

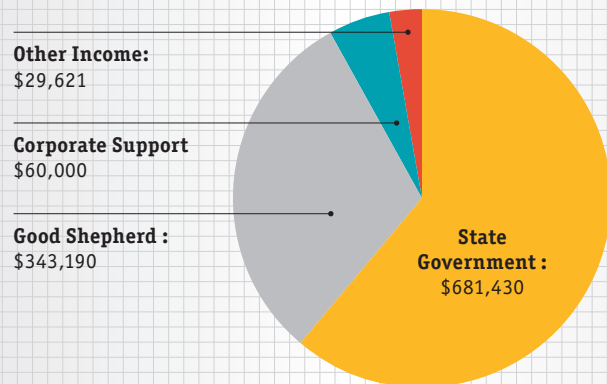


Our Finances 2018–2019

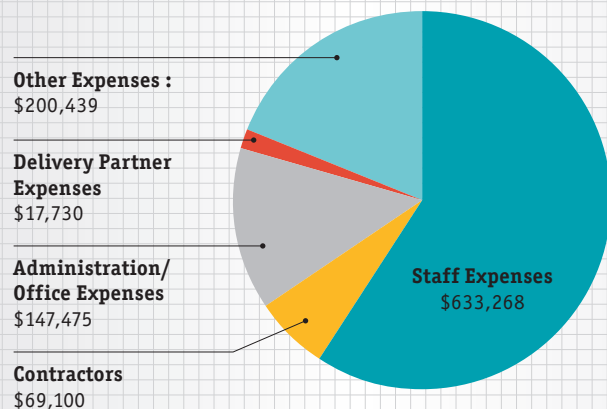
Average Loan Amount: \$1,135

Cost per loan: \$316

Total Income: \$1,114,241



Total Expenditure: \$1,068,012



NILS NETWORK TASMANIA • 2018–2019

Our Corporate Supporters

Major Partner



- ▶ Federal Group
- ▶ Gilbertson Trust
- ▶ Nekon Pty Ltd (Robert Rockefeller)
- ▶ Errol Stewart (JMC)
- ▶ Ian G Griffiths

NILS Network Tasmania is also supported by



Our Board Members

Stuart Foster

Salvation Army Tasmania

▶ *Chair*

Leanne Doherty

Warrane Mornington
Neighbourhood Centre

▶ *Secretary*

Nicolette Quinn

Morningstar

▶ *Treasurer*

Marla Giacon

Anglicare Tasmania Inc.

▶ *Board member*

Bridget Hiller

Department of State Growth

▶ *Board member*

John Rowland

Oak Possability

▶ *Board member*

Grant Russell

Aurora Energy

▶ *Board member*

Tracey Tasker

Neighbourhood Houses
Tasmania

▶ *Board member*

▶ www.nilstasmania.org.au



2018
2019



NILS Network Tasmania Annual Report

▶ www.nilstasmania.org.au



Microfinance Loans

2,519
loans issued

FOR A TOTAL OF

\$2,431,132

→ Including

259

energy efficiency
subsidies valuing

\$289 533

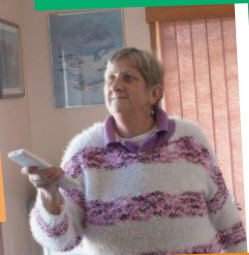
54%

of previous users of pay
day lenders did not use
them after getting a
NILS loan.

65%

of clients who had
used store rental
companies in the
past no longer used
them after getting
a NILS loan.

"Getting a heat pump through NILS meant being warm throughout winter, which also helped to keep me both physically and mentally healthier as it took the stress of a long cold winter away. I'm very grateful to NILS for approving my loan."



57%

of clients who had asked family and friends for financial assistance did not ask for financial help after getting a NILS loan.



Microbusiness Loans

89

microbusiness
loans issued for
a total of
\$257,901

"I just love the low and easy repayments NILS is so good. I tell everyone about it."

14%

of business had
turnover over
\$100 000
per annum

46%

involved employment of
more than one person
after the loan



Microbusiness case study:

A great example of a successful client is Swims East Coast Coffee. They recently got in touch to thank us after they made their final loan payment and told us their story.

"We are a small cafe built from a recycled 40-foot shipping container situated on the East Coast of Tasmania. We opened in February 2018 after spending 6 months fitting out Swims with a simple kitchen, seating space, and our quintessential stained glass octagonal windows. We've created a space for both locals and visitors alike to come and sit in the sun and enjoy specialty coffee whilst looking out over the ocean. Sandy feet and bathers welcome! We serve coffee using beans from Tasmanian specialty coffee roaster Villino, and a range of coffee selected from roasters around Australia that we rotate through regularly.



We bake all our cakes and treats on site daily, and also serve toasted sandwiches with fresh, local ingredients.

In 18 months we've grown from a little team of two, to a small team of staff that are like family to us. We feel lucky to watch dolphins go by out to sea whilst we make delicious coffee and chat to our regulars. The NILS Micro Business loan assisted us in purchasing our coffee machine. Thank you NILS...



StepUP Loans

162

loans approved for
\$453,700

190

StepUP Applications
made to National
Australia Bank

from
238

interviews
and financial
conversations.



Our Delivery Partners & Volunteers

"Knowing the NILS loans are available for the future does create some security feeling"

63 delivery partners (up from 56 in 2017/18) spread over 93 sites.



Of the clients that completed our survey **48%** recalled the volunteer loans officer suggesting referral to other needed services and of these clients **29%** contacted that service.

381

active volunteer loan officers.
With **58** trained during the year.

CHANGING
LOANS