



## Winter Newsletter



### Chief Executive's message

### Quicker response times for you

Dear customer,

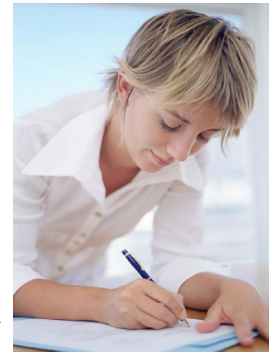
Every day you will have seen on the television, press and radio the problems that the country is currently experiencing in the financial world. These are obviously uncertain times for everyone.



However, I wanted to take this opportunity to assure you that South Coast Moneyline continues to provide affordable credit to our customers, and that our credit policy remains unchanged. The period leading up to Christmas will continue to be a busy time for us, and if you wish to apply for a loan please contact us in the normal way telephoning **0845 389 9494**, and a member of the staff team shall be pleased to deal with your enquiry.

Thank you for your custom.

At South Coast Moneyline we endeavour to provide the best level of customer service possible. We have made it a goal of ours during 2008 to respond to customers regarding loan applications within 5 days of receipt of all required documents - on reviewing recent months, 95% of applicants have received a decision within this time. We will continue to review this over the coming months and will always look to respond to clients as quickly as possible. If you have any comments, suggestions, or feedback that you would like to make, please contact us on 0845 389 9494 or at: [mail@scmoneyline.org.uk](mailto:mail@scmoneyline.org.uk)



### Keeping warm this winter

It seems that the price of almost everything is increasing and this includes our fuel bills. As winter arrives, here at SCML we have tried to provide you with a few suggestions which may help you stay warm but hopefully without an increase in your bills:

#### During the day:

- Set the timer on your heating to come on before you get up and switch off when you go to bed.
- In very cold weather, rather than turn the thermostat up, set the heating to come on earlier so you won't be cold while you wait for your home to heat up.
- It is expensive to heat all your rooms but if you are at home all day, make sure you keep your living room warm through out the day and heat your bedroom before going to bed.



#### During the evening:

- An electric blanket or a hot water bottle will help you keep warm but never use them together as you could electrocute yourself.
- Try to keep a temperature of above 18°C (65° F) in your bedroom overnight.

#### Try to remember:

- Turning your thermostat down 1% can save up to 10% on a fuel bill.
- Switch off unnecessary lights.
- Don't leave electrical items on standby.
- Only boil the water you need in the kettle—don't fill it unnecessarily.



#### Did you know that:

According to the Energy Saving Trust website, the following may help save you money:

- Draft proofing could save you around £25 per year.
- Double glazing can save approximately £110 per year.
- Energy saving light bulbs can save you up to £10 per year, per light!



For any home owners in Portsmouth, Gosport, Chichester or Brighton considering works such as double glazing, we can offer loans for home improvements. Contact your local authority or Nick Webb at SCML on **0845 389 9494** for further details.

SCML would like to thank all our supporters



## SCML continue to help local businesses move things forward

SSFilms Group - a Portsmouth based Internet TV production company has been able to make significant progress over the last few months to establish itself as a lead player in the newly emerging Web TV world thanks to a loan from SCML. Before approaching the organisation for financial advice and support, managing director Steven Surrudge had hit a brick wall as to where to take his business plan. Steve explained:

*"I had a pioneering Web TV concept which had been applauded by the national newspapers and was attracting the interest of the big internet companies yet didn't know where to go next. I needed a cash injection to take things to the next level but had no money, had no assets to borrow money against, and so had no hope of getting anything from the banks."*



Steven was able to rekindle his business fire thanks to several meetings with SCML business loans advisor Roma Herrick. Now, with the help of this cash injection into the business, things are swiftly moving forward and attracting the interest of some multi-millionaire investors. The fruition of these efforts will see Portsmouth becoming the setting of a new fully funded interactive Internet soap opera – called CHALKHILL – that will begin broadcasting to the world on the Web from a number of leading Internet websites in spring early next year.

In the run up to filming which is scheduled to commence in January 2009, the production will be searching for new Portsmouth acting talent to play lead roles in the soap via a number of open auditions set to take place across the south coast between October and December this year. Anyone keen to find out more about the show and the auditions should visit [www.chalkhillsoapopera.com](http://www.chalkhillsoapopera.com) for full details.



## Christmas payments and opening times

**All the staff at South Coast Moneyline would like to wish our customers a very Merry Christmas and a Happy New Year!**

We will be open for business up until 5 o'clock on the 23rd of December. During the Christmas period opening times will be as follows:

Wednesday 24th December: Closed

Christmas Day and Boxing Day: Closed

Monday 29th December: 9.00—5.00pm

Tuesday 30th December: 9.00—5.00pm

Wednesday 31st December: 9.00—3.00pm

New Years Day: Closed

Friday 2nd January: 9.00—5.00pm



Could we please request that weekly cash paying customers who receive double benefits prior to the 23rd of December, make an extra payment to cover the period between Christmas and the New Year. For any clients who pay by Direct Debit, please note that any payments due to be taken on a holiday (e.g. Christmas Day), the payment will be taken on the next available working day. Please call us if you have any queries.

Tel: 0845 389 9494 (local call rate)  
Email: [mail@scmoneyline.org.uk](mailto:mail@scmoneyline.org.uk)

Fax: 0845 389 9495  
[www.scmoneyline.org.uk](http://www.scmoneyline.org.uk)

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