

# NEWSLETTER

## November 2011

Hastings & Rother Credit Union Ltd  
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A Savings and Loans Mutual Society

### Account Statement

You will receive your annual statement of account with this Newsletter. It shows all activity on both your share and loan (if you have one) accounts between 1st October 2010 and 30th September 2011. This should include all payments into the account and withdrawals from it. Any payments or withdrawals made in October won't show.

If you have any queries about it, please call or email the office and we will respond as soon as we can.

### Change of Address

You will notice from the heading of this Newsletter that we have moved after two years in Silchester Road. Our telephone number and e-mail address remain the same.

HARC have kindly offered us accommodation at 8 Cambridge Road from the beginning of October. At a later date, we hope to move into Renaissance House in London Road, St Leonards with our advice services partners if the price is right.

The office will continue to be staffed on a part-time basis and members should not turn up expecting to speak to somebody. For this you should go to one of our Information Points (details overleaf) where one of our volunteers will be able to help. Alternatively, leave a message on the voicemail and we will call you back as soon as we can.

### Do you need a loan for Christmas?

Christmas is not far away now. Could you do with a bit extra to pay for presents and all the other costs involved at the festive season?



**You will need to submit your completed loan application by 30th November** to be sure of receiving the cash in time.

If you've got Christmas covered, have you started thinking about taking a holiday next year? A loan from your Credit Union could make this a real possibility without breaking the bank.



In either case, come to one of our Information Points (details overleaf) or phone/email the office.

### Advertise Here

Another way to help us become more self-financing is for local businesses and tradespeople to advertise in our Newsletters for a small charge. We produce over 1,000 copies twice a year so an advert would probably reach two or three thousand readers. If you or somebody you know would be interested in this, please contact us.

### **Forms by e-mail**

If you have email, you can request share withdrawal or loan application forms electronically and we will e-mail them back to you. The forms will still need to be printed off and completed manually, however.

### **Lottery**

As another way of increasing our income, we are looking to introduce a members-only lottery in the near future. Members who wish to take part would pay £1 a month from their share account for a chance in this lottery with one or more cash prizes for the lucky numbers drawn. You will receive more detailed information about this when we are ready to launch it.

### **INFORMATION POINTS**

#### **Community Information Centre**

16 Silchester Road, St Leonards  
Tuesdays 11am to 12 noon

#### **Tilekiln Community Café**

Tilebarn Road, Hollington  
1st Wednesday of each month  
10am to 11am

#### **Hollington Youth & Community Centre**

1 Wishing Tree Road North  
Thursdays + Fridays 8pm to 9pm

#### **Isabel Blackman Café**

Winding Street, Hastings Old Town  
Last Tuesday of each month  
11am to 12 noon

#### **Hastings Trust**

35 Robertson Street,  
Fridays 10am to 12 noon

### **Financial Matters**

Ever since its foundation, the Credit Union has received grant-funding from Hastings Borough Council which has made a significant contribution to our essential costs.

The Council's funding has been cut drastically this year so it has been forced to reduce the amount of money available to voluntary organisations including the Credit Union. This means that we are having to review our costs and try to obtain funding from other sources. So far Magdalen & Lasher, Sussex Community Foundation and St Vincent's Family Housing Association have made contributions.

With the help of our small band of volunteers, we expect to continue to provide the same level of service to our members.

Among the changes introduced from 1st July are an increase in the joining fee to £5 and an increase in the fee charged to landlords for the administration of Local Housing Allowance payments to £3.50 for each payment.

It would also help us reduce our costs if members could let us have an email address so future Newsletters can be sent electronically to avoid the need for paper, printing and stamps.

**Supported by:** Hastings Borough Council, Hastings Trust, Orbit South Housing Association, AmicusHorizon Housing Association, Sussex Community Foundation, The Magdalen & Lasher Charity, St Vincent's Family Housing Association.