

Safe, fair and affordable

He haumarū, he matatika, he utu ngāwari

Interest free loans

He pūtea taurewa huamoni-kore

Pathway to Qualify

Te Ara e Whakaaetia ai

Ask if a loan would help you financially, by contacting NTM through our website and/or working with a budgeting service (an NTM partner service).

Pātai mai mēnā rānei ka whai āwhina ā-pūtea koe i tētahi pūtea taurewa, mā te tono mai ki Ngā Tāngata Microfinance (NTM) i tā mātou pae tukutuku, mā te mahi tahi anō/rānei ki tētahi ratonga āwhina ā-tahua pūtea (he ratonga hoa mōwaho ki a NTM).

In so doing, you gain budgeting service support and advice, and by working together 2 months (Asset Building), or 4 months (Debt Relief), a loan application can be made together, and forwarded to Ngā Tāngata Microfinance.

Mā konei koe e whai tautoko, e whai āwhina anō ai ki ngā mahi whakahaere tahua pūtea. Mā te mahi tahi anō ki te ratonga mō ngā marama e 2 (Te Whakaputu Rawa), mō ngā marama e 4 rānei (Te Whakaea Nama), ka taea tētahi tono pūtea taurewa te whakarite ngātahi mai, ka tuku mai ai ki Ngā Tāngata Microfinance.

“Ngā Tāngata Microfinance provides no interest loans to people on low incomes to assist toward financial independence. The loans are accessed through approved budgeting advice services.”

“Ka tukuna e Ngā Tāngata Microfinance he pūtea taurewa huamoni-kore ki te hunga he iti nei ngā whiwhinga pūtea, ki te āwhina i tā rātou tū motuhake ā-pūtea nei. Ka wātea ngā pūtea taurewa mā ētahi ratonga āwhina ā-tahua pūtea kua whakaaetia.”

How do I apply for a NTM Loan?

Ka pēhea taku tono i tētahi pūtea taurewa NTM?

Contact a financial mentor to discuss your financial position—they will explain the criteria. Together you'll fill out the application form, provide supporting documents, and work out what is an affordable regular repayment, loans being for a maximum of 2 years.

Whakapā atu ki tētahi kaitohutohu ā-pūtea ki te kōrero mō te āhua ki ō pūtea - māna e whakamārama ngā paearu. Ka mahi tahi kōrua ki te whakakī i te puka tono, ki te tuku i ngā tuhinga tautoko, ā, ki te whakarite i te nui o te utu whakaea ka taea e koe te tuku auau atu,

me te mōhio anō, kia kua ngā pūtea taurewa e roa ake i te 2 tau e noho taurewa ana.

The “Getting Help” section on our website (ntm.org.nz) gives guidance on whether an NTM loan is suitable for you, in the immediate future or further down the track.

He tohutohu kei te wāhanga "Te Whai Āwhina" i tā mātou pae tukutuku (ntm.org.nz) e mōhio ai koe mēnā rānei e tika ana tētahi pūtea taurewa NTM māu, hei ngā rā kei mua tonu i te aroaro, hei te pae tawhiti rānei.

How do I pay back?

Ka pēhea taku whakaea i te nama?

Repayments are made using either a Work & Income redirection, automatic payment or wage deduction. If you have a change in your circumstances please see your financial mentor.

Ka tukuna ngā utu whakaea mā tētahi whakapeautanga utu nā Te Hiranga Tangata, mā tētahi utu aunoa, mā tētahi tangohanga utu mahi rānei. Ki te rerekē te āhua ki ō pūtea, tēnā toro atu ki tō kaitohutohu ā-pūtea.

Budgeting Service details:

Ngā kōrero mō te Ratonga Āwhina ā-Tahua Pūtea:

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Good for the community

Hei painga mō te hapori

The fund that is used to make the loans is limited. As you pay off the loan, the money recycles back and is used to make further loans to others in the community to help them get ahead.

Ehara i te mea he mimiti-kore te puna o ngā pūtea taurewa. Ka whakaea ana koe i te pūtea taurewa, ka hoki ngā moni ki te puna, ka tukuna anō hei pūtea taurewa ki ētahi atu o te hapori, e puta hoki ai ō rātou ihu.

Our loans work by trust and that is why Ngā Tāngata Microfinance needs to know who we are lending money to, and do so through financial mentors, social workers, navigators, and other community workers. Ngā Tāngata also wants the loan repaid as a success for the person too, so everyone's a winner.

