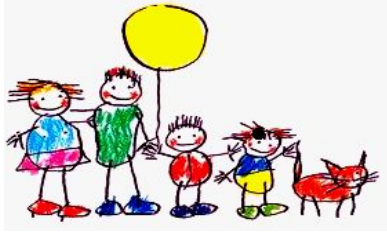
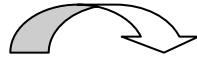


How Barnardos NILS® Works...



Client - Enquiry

- Anyone on low income living in local area
- Health Care Card Holders
- For local Communities (not just clients)
- Worker records and updates database



Savings Plan Application & Interview

- If Enquiry qualifies and can proceed to Application
- Applicant completes forms and prepares items on Checklist
 - Applicant brings all documents to Interview with Worker
 - Worker updates database + Senior Manager signoff



Assessment Committee

- NILS Loan approval or non approval



NILS Loan Approved

- Approval letter for Applicant



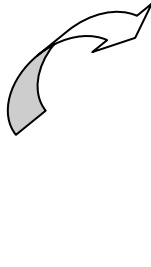
Goods Received by Client

- Item ordered by Worker and Delivery details confirmed
- Vendor or Service provider paid
- Goods/services received by Applicant



Funding for Applicants

- Corporates
- Philanthropic Trusts & Foundations
- Government or Utilities
- Money repaid is recycled back for future loans within their local community



Repayments by Applicant to Barnardos

- Deducted directly from Centrelink income
- Usually paid fortnightly and repaid within 12 months
- Congratulations letter sent by Worker on completion

