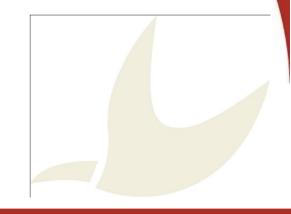


Welcome

UnitingCare Wesley Bowden



UnitingCare Wesley Bowden

UnitingCare Wesley Bowden (UCW Bowden), through its many programs and services, seeks to provide one-to-one and group support, assistance, advocacy, counselling, information and education for individuals and families who are in need of assistance.

Breaking barriers, building lives!



Partnerships with Libraries

- City of West Torrens (since October 2007)
 - Hamra Centre Library
- City of Playford (since May 2009)
 - Elizabeth Civic Centre Library
 - Munno Para Shopping Centre Library
- City of Salisbury (since May 2009)
 - Para Hills Library

Financial Counselling

- Free of charge
- Confidential
- Free of conflict of interest
- Available to anyone in financial difficulty

Financial Counsellors

Provide support, information and advice to people with financial problems including:

- Negotiating with creditors
- Bankruptcy
- Legal action being taken
- Budgeting
- Pensions and benefits

- Threat of repossession
- Personal loans
- Energy and phone bill
- Debt problems
- Rental and mortgage problems



Step Up Loans

- Partnership with Playford libraries established September 2010
- The Step Up Loan helps applicants rebuild their lives and gain entry into the mainstream credit system
- Small not-for-profit personal bank loan between \$800 and \$3000 for low income earners
- Low interest (currently 3.99% p.a.)
- Developed by the NAB (National Australia Bank) with Good Shepherd Youth and Family Service in Victoria on a not-for-profit basis.
- Available nationally through selected community services
- UCW Bowden's microfinance worker assists with the application process at the Playford libraries

Benefits

- Local community access
- Pleasant, friendly and familiar surroundings
- Remain anonymous
- Fewer stigmas

Problems

Locating suitable office space

- Available on regular weekly or fortnightly basis
- Supports confidentiality
- Desk, chair and telephone

Highlights of Partnership

- Hospitality
- Acceptance
- Mutual patrons / clients



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