Ko te whakapono te tūāpapa o ā mātou pūtea taurewa, nā konei, me mātua mōhio a Ngā Tāngata Microfinance ki te hunga ka whiwhi i ēnei moni. Ka whai mōhioranga mātou ki te hunga nei mā ngā āwhina a ngā kaitohutohu ā-pūtea, a ngā kaitauwhiro hapori, a ngā kaiurungi, otirā, a ētahi kaimahi hapori kē atu. Ka whai hoki a Ngā Tāngata kia whakaeangia te pūtea taurewa e rongu ai te kaiwhiwhi i te angitu, e whai hua ai te katoa.

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

E whakapono ana mātou ki te mana nui o te mātauranga me te māramatanga ā-pūtea, me te aha, ka wātea he ringa hāpai nō tētahi ratonga āwhina ā-tahua pūtea ki a koe i te roanga o te wā e whiwhi ana koe i te pūtea taurewa.

Confidential Community Loans

He Pūtea Taurewa ā-Hapori Matatapu

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

Ko ngā whakatau whakamutunga mō te tuku pūtea taurewa ka oti i tētahi pae hapori motuhake, otirā, ka whakaarohia:

- whole picture
- ko te whānuitanga o ngā kōrero mō te tono;
- loan criteria on the application form and
- ko ngā paearu pūtea taurewa i te puka tono; ā,
- loan purpose.
- ko te take mō te pūtea taurewa.

The Loan Committee will not know your identity. All identifying information is removed from the application before it's given to the panel.

Kāore te Komiti Pūtea Taurewa e mōhio ko wai koe. Katoa ngā pārongo e mōhiotia ai koe ka tangohia atu i te tono i mua i te tukuhanga ki te pae whiriwhiri.

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NTM Loan

He Pūtea Taurewa NTM

Debt Relief*

Te Whakaea Nama*

For paying off debts with high interest and/or penalties, or for consolidating several debts—as long as most are high interest. Up to \$3,000 is available per loan.

Mō te whakaea nama he tino nui ngā utu huamoni, ngā hāmenetanga anō/rānei, mō te whakakotahi rānei i ētahi nama - heoi anō rā, me nui ngā utu huamoni o te nuinga. Ka wātea te \$3,000 heke iho rānei mō ia pūtea taurewa.

***Extensions**

***Ngā Whakawhānuitanga**

If you've been granted Debt Relief but still have high interest debts remaining, loan extensions allow payment of more debt (if included in the original application) to be considered—after minimum of 6 months of good repayment (and other criteria). Up to 2 extensions and \$6,000 total loan money is available.

Mēnā kua riro i a koe he pūtea Whakaea Nama, engari e toe tonu ana he nama, he nui hoki ngā utu huamoni, mā ngā whakawhānuitanga pūtea taurewa e whakaarohia ai te whakaeatanga o ētahi nama anō (mēnā i whai wāhi ki te tono taketake) - hei ā muri atu i ētahi marama e 6 neke atu rānei i oti pai katoa ngā utu whakaea (ā, me ētahi atu paearu anō). E 2 ngā whakawhānuitanga e wātea ana, otirā, he \$6,000 te tapeke o ngā pūtea taurewa e wātea ana.

Asset Building

Te Whakaputu Rawa

For essential household or personal items and services or for well-being. Up to \$2,000 is available per loan; e.g. for items (or repairs to) whiteware, furniture, health or medical related, vehicle repairs, and education/training.

Hei utu i ngā rawa ā-whare, i ngā rawa matawhaiaro, i ngā ratonga rānei me mātua whai, hei utu rānei i ngā mea e ora pai ai te tangata. E \$2,000 heke iho rānei e wātea ana mō ia pūtea taurewa; hei tauira, hei utu i ngā rawa (i ngā whakatikatika rānei) pēnei i ngā pouaka makariri/tio me ngā pūrere horoi kākahu, i ngā rawa ā-whare nui (pēnei i ngā moenga/tēpu/tūru), i ngā utu ā-hauora, ā-rongoā rānei, i ngā whakatikatika waka, otirā, i ngā utu whai mātauranga/whakangungu.

BACK COVER

Support in your community

He tautoko i tō hapori

- NO fees
- KĀORE he utu whai wāhi
- NO hidden costs
- KĀORE he utu huna
- NO interest
- KĀORE he huamoni

Ngā Tāngata Microfinance thanks Kiwibank and J R McKenzie Trust for their support