

Useful links

The National Debtline have a freephone line providing debt advice:

0808 808 4000

www.nationaldebtline.co.uk

The debt charity Stepchange provide free advice on debt problems:

www.stepchange.org

The Citizens Advice Bureau do the same:

www.citizensadvice.org.uk/paydayloans

The consumer group Which? have info on how to make complaints about payday lenders at:

www.which.co.uk/consumer-rights/action/how-to-complain-about-a-payday-loan-company

Street Play

The Cedar Road Street Play Project has been going for nearly two years now. Originally a collaboration between the Partnership Council, the Forest Fields Improvement Association and the Sumac Centre, it is now it's own wild and carefree project run by Forest Fields residents.

The project began in attempt to inject fun, play and community spirit into the streets of Forest Fields by having two hour weekly play sessions on Cedar and Birrell Road, it continues to run

sessions on Cedar Road these continue on Saturday afternoons between 2 and 4. As well as this there are now regular activities at the Forest Rec and the Sumac Centre. Up to 30 kids are involved aged 3 to 15 who come along to play football on the astro turf, paint faces, do some street art and play at the park. The adult volunteers have enjoyed getting to know the kids and their families as well as the exhausting games.

Forest Fields is an area drastically short of shared spaces and areas for children to play in safely. The Forest Rec has a busy road running in front of it stopping young children from getting there easily, and the community centre has been non-existent for too long. It's because of this that we need to find ways for young people and adults to use the streets around our neighbourhood, so that we can meet, play and share ideas. The Cedar Road Street Project is just one way of doing this, there are many others yet to be discovered. The Cedar Road Street Project is not funded by the council or any other organisation it happens because the volunteers want it to happen.

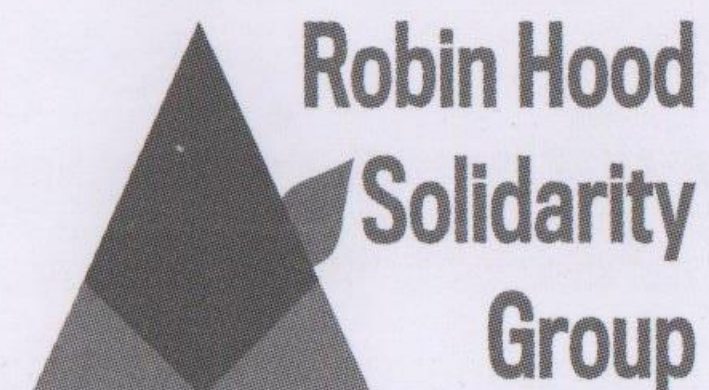
Have you had an experience with payday loans and wanna share it? Wanna respond to any of these articles?

Email Robin Hood Solidarity Group at

info@robinhoodsolidarity.org.uk

Call us on **07747 431859**

Visit us (**Tuesdays 10am-2pm**) at **Forest Fields Advice Centre**, Wiverton Road.



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Robin Hood Solidarity Newsletter

Community News Through Your Door

January 2014

- This newsletter is about local stories and issues.

- It's written by a group of Forest Fields residents who are tired of feeling isolated within our community and powerless over our lives.

- If you have something you want say: a story you want to write, a story that we could write with you, or a comment about this newsletter, get in touch at **info@robinhoodsolidarity.org.uk** or call on **07747431859**.

- We run sessions offering a space to talk about debt, housing, benefits, employment, or anything else at **Forest Fields Advice Centre** every **Tuesday 10am-2pm** (starting 7th Jan 2014.)

- Sessions will be both one-to-one and group focused, depending on needs. We offer information and problem solving if we can and if not we'll point you towards helpful groups who can.

Where is our Community Centre

For the past few years the residents of Forest Fields have been without a community centre to call their own. In 2014 this is going to change with the reopening of the building located on Sturton street, as mentioned in the previous Robin Hood Solidarity Newsletter. It still has not been decided who will manage the centre, and discussions on this issue are currently underway. There are three suggestions being talked about, which we lay out now.

The first option will be familiar to anyone who has heard anything about other council owned community centres in Nottingham. This is to put the management contract of the community centre out to tender. This means that any organisation within the city can put forward a plan of how they would finance and maintain the centre as well as fill certain community service obligations that the council has decided are necessary. This plan minimizes the possibility of resident

involvement and control over their community centre, and gives organisations with no roots in Forest Fields an opportunity to profit from what should be a community resource.

