

<p>Cover page Safe, Fair and affordable Interest free loans</p>	<p>Itulau muamua (cover page) Tupe Aitalafu E Leai Se Tupe Tului, Aua Lava Lou Ola Soifua Maloloina.</p>
<p>Page 2 Pathway to Qualify</p> <p>Talk to one of our partner budgeting services, as our loans require you to work with a budgeter for 2 months (NILS), 6 months (DRLS). They will advise if a loan best suits your situation and if you meet the criteria.</p> <p>Your budgeter will assist you to manage your money within a budget and see if you have the capacity to repay a loan.</p> <p>In this time you can show them your willingness to repay a loan, by keeping to your budget.</p> <p>“Nga Tangata Microfinance provides no interest loans to people on low incomes to assist toward financial independence. The loans are accessed through approved budgeting advice services.”</p>	<p>Itulau 2 Auala E mafai Ai Ona Maua Sau Tupe Aitalafu</p> <p>Muamua, talanoa mai I se tasi ole Aufaigaluega, ona e manaomia le galulue faatasi ma le Aufaigaluega mo le 2 masina (mo Aitalafu e leai se Tului-NILS) poo le 6 masina (mo Aitalafu Faamama Avega-DRLS)</p> <p>O le a mafai ona fesoasoani le Aufaigaluega I le talanoaina ma auilili le aofai o lau Tupe Maua, ma le Aofai o lau Tupe Faaalu. O le a fautuaina foi oe I le faasoasoina o mea o le a totoi ma faaoga I ai lau Tupe Aitalafu. O le a iloa ai foi, pe e te mafaia ona toe totogina lau Tupe Aitalu, pe leai.</p> <p>A uma le taimi faatulagaing o le tou mafutaga ma le Aufaigaluega mai le 2 I le 6 masina, ae o loo e faaalua pea lou naunau e te galue ma ola fuafua I le tupe ete maua ma gafatia, o le a faapena foi la ona faafaigofie ona maua lau Tupe Aitalafu.</p> <p>O le Faletupe Mo Tagata (Nga Tangata Microfinance), latou te ofoina atu Tupe Aitalafu ae leai se tupe tului mo I latou uma o loo tau le maua se seleni ma tau le gafatiaina le tau o le soifuaga. O le agaga ina ia maua uma e tagata lautele le ola soifua maloloina ma se olaga fiafia.</p> <p>O le autu o leni auaunaga ina ia mafai ona tatou pulea ma ola fuafua tatau lelei le faaogaina o tupe maua aua le lumanai manuia o tatou fanau ma aiga.</p> <p>O tupe Aitalu e auala mai I le Au Faigaluega (Budget Advisor Services) ua uma ona tofiaina, ma ua iai le agavaa i mataupu tautupe Faa-Aitalafu</p>
<p>Page 3 NILS AND DRLS</p> <p>1 How Do I Apply?</p> <p>Discuss your loan needs with your budgeting advisor. They will work with you to identify if you are eligible to apply for a loan now, in the immediate future, or further down the track.</p>	<p>Itulau 3 NILS (Aitalafu e leai se Tului) DRLS (Aitalafu Faamama Avega)</p> <p>1. Pe faapefea ona fai se Tusi Talosaga?</p> <p>E ao ona talanoaina muamua I le Au Faigaluega le autu ua ala ai ona manaomia sau Aitalafu. E iloa ai foi lea pe ua e avanoa mo se aitalafu I le taimi nei, poo I se taimi lata mai, poo I se taimi I le lumanai.</p>

