

breaking barriers, building lives



UnitingCare

Wesley Bowden

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 bills
- 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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