



Growing Interest in Finchley Credit Union

By Kim George

Finchley Credit Union is a democratic, savings and loan co-operative, which has been offering low cost financial services to the residents of East Finchley for the past three years. It is run by and for its members.

Savers receive free insurance with their savings and can access cheap loans. Loans are based on a person's savings record with the credit union, and their ability to pay. We don't encourage indebtedness; we encourage people to save regularly and to borrow prudently. There is no minimum amount (last year we granted an unemployed man a loan of £100 in order to buy winter coats for his children.) but there is a maximum of £5,000. Many members use the credit union to pay off large credit card bills.

Finchley Credit Union is unusual in that it has a high number of ethical savers, who have invested because they share the credit union's ethos, rather than in the expectation of a higher return on their savings.

Developing Trust

As the Credit Union is not a charity, but an Industrial & Provident Society, it is diffi-

cult to attract the funding we require to grow and develop new services. The East Finchley Community Development Trust has been tremendous in this respect. Its support has enabled us to increase our total opening hours from five and half to twenty hours per week. The council's shortsighted and politically motivated decision to withdraw funding this month would have been a severe blow without the work of the Development Trust.

In the year ahead my three wishes are for more people to join the credit union, more existing members to take out loans and more people to offer their services as volunteers.

The Neighbourhood Centre, 42 Church Lane, East Finchley, N2 8DT

Wednesday: 7pm-8.30pm; Saturday: 10am-12 noon

Green Man Community Centre, Strawberry Vale, East Finchley, N2 9BA

Wednesday: 10am-5pm; Thursday: 5pm-8.30pm; Saturday: 10am-4pm

For further information contact *The Green Man*: 8883 4916 or *Kim George*: 8444 8673

Credit Union Funding Reprieve

Barnet Council has reversed its decision of 4 March to withdraw funding by way of a £2,000 annual grant from Finchley Credit Union. Whilst the withdrawal would not have threatened the survival of the scheme, short notice withdrawal of such funds would almost certainly have given the Credit Union a management problem that it had not anticipated.

At a meeting of the Cabinet Overview and Scrutiny Committee, Martin O'Donnell, representing the Credit Union,

made an impassioned plea that resulted in the Council reversing its earlier decision by reinstating the grant.

Speaking in support of the Credit Unions Rudi Vis MP, Finchley & Golders Green said: "It is due to the dedication of volunteers that the Credit Unions in the borough have been so successful and it was with dismay that I learnt that the Council were to cut all funding for community credit unions in this year's council budget. When an estimated 26% of people have no current account with a bank or a building society and up to 40% lack credit-worthiness, credit unions help because they are a democratic, membership-owned body of people who have joined together to provide services and loans to its members. "They tend to operate in deprived areas, but they are not the 'poor person's bank'. In reality who would say no to interest rates of 1% a month on loans, a dividend on savings, first class insurance and a democratic say in how their money is used? That's what credit unions offer to everybody, rich or poor."



Tree time for Archie

Photo and story by Erini Rodis

A tree has been planted in Cherry Tree Wood to commemorate the 10th anniversary of THE ARCHER's existence.

Members of THE ARCHER team looked on early Tuesday morning as tree surgeons Mick and Paddy planted a double-flowering bird cherry to commemorate the ten years of continuous community effort that has produced this newspaper.

Latin named *Prunus avium plena*, the sapling is sited by the Summerlee Avenue entrance to the Wood and it's already beginning to flower, so enjoy!

Drugs Awareness is Power

By Erini Rodis

The Old Barn Community Centre, in association with Barnet Impact Young People's Service, hosted a drugs awareness evening on 10 March, involving an introduction to a number of projects that have been set up for young people and their families who might be concerned about drug or substance abuse.

The aim was to empower local communities to minimise the harm being done by the misuse of drugs/alcohol and the crime related to it.

Those attending were greeted by a display of processed drugs, their prices and their slang names, and were shown a video of teenagers' views on the subject.

Barnet Drugs Prevention Campaign points out that it would be useful to discuss with your child what could happen if the police found them to be involved with drugs. A single police reprimand can have far reaching effects on a child's future, affecting their potential job prospects and things that they may be more interested in, like being allowed car insurance. That's if discussion about the effects on their health, relationships or ability to study doesn't seem to sink in.

Other items discussed included concern about needles and syringes in the neighbourhood, peer education,

date-rape drug and the mentoring of drug users who need to cut back their use before they give it up completely.

Perceptions must change

It was stressed that the community's perception of drug use needs to change. This was illustrated by the poor attendance of the event, which was a shame.

Persuasive discipline and a freer flow of information are the keys to tackling this problem. Advice to parents was to start these discussions at an early age by treating it as a preventative measure, like learning to cross the road. Remember: Knowledge is power".

Mystery of the Missing Urns

Two concrete marble-effect flower-urns were stolen from outside Fairacres in East End Road in the early hours of 17 February.

Also known as the 'White House', the Joan Milne wing of the Fairacres estate is a listed building, and the urns had stood outside it for 17 years.

"They were still there when I came back from the pub quiz on Monday at midnight," recalls resident Sippy Azizollah, "but by morning they were gone! They're lovely, but who

would want to nick them? If somebody sees them please send them home!"

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