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Low-income earners get a much-needed break

Interest and fee-free loan plan to be launched

Interest and fee-free loans up to \$1000 will be officially launched in Dubbo this week to help people with little money buy essential household goods.

Baptist Community Services NSW and ACT is seeking to expand its support of city residents who are living on a low income, receiving support from Centrelink or the holders of a health care or pension card.

The No Interest Loans Scheme (NILS) has distributed more than \$3500 within Dubbo and district this year. Baptist Community Services chairman Dr Graham Henderson will be at the Dubbo Baptist Church in Cobra Street

tomorrow for the local launch of NILS as well as the StepUp program, offering personal unsecured loans of up to \$3000 with a low-interest rate and no fees.

It is working with the NAB, Department of Families, Housing, Community Services and Indigenous Affairs, Good Shepherd Youth and Family Services in providing the financial help.

"Baptist Community Services is excited to be providing holistic care services to the Dubbo community, including both our loans programs and our in-home care services to older Australians, chief executive officer Ross Low said

"It is my hope that these services will make a very practical difference in the lives of residents." Baptist Community Services NSW and ACT is a leading not-for-profit Christian care organisation, serving the aged and people living with disadvantage for the past 67 years.

One of the nation's most respected care providers, it employs more than 3700 staff and is supported by 1000 volunteers.

Across the organisation, Baptist Community Services NSW and ACT has assisted a total of 391 individuals and families with \$494,991 worth of loans during this financial year.