

Building financial resilience can help you to gain confidence in your everyday life.

For more information on how Kyabra can support you, please call 3373 9499 to book an appointment.

If we can't help, there are a number of other services which can; we can direct you to the most appropriate service.



Email kyabra@kyabra.org
Web www.kyabra.org
Facebook www.facebook.com/Kyabra
Twitter [@Kyabra_KCA](https://twitter.com/Kyabra_KCA)
Instagram [kyabra_community_association](https://www.instagram.com/kyabra_community_association)

Kyabra Community Association Inc.
Kyabra Street, Runcorn QLD 4113
T 07 3373 9499

Office Hours Monday to Friday 9am to 4:30pm

Richlands Community Centre
Corner Old Progress Road and Orchard Road
Richlands QLD 4077

Sunshine Coast
28 Price Street, Nambour QLD 4560
T 07 5441 3837



www.kyabra.org

Supported By



Financial Services for people on low incomes



We offer:

Kyabra's Financial Resilience and Literacy services are available to low income earners in the outer-southern suburbs of Brisbane.



- Information and education sessions - one on one, couples, families or group sessions.
- Support with budgeting.
- No interest loans.

Financial Conversations

If bills and/or other debts are getting you down we may be able to help you get on top of things. We can meet with you individually, or as a household, to discuss your financial challenges and goals for the future.

We can help develop a written budget that can provide a snapshot of your finances and a plan on how to spend your money on what is important to you. Our staff can also talk to you about concessions and hardship programs to ensure your money stretches as far as possible.

We offer financial education and advice to help people manage financial stresses, personal issues and cost of living pressures. This includes:

- Understanding your bills and spending habits
- Developing and maintaining budgets
- Identifying resources to help reduce financial stress
- Undertaking straightforward negotiations with creditors such as utility companies or property managers
- Linking with specialist support services
- Accessing low cost financial products such as no interest loans.

For more complex financial problems we may refer you to a qualified Financial Counsellor or a community legal service. These free services provide support to resolve complex financial issues and undertake negotiations with creditors about restructuring debts if necessary.

No Interest Loan



Good Shepherd
No Interest Loans

No Interest Loans (NILs®) of up to \$1500 are available for a range of purposes including essential household items (fridges, washing machines, TVs, beds etc.), health aids, car repairs and education costs

There are no fees, charges or penalty payments when taking out a No Interest Loan. As borrowers repay their loans we are able to continue to provide loans to other people who are on low incomes. This “recycling” of money provides a valuable, ongoing resource for our local community.

Payments are made directly to your chosen retailer; cash loans are not available. To be eligible you must be in receipt of a Centrelink payment or on a low income. Additional criteria may apply.

Kyabra is a part of a nationwide network of NILs providers working in partnership with Good Shepherd, NAB and more than 620 other community organisations. Our role is to conduct loan interviews and support you to gather the required documentation. Your application will be submitted to one of our loan provider partners for assessment and management of the loan.

To find out more, visit nils.com.au