

Havant Area Savers Credit Union – gaining ground in Emsworth!

What Credit Unions are and what they do was the topic at the ERA October Quarterly General Meeting when we launched a campaign to recruit 50 new members of HASCU (Havant Area Savers Credit Union). Emsworth resident John Butler introduced and explained HASCU, answered questions and discussed issues with the lively QGM audience. The aim of the talk was to introduce HASCU and the concept of Credit Unions. People need to borrow for all sorts of reasons; starting a business, buying a washing machine, childrens' school uniforms - but the Credit Union enables them to save first and to keep saving when they borrow. Emsworth residents are being invited to join our Credit Union. We now have eleven members - so it worked - but we need another 39 members to reach our target of 50.

The Debt Crisis and Security

With the debt crisis and effects of the "credit crunch", Credit Unions are increasingly being recognised as an important force to encourage people to save before spending - and when people need to borrow, they can do so from a trusted source that won't be pressuring them into debt.

People are also worried about the security of their savings and investments. In Credit Unions, savings are protected by the Financial Services Authority Compensation Scheme. As this is a non-profit local organisation, saving in the Credit Union is a good form of ethical investment and is close to home, directly benefiting people in our own community.

Realistic interest rate for investors

We have listened to and understood the reaction of many of the potential Emsworth investors - "I am very interested - but!" Comments included, "I would like to help and I understand the concept - you need investors to provide the cash to lend, but I need at least a reasonable return - you are offering only 3% - it is just too low - I need a bit more than that to persuade me to invest with HASCU".

As a result, we are introducing a new loyalty bonus scheme for regular savers, which will give a cash sum based on the savings held after twelve months, with single investments over £1,000 invested for a minimum of two years. The HASCU Board has decided that initially this will be offered at

a rate equivalent to a 4% return for amounts up to £1,000 and 6% above £1,000 - very competitive when compared with other offers in the market and a good bet for people who want to have a safe place for their money. The Board will review the figure at the end of the current financial year (30th September 2008).

John Butler, and Ken Gilchrist; previous and current Chair of HASCU live in Emsworth - one of the more prosperous wards in Havant Borough. We need more investors - to supply more borrowers- so that we can reward more investors - a virtuous circle that we plan to exploit to develop a stronger Credit Union! With over 400 members, HASCU is strong in Leigh Park and while we are concentrating on Emsworth initially, we will soon be publicising the Credit Union in Waterlooville, Hayling Island and other areas in Havant.

Oyster Marketing & Design Ltd, a high quality Emsworth based firm have shown their support by producing a new HASCU leaflet. Oyster generously donated the Concept and the Design work, and the leaflet is now available. We will deliver one to every house in Emsworth to publicise our Credit Union, and our aim is unchanged - 50 HASCU members in Emsworth. We need them to invest to enable us to lend to more borrowers.

Expanding the Credit Union

We also recognise that Emsworth residents are not all investors and many people can choose to save and benefit from the secure borrowing arrangements! So we are asking EMS readers to pass the word on to people they think may benefit from joining HASCU. Staff in Havant Borough Council (who are very supportive of HASCU) can save through a voluntary payroll deduction scheme and we hope to develop this with other employers.

At a recent HASCU meeting, towards the end of the meeting, we asked for questions or comments. There were several, and one woman in her fifties explained what the Credit Union meant to her. Until about 10 years ago her money and her life had not been well organised. She joined HASCU and the Credit Union had required that she save before she borrowed. After a few years, she had been able to buy a small car, and later a caravan, and gone on holiday with her family. The Credit Union had helped her and her family organise their money. For the first time in her life she said; "I was able to dream".

Please look out for the leaflet - if you have not had one delivered, or have any questions, telephone one of the numbers below.

If you would like to invest and help develop the local community, or would just like to find out more, please contact Ken Gilchrist (01243 372847), John Butler (01243 377040), the HASCU office (02392 499798) or email admin@hascu.com *Ken Gilchrist*

Police Report – drugs in the toilets

POLICE have been carrying out undercover surveillance in Emsworth to catch people using cocaine. There has been a leap in reports of the drug being used in Emsworth, with many reports centring around the public toilet block in South Street, according to Havant police inspector Darren Murphy.

Plain-clothes officers have been laying in wait for the young people - and have arrested five young men, all in their 20s, on suspicion of possession of cocaine. They have all been released on bail while the drugs are analysed. The first group, two from Havant and one from Emsworth were arrested last December. On 10 February, a further two Emsworth men were arrested.

Inspector Murphy said, "We have been doing an operation because we have been receiving intelligence that drugs are being sold and taken in Emsworth. We have now arrested five people."

It is believed the toilet is being used to take the drug after a crackdown by pubs. And Inspector Murphy said they have been regularly tipped off by pubs in Emsworth and Havant about customers suspected of using cocaine, but are not always able to catch the suspects with the class A drug in their possession.

He said all the pubs in the Pubwatch Scheme are on board and keeping an eye out for cocaine users. "We often get reports of licensed premises that have ejected people on cocaine and it does appear to be more noticeable over the past few months," he said. "It seems to be the social drug of the moment. Like other drug patterns, they go up and down.

"Cocaine is a Class A drug. It does affect different people in different ways. It can make people more paranoid and more aggressive"

Emsworth Councillor Brendan Gibb-Gray said, "It is a worry because there is no drug, even alcohol, that is good for you. I think it's a sign of the times. Whether it's any worse in Emsworth than anywhere else, I would suggest it isn't." He added that the toilets should be locked in the evenings.

Inspector Murphy said the surveillance work will continue.

Jenny Haworth

Richard Owen, Special Constable of the year 2007

The average special Constable is expected to patrol a minimum of 16 hours a month. Richard's loyalty to Emsworth extends to his close involvement with the Annual Emsworth Horticultural Show and Food Festival. Special Constables of Richard's rank are normally behind a desk organising others, dealing with personnel issues and the large amount of administration which evolves into the responsibilities and training of Special Constables. Richard manages to fit all this in and police the Emsworth area, which he has enjoyed patrolling for the past ten years.

Richard patrols Emsworth most Friday evenings and Saturday mornings in his spare time, away from his day-job as an Office Administrator. His hobbies include being the Official Historian for Portsmouth FC. He also has a passion for classic vehicles, now owning three different types. His presence in the town is noticed as Richard makes the time to talk to people and remain static, similar to the 1960's era of a village bobby. Regular Beat Officers do not always have the time to do this.



Richard says, "Whilst it is good to be recognised, I am not a volunteer who goes out to win awards."

There is always room for more volunteers. If you are aged between 19 and 55, are fit, healthy with good eyesight and have 16 hours or more to spare a month, prepared to help & protect the community and be interested in law and order, contact Hampshire Constabulary Special Constabulary by telephoning 0845 045 4545 during office hours.

Prepared by the Editor from a Press Release supplied by Richard Owen.

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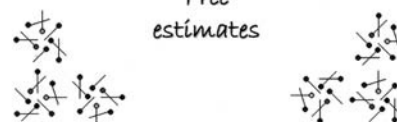
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