.

Financial counsellors are caring professionals who treat the concerns of the clients in a holistic manner, to make a difference to their financial well-being.



Common types of issues:

- Budgeting/money management skills
- Hard to manage debt
- Credit card and personal loan debts
- Home loan arrears/Mortgage issues
- Rental arrears
- Issues with government agencies
 - Centerlink
 - Department of Housing
- Legal action on a civil debt
- Access to superannuation on hardship
- Bankruptcy
- Struggling to make repayments
- Letters from debt collectors

How can Financial Counselling help you?

- Assess your financial situation.
- Give you information about credit and debt issues.
- Design a personal money management plan.

- Provide options for change, and improvement in your everyday living.
- If appropriate, act as an advocate for you and negotiate with credit providers, government agencies and other business providers.
- Provide information on credit laws, debt recovery process, bankruptcy and other areas of legislation.
- Referral to appropriate services.

What to bring to Financial Counselling:

- Latest payslip/Centerlink income statement
- Current driver's license
- Medicare
- Pension card
- Bank statement
- Home loan bank statements
- Car loan details
- Expenditures details:
 - Rental
 - Council rates
 - Energy
 - Water
 - Gas
 - Repayments
- Other relevant letters/documents

HOW TO CONTACT US

Address: 9 Northumberland Street
Liverpool NSW 2170

Phone: 02 9821 1014

Booking: Phone Monday to Friday after 10am and the receptionist will record your details. A financial counsellor will make an appointment for you.

Privacy of personal information

This service is committed to handling your personal information in accordance with the Privacy Act and Privacy (Private Sector) Amendment Act 2000.

Information released with clients consent and any disclosures will be kept strictly confidential

