4N nsw nils network news

Nils- the largest micro credit network in Australia

Volume 2
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WELCOME

New Nils ® Schemes

Please see Lyn's article on page 2.

Newsletter Publisher
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Hello Everyone

Welcome to the October edition of the 4N Newsletter.
Thanks to Noel Drayton who has remained our Volunteer 4N Publisher.

The 2012 State Forum proposals have been carefully considered and the Network Management Committee Members have made the decision to accept the **C3 Community Services** proposal. MACCS NILs ® is operated by C3 Community Services and the Forum will be held at their Church venue at **347 Narellan Road, Mt Annan,** on **Wednesday 7th March 2012 from 9am to 3pm**. The Forum will be held on their 30 acre property opposite the picturesque Mount Annan Botanic Gardens (recently renamed The Australian Botanic Gardens).
One of the direct results of this decision lies in the fact that MACCS NILS ® is a true and trusted member of the NILS ® Network family.
One of the beautiful Paragraphs in the opening page of the proposal reports that "C3 Community Services believes in the principal of honouring". The proposal went on to say that they would like to " honour the NILS ® Community for what it gives to the agencies involved in delivering NILS ® to the Community".

Over seventy delegates celebrated 30 years of NILS ® in Australia at the **National NILS ® Conference** in May this year in Melbourne.

The **NSW Microfinance Network Inc. Management Committee** has been very busy in it's operations since March this year and three members and I will represent NSW on the **2012 National NILS ® Conference Organising Committee.**
Although a definate date has not been set it will be around the Queen's Birthday long weekend in June 2012. The event will be held in the Sydney CBD around Darling Harbour.
Good Shepherd will issue the dates for the two day Conference as soon as discussions with venues have been finalised.

Warm Regards,
Lyn Trindall
NILS ® NSW State Co-ordinator

Disclaimer: Information in this newsletter is believed to be true and correct at time of publication. This newsletter is provided for information and awareness purposes only. People should make their own enquiries and judgement concerning any information, services or products contained within. The views expressed in this newsletter are not necessarily those of The 4N NILS ® Network or the Publisher.

Secretary

Josephine Hindmarsh
Macarthur NILS ®

NILS- the largest micro credit network in Australia

We're on the Web

See us at:
www.nilsnsw.org.au

Do you know who to contact for advice or information on NILS?

Any member of the NSW Microfinance Network Inc. Management Committee

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Laraine Sieff
Gosford City NILS ®

Vice-President
Richard Kennedy
The Bobby Goldsmith Foundation

Leonie French
Southern NILS ® Port Kembla

Ross Coleman
Baptist Community Services

More from Lyn Trindall-------

Congratulations to the following Accredited NILS ® Schemes:

- Anglicare Western NSW for their recent outreach to Forbes, Gilgandra, Mudgee and Bega Valley.
- BCS (Baptist Community Services) for their Newcastle, Wellington and Dubbo Launches on 13th April and 24th May.
- Byron Community Centre.
- Global Care-- Riverside Lifehouse NILS ® for their new name and outreach to Lightning Ridge, Narromine and Parkes.
- Metro Migrant Resource Centre for their Launch on 18th March.
- Muru Mittigar Aboriginal Cultural & Educational Centre.
- Qard Hassan, Muslim Village for their Launch on 19th May.
- Salvation Army.
- Windsor District Baptist Church.

There are now 54 NILS ® Providers operating in NSW from 116 locations.

Congratulations also to FCAN (Financial Counsellors Association) for another successful Conference in The Hunter region.

Welcome and Acknowledgement of new **NILS ® Officers:**
Di Warren– Anglicare Shoalhaven; **Louise Waters**--Armidale N/C; **Zoe Kickett**-- BCS Broken Hill/ Wilcannia; **Maree Adams**-- BCS Dubbo; **Charmaine Waru**-- BCS Jannali; **Kevin Carter**-- BCS Newcastle; **Thomas Owen**-- BCS Wellington; **Helen Fisher--** Anglicare Eurobodalla; **Georgina Lloyd--** Fairfield NILS ®; **Noel Duffin**-- Great Lakes NILS ®; **Louise Wilde** and **Phiona Hair**-- Hunter Region NILS ®; **Kay Parkes**-- Macleay Valley NILS ®; **Peter Quinn** and **Joshua Rogers--** Manning Support Services NILS ®; **Bridget Sharpe--** MDSI NILS ®; **Shanna Langdon**-- Metro Migrant Resource Centre; **Moira Balmain**-- Nambucca Valley NILS (R); **Sue Boeck-Hopley**-- St Vinnies Northern Beaches NILS ®; and **Clorine Lions**-- Wiradjuri Aboriginal Corporation NILS ® .

Thank you to the **Federal Government** through **FaHCSIA** (Families, Housing, Community Services and Indigenous Affairs) for their financial and social commitment to Emergency Relief and NILS ® . All NSW grant recipients have been approved by the Reference Group to receive final payments of their successful submissions.
Also to the NSW State Government per Services, Technology and Administration Fair trading (OFT) for the twelve month extension and additional funding to NSW Providers to June 2012. In particular the **Grants Team** including Michael silk, Gavin Blatchford, Lee Watson, Lachlan MacDonald and Ines Leal.

