

**ATTACHMENT AM-4**

This is the attachment marked "**AM-4**" referred to in the witness statement of Adam William Mooney dated 9 July 2015.



## **Family Violence Case Studies: No Interest Loan Scheme (NILS)**

**Location:** QLD

**Background information**

**Loan Purpose:** Fridge

**Marital Status:** Single female with no children

### **What was the client's situation?**

The client left a domestic violence situation with no possessions. All of her savings (\$10,000) went to pay off her partner's debts. The client had been on a disability support pension due to mental health issues and at the time she applied for a loan, she had moved into a Department of Housing property but was apprehensive about how she would cope.

### **What was the main topic of the financial conversation?**

Most of the budget discussion was around how the client could afford good food to sustain her health and how she could continue with her health treatments. She was very realistic in her budget and determined to have a better future.

### **What were the impacts on the borrower?**

The client was overwhelmed that she was deemed "worthy" of a NILS loan. She has started saving again so that she can get some dental work done and she is well on her way to achieving her dream of becoming independent.



**Location:** NSW

**Background information**

**Loan Purpose:** Removalists costs

**Marital Status:** Single with children

**What was the client's situation?**

The client had experienced years of domestic violence at the hands of her ex-partner and the father of her children. After serving a collective term of approximately 2½ years, the perpetrator moved back in with the client and their children. She had been actively involved with the police and a caseworker who was supporting the family. She decided to move to interstate to get away from the perpetrator and sought a NILS loan for financial assistance with the removalist costs.

**What was the main topic of the financial conversation?**

The main topic of the financial conversation had more to do with encouragement as she had already secured employment in the location to which she was moving.

**What were the impacts on the borrower?**

The client felt a significant positive emotional impact as well as relief in hearing the news that the loan was approved. She was notified of the loan approval by phone and let me (NILS worker) know that she was brought to tears with happiness, not only from the burden being lifted in trying to find the funds but also from the kindness she received from the NILS loan worker as well as the Program Coordinator for the Domestic Violence Court Advocacy Service with whom we put her in touch.



**Location:** NSW

**Background information**

**Loan Purpose:** Refrigerator and washing machine

**Marital Status:** Single with children

**What was the client's situation?**

The client had recently left a long term domestic violence situation, taking her children and nothing else. She had spent some weeks moving around between refuges and had just secured medium-term housing in a safe area. She had nothing to set up her new home and this was causing a significant amount of stress. Additionally, this had all occurred just a week before Christmas, a time when many other NILS programs closed for the holiday period. Due to Good Shepherd Microfinance's partnership with The Good Guys, they were happy to rush the order to make sure she had the items before Christmas. The Good Guys were also able to invoice us after the New Year as our financial services had been closed off for the year already. The Good2GoNow process meant that we could be invoiced and get her free delivery in a very efficient manner.

**What was the main topic of the financial conversation?**

The main topic was around sourcing the items to set up a home from scratch in the most cost effective manner. We also wanted to ensure she was able to get items with a good energy rating so her energy costs didn't increase in the future.

**What were the impacts on the borrower?**

The client is now able to purchase food items in bulk thanks to having a new refrigerator. She is also happy not to be using laundromats. Having these items meant that she did not have to remain in the refuge over the holiday period, which therefore provided increased stability to her and her children. She was also referred on for emotional and social support, which provide some relief for her.



**Location:** SA

**Background information**

**Loan Purpose:** Refrigerator and washing machine

**Marital Status:** Single

**What was the client's situation?**

Client was left with nothing after acrimonious marriage breakdown due to her husband's business mismanagement and a serious gambling problem. She was always very careful with money received from Centrelink, she didn't spend money on entertainment and was very focused on gathering small items she would need when permanent housing became available.

**What was the main topic of the financial conversation?**

Our conversations focused on living frugally and how to save for other items. The client was very good at managing her small income and savings.

**What were the impacts on the borrower?**

The client was able to access the HESS (Home Energy Saver Scheme) and therefore received discounted energy efficient items. The client was also eligible for and received a resettlement package. She was already adept at managing a small income and budgeting but there was a significant improvement to her emotional well-being. She is so happy to be free of the burden of her husband's behaviours and the consequences she was forced to live with until she left him. She stated that she felt so lucky to have been given the opportunity to start again that she keeps pinching herself in order to believe that it's real. She has regained her confidence, is optimistic about the future and is determined to "live my life my way."