

QIET Loan Types

The Dolphin Fund



The Dolphin Fund is so called because dolphins have been known to rescue swimmers in trouble - the opposite of 'loan sharks'.

- Loans of up to \$8,000 for applicants suffering significant financial hardship
- Term up to 5 years with 2 guarantors
- The rate of interest will be set at the discretion of the Trustees
- Lending is conditional on the borrowers having satisfactory budgetary advice and guidance.

A further condition is the full and frank disclosure of assets, liabilities, income and expenditure as set out on QIET's application forms.

Save the Planet Loans



Loans of up to \$8,000 are available for energy efficiency and conservation, such as insulation, double glazing, hot water cylinder lagging, solar water heating, solar electricity generation. The term is up to five years with two guarantors required.

Ethical business loans

Quakers became active in business in the 18th and 19th centuries as they were excluded from the universities and the professions. Running successful businesses and providing employment were admired activities for Quakers who also set high standards of commercial practice. Small businesses provide much of the employment in NZ and QIET welcomes ethical business loan applications where the output contributes to society. For further information, contact the QIET administrator: qiet@quaker.org.nz

Mortgage Loans

Mortgage loans are generally unavailable due to QIET's loan size limitations and first mortgage position requirements.

Contact the QIET administrator: qiet@quaker.org.nz if there are unique circumstances and/or the amount required is less than \$140,000.