Here are a few statistics from Good Shepherd's bi- annual collation for the period 1st January to 30th June 2011 for NSW:

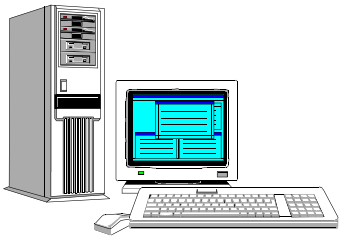
Capital Base used by NSW Schemes	= $4,187,182.00
Amount of loans	= $2,180,679.00
Enquiries	= 5,982
Loans given	= 2,479
Completed loans	= 1,171
Value of repayments	= $1,353,606.00

continued next page-----

And from the NAB-- for the period October 2010 to September 2011 the National loan volume and value has doubled. NILS ® capital utilisation has steadily increased from 46.7% in October 2010 to 55.7%in September 2011.
All Providers are encouraged to keep using NAB capital and to increase loan volume where at all possible, as the NAB will not release further funds until we have a much higher utilisation. Tasmania used over 95% of their capital in the same time-frame.

There are a few people and families who need our thoughts at the moment- we had the terrible news that Vivian Voss from Albury NILS ® has passed away. Vivian will be very missed by her Family and many friends in Albury and beyond. Vivian spent time on her local Council as a Councillor, and always fighting for her Community. Vivian was one if our first NILS ® in NSW.
Josephine Hindmarsh from Macarthur NILS ®, who is the NSW Microfinance Network Management Committee Secretary has not been well, nor has Glynis Sequeira from Barnardos. Josephine is still hoping to spend time travelling the State with her recently retired husband and Glynis has had to retire from work.

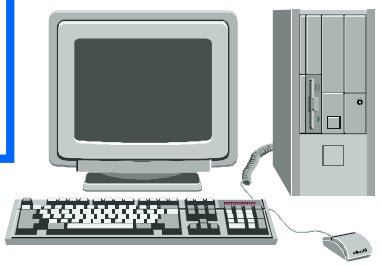
Lyn Trindall
NILS ® NSW State Co-ordinator



For people interested in learning more about surviving on a minimum wage, here is a link to a game called SPENT.

www.playspent.org

It was invented in the US to highlight the true impact of living on a low income.
Christine Anthony
NILS ® Northern Sydney.



Extract from Macarthur NILS ® Newsletter September 2011

NILS ® Coordinator
Josephine Hindmarsh

Book and Website Launch

On Tuesday 6th September 2011 Macarthur NILS ® marked more than 10 years of service to the Macarthur region with the launch of a book *A Light in the Darkness* and a new website *macarthurnils.org.au*. A Light in the Darkness was written by Sister Noela Fox pvbm and launched by Father Kevin Goode. *A Light in the Darkness* is a book which traces the beginnings and evolution of this valuable program. The new website will enable the program to be more accessible to the wider community.

Riverside Lifehouse News.
Gai Carman

Riverside Lifehouse has given out its 200th loan in the last few months.

The photo shows our 200th client receiving her approved loan.

Also Riverside Lifehouse NILS ® has expanded the NILS ® coverage to Lightning Ridge. The Lightning Ridge Neighbourhood Centre is now providing NILS ® in the local community and there has been an enthusiastic response.

In July this year Riverside Lifehouse NILS ® celebrated their partnership with the Parkes Neighbourhood Centre with a launch where the local member for Parkes, Mr Troy Grant attended.

Vivien Voss
CEO of Albury Wodonga Community Network Inc.

While taking long service leave, Vivien passed away on 26th July 2011 after battling another round of cancer.

In 1996, Vivien took over the Coordinator's position of Glenecho Neighbourhood House and continued in this position for 10 years until obtaining the position of CEO of the Albury Community Network.

While at Glenecho, Vivien was instrumental over 6 years of persistent lobbying in obtaining $500,000 of funding to build a new purpose built Neighbourhood House there.

From Glenecho, she then instigated and launched 2 new programs to benefit the Albury community- in 2002, Albury Foodbank and then in 2003, a No Interest Loans Scheme.

She started the Albury NILS ® with a $3,000 donation from Country Energy. By the time of her death, Albury NILS ® had grown to having turned over $233,440 in loans.

Many of you would have known Vivien as she became heavily involved at state level in promoting the NILS ® over the years. Always a community advocate, Vivien fought for social justice and equity for the working class and those in need or living in poverty - always lobbying for the community benefit and not for her own personal gain. An ethical person who held very strong views on right and wrong, she was not afraid to take on anyone.

She served 8 years an Albury City Councilor, stood as the ALP candidate against Tim Fisher for the Federal seat of Farrer and was one of the three women who developed the submission to gain a mammography unit for Albury.

During her term of office from 2006, as AWCNI CEO, the organisation grew from the Albury Wodonga Women,s Refuge to incorporate Betty,s Place Glenecho Neighbourhood House, The Place Youth Centre, Albury NILS ®, Emergency Relief and numerous other programs under the one umbrella of AWCNI.

To the end she was still fighting for social justice. At the celebration of her Life, she requested that donations be made in lieu of flowers to one of AWCNI's programs- Emergency Relief. Albury City Council had decided after 35 years to cease funding the central Albury office they had provided to house the Emergency Relief program which offers food, medical and petrol vouchers and food parcels. It also houses the Albury NILS ® interview office.

She will be lovingly remembered by those who knew her for her community spirit and strength of will, compassion and feistiness, wit, humour and wickedness, flamboyance and love of life and colour.

R. I. P.

Cheryl Boyce
Community Development Worker
Albury NILS ®