



Keeping Your Home Safe Secure And Warm

For any of you that own your own home (or know someone that does) just a reminder about our Home Improvement loans.

We can offer loans for essential home improvements in Portsmouth, Gosport, Eastleigh, Chichester & Brighton.

Eligible work includes leaking roofs, rotten windows, installation of central heating or insulation, modernisation of dangerous electrical systems and a wide variety of other problems. You can borrow up to £15,000 (and often the Council can provide a top-up for more excessive work). Interest is charged at a fixed rate of 5.1% typical APR.

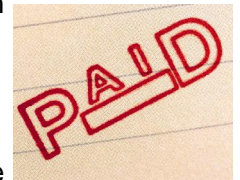


Give Nick Webb at SCML a call on (023) 9282 6180 for more information or contact your Local Authority to apply.

Easier Payment Methods

SCML are pleased to announce that our customers may now make loan repayments on a date which suits them. Since April, Street UK have been handling our banking processes and we can now provide the following payment options:

- **Monthly payments:** If you pay monthly you can now choose a date between the 1st and the 28th of the month
- **Weekly payments:** If you are a weekly payer, you can pay on any week-day.
- **Payment cards:** If you pay your loan off by coming to our offices and making cash payments, we now have a payment card (subject to terms and conditions) which can be used at any premises which have the PayPoint facility.
- If you would like to change the date of your payment, or you would like to arrange for a payment card to be sent, please call us on 0845 389 9494.



We would also like to remind customers it is really important that you let us know at least **5 days** in advance, if you think you can not make a Direct Debit payment as you will be charged by both the bank and SCML (if you have not contacted us).

We are currently working on ways to improve the application process for our existing clients. If you have any suggestions, please feel free to contact the team.

Moving on..... to tackle loan sharks!

Lin Fisher has been our Outreach/Liaison Officer at SCML for over four years. During this time she has produced this newsletter and all our literature, organised events and kept our website spick and span.

Lin has also been delivering our *Smart Money* workshops to adults and school pupils to teach learners skills to help manage their household finances.

Lin is leaving to work for a project that prevents illegal loan sharks operating. Illegal moneylenders, or loan sharks, are those who lend money to people without a credit licence. Loan sharks can cause immense misery to their customers and it has always proved very difficult to bring them to justice.

Working as part of a new country-wide team, Lin's patch will cover Hampshire and Sussex. The Government says that loan sharks exploit more than 165,000 households. The team will prosecute unethical lenders, give victims protection to testify and help them to find safer, lower interest sources of credit. A Birmingham pilot project has shut down loan books worth more than £3m in the past two years, and supported 2,500 victims.



If you have any queries regarding the illegal lender project you can call 023 92361122, or text: loan (space) shark (space) + your message to 60003

We'd like to thank Lin for all her hard work and wish her well in her new career fighting crime!

SCML would like to thank all our supporters



Dealing with Debt....

It can happen to us all - there are times in our lives when debt can become a concern, but at SCML we do our best to provide advice and guidance to help get you back in control of your finances.....

- Don't panic or hope the problem will go away
- Check whether your payments are covered by insurance
- Make sure you are claiming all the benefits and tax credits you are entitled to
- Seek independent advice before borrowing to pay off your debts or before taking out a secured loan on your home



- Tackle your priority debts first
- Calculate how much you can afford to pay, then get in touch with your creditors and let them know.

Lucky Winners...

Here at SCML we are very proud of the service we provide. Not one's to boast about our achievements - we let our customers do that for us! Earlier this year we sent out a questionnaire to ask you for your views....

99% of customers would recommend SCML to others and felt we offered a good deal.

52% of customers would have been forced to use a high interest doorstep lender if they hadn't taken a loan out with us.

We also asked what a difference SCML had made to peoples lives:

"It has made a lot of difference to me. I don't have to worry about things getting on top of me. I am thankful for that".

"Helped a huge amount, no hidden fees or charges and affordable fortnightly payments"

Three cash prizes were offered to 3 lucky respondents and these were won by:

1st prize: £50 - Theresa from Gosport

2nd prize: £25 - Yvonne from Portsmouth

3rd prize: £10 - James from Southampton.

We'd like to thank everyone who took the time to complete the survey. It is great to know that we make such a difference in many people's lives.

Welcome



Kim joined the company in May and has taken over some of Lin Fisher's duties. Kim comes to us with a keen desire to promote SCML to those who could benefit and eager to see Lin's good work continue, she will now be keeping the website up to date and producing regular newsletters, so if you have any comments regarding the contents, please feel free to e-mail us at the address below.....

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South Coast Money Line is the trading name of Portsmouth Area Regeneration Trust Group
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