<p>They will help you to complete the application.</p> <p>2 How Do I Pay Back?</p> <p>The loan should be repaid within 2 years. The repayment level is worked out together with your budgeting advisor, making sure it is an amount that you can afford to pay.</p> <p>Wherever possible, payments are made by Work & Income redirection, wage deduction or by automatic payment.</p>	<p>O le a fesoasoani foi le Au Faigaluega I le faatumuina o lau Tusi Talosaga.</p> <p>2. Pe faapefea ona toe totogi lau Aitalafu?</p> <p>O Aitalafu uma e ao ona totogiina I totonu o le 2 tausaga. O le tele o le aofai o lau tupe totogi (repayments) mo lau Aitalafu, o le e fuafua lava e le Au Faigaluega I se aofai ete mafaia ona totogina.</p> <p>E mafaia foi on auala mai lau tupe totogi mo le totogina o lau Aitalafu mai le Matagaluega o le Work and Income mo I latou o loo maua latou penifiti (Benefit). O lau tupe totogi e mafai ona totogiina faatulafono (automatic payment) mai le Matagaluega e aunoa ma se isi galuega e toe faia iai.</p>
<p>Page 4 Good for the Community</p> <p>The fund that is used to make the loans is limited. As you pay off your loan, that money goes back into the fund and is used to make loans to other people in the community to help them to get ahead.</p> <p>Our loans work by trust. That is why Nga Tangata Microfinance needs to be careful about who gets a loan and why it is so important that the loan is repaid. Nga Tangata wants to share, alongside you, in your success in repaying your loan.</p> <p>We value financial education and literacy and a budgeting service contact will be available for the duration of the loan.</p> <p>Confidentiality of Loans by Public Community</p> <p>Final decisions on granting a loan are made by an independent community panel, looking at</p> <ul style="list-style-type: none"> • the whole picture • the loan criteria on the application form • the loan purpose. <p>The panel will not know your identity if you apply. All identifying information is removed from the application before it's given to the panel.</p>	<p>Itulau 4 Lumanai Manuia o Tagata Lautele</p> <p>O le Tupe Faaavanoa mo Aitalafu Aofai ua faapitoa mo le faia o Aitalafu a Tagata Lautele, e le o se tupe tele. O lona uiga, o taimi uma e te toe totogiina ai tupe mo lau Aitalafu, o le a faapena ona fesoasoani lau tupe lea e faatinoina ai se Tupe Aitalafu mo se isi Tagata Lautele, aua lava le fesoasoani ina ia maua so tatou ola manuia ma le fiafia.</p> <p>O Aitalafu uma e faalagolago lava I le faamaoni o I latou I le toe totogiina mai o tupe Aitalafu. O le autu lena o le galulue faatasi o le Au Faigaluega ma tagata lautele ina ia manuia le faagasoloina o le toe totogina mai o Aitalafu taitasi.</p> <p>O le agaga, ina ia aoaoina ma malamalama tagata lautele I mea tau-tupe ma le faasoasoina tatau o tupe maua. E maua lava le avanoa o le Au-Faigaluega e galulue ai ma fesoasoani I le taimi o loo faia ai lau Aitalafu.</p> <p>Tulafono Puipui mo Tagata Lautele fai Aitalafu</p> <p>O faaiuga uma mo le pasiaina o Aitalafu e faia lea e le Komiti Faauli a le Au-Faigaluega. O faaiuga e faia I mafuaaga nei.</p> <ul style="list-style-type: none"> • Le tala atoa o le aafiaga o le Aitalafu • Aiaiga ma tulafono o le Aitalafu • Le autu ma le uiga na alai ona faia le Aitalafu <p>O Mataupu uma e faasino tonu I le ituaiga tagata o loo talosagaina se Aitalafu, o le a puipui mai lea mai le Komiti Faauli o loo auililiina talosaga uma. O le taumafai lava e puipui le saogalemu o tagata lautele.</p>

Pathway to Qualify

Talk to one of our partner budgeting services, as our loans require you to work with a budgeter for 2 months (NILS), 6 months (DRLS). They will advise if a loan best suits your situation and if you meet the criteria.

Your budgeter will assist you to manage your money within a budget and see if you have the capacity to repay a loan.

In this time you can show them your willingness to repay a loan, by keeping to your budget.

"Nga Tangata Microfinance provides no interest loans to people on low incomes to assist toward financial independence. The loans are accessed through approved budgeting advice services."

NILS AND DRLS

1 How Do I Apply?

Discuss your loan needs with your budgeting advisor. They will work with you to identify if you are eligible to apply for a loan now, in the immediate future, or further down the track.

They will help you to complete the application.

2 How Do I Pay Back?

The loan should be repaid within 2 years. The repayment level is worked out together with your budgeting advisor, making sure it is an amount that you can afford to pay.

Wherever possible, payments are made by Work & Income redirection, wage deduction or by automatic payment.

Good for the Community

The fund that is used to make the loans is limited. As you pay off your loan, that money goes back into the fund and is used to make loans to other people in the community to help them to get ahead.

Our loans work by trust. That is why Ngā Tangata Microfinance needs to be careful about who gets a loan and why it is so important that the loan is repaid. Ngā Tangata wants to share, alongside you, in your success in repaying your loan.

We value financial education and literacy and a budgeting service contact will be available for the duration of the loan.

Confidential Community Loans

Final decisions on granting a loan are made by an independent community panel, looking at:

- the whole picture
- the loan criteria on the application form
- the loan purpose.

The panel will not know your identity if