To their credit, local councillors O'Neil, Jones and Ibrahim have made small steps towards offering another option. This was talked about briefly in our previous issue, and revolves around the formation of a consortium made up of Forest Fields based groups and organisations, who would join forces and push the community centre into a more resident-led direction. Whilst there are many positives to this solution, issues surrounding the speed in which this consortium could be put together are highlighted by the fact that there has been no resident's meeting nor follow up of any kind to the meeting held in November which first raised this possibility.

It is this lack of residents involvement that causes us at the Robin Hood Solidarity Group the most alarm, and leads us to option three, that it be placed in the hands of only those who are residents or work in the neighbourhood, that involvement in the centre is open to all who are Forest Fields based and wish to become involved. We need to begin having well publicised and numerous public meetings around this issue in order for us to come to some community agreement on what we would like the centre to be for and how it would best serve our needs. This public process could be tied into the consortium process, and could impact and guide how that consortium functions

or it could be something entirely separate.

As a resident of NG7 for 25 years I have witnessed the dismantling of community centres by this council, and seen money for community projects squandered. Buildings once meant for community use now stand either empty or used for only a select few. I feel it is of massive importance that this does not happen to the new community centre in Forest Fields, and encourage all residents to make their voices heard by attending any public meeting they hear about and contacting local councillors with your demands for community involvement in our community centre.

Payday Loansharks

Got no money and need a loan? No problem. The payday lenders will sub you the cash instantly... at huge rates of interest.

At this time of year, when the bills don't stop but there's Christmas to pay for too, a payday loan might be the only option. They provide fast, short-term loans to people with bad credit history. This can be a lifeline. But there's a catch.

Such easy-access cash is underwritten by huge repayment rates. This might not be a problem if you can repay what you borrowed (borrowing £150 over 30 days with wonga.com means you pay a total of £202.15, for example.)

But not making the repayments lands further fees, greater debt, more stress... (some companies have annual interest rates of 5000%, for example).

It's the huge rates of interest that makes this kind of lending so profitable for the companies that do it. They cash in on what has been called the poverty premium. The poorer you are, and the less of a safe bet you are for the lenders, the more you pay. The lenders can justify this by claiming to be doing a favour to those who other lenders deem too risky to lend to. They often present their loans as an amazing opportunity. But if anyone really had a choice, why would they opt for such high-cost credit? Since when was debt an opportunity?

If you're facing a payday loan that you can't repay, there are things you can do. First. Don't panic. On their website, National Debtline England remind people that a payday loan is a non-priority debt. Because of this, you cannot lose your home, any essential service or go to prison for non-payment.

Second, get the ball in your court. On their website, the Citizens Advice Bureau make a number of suggestions:

- **Don't feel forced into borrowing more** - payday lenders aren't allowed to pressure you to take out another loan to cover debts, or to 'roll over' your existing one.
- **Stop the payment** – you have the right to cancel any direct payment to the company, for example by cancelling a direct debit or standing

order. The Payment Services Regulations make it clear that you can withdraw your permission for a payment, or series of payments, to be made using your debit or credit card'.

- **Contact the lender** – offer to pay a regular amount that you can afford.

- **Make a complaint** - if your lender doesn't follow the rules in the Good Practice Charter, make a complaint. If you feel that the company have not handled your complaint fairly, take your case to the financial ombudsman.

- **Name and shame** - if you see an advert for a payday loan that you think is irresponsible or misleading, share your ad using #paydaywatch on Twitter.

If you're thinking of getting a payday loan, there are some alternatives, to the payday sharks, such as credit unions.

Credit unions are non-for profit community banks that people can join. Credit unions are co-ops, which mean they are owned and run by their members and not by shareholders. Anyone can become a member as long as they live or work in the local area. You can and you can become a member (and then save and borrow with them) usually by buying a share (often around £1). They are often fairly local. There is a Nottingham Credit Union, for example. Because credit unions are not-for-profit, they lend at very low rates of interest. Being member run means they are likely to be able to respond more flexibly to the individual circumstances of their members.

Find out more at www.nottinghamcu.co.uk