**SOCIAL ISSUES September 2013** 

Fair Credit

On August 31st, I represented the Circuit at a meeting in the Waterfront to launch the Swansea Bay Fair Credit Campaign. We've all heard on the news about 'Pay Day Loan' companies. We heard from two young Mums from Bonymaen who had been trapped in the debt spiral by such companies, in both cases starting from very small loans e.g. to buy Christmas presents for their children. The campaign aims to promote Credit Unions, and similar groups; and to campaign for restrictions on the 'pay day loan' companies, who are much more strictly controlled in other countries.

So what can we do? One very practical thing is to become a member of LASA (Loans and Savings Abertawe) Swansea's Credit Union. Credit Unions are not just the 'poor man's bank'. They are community run banks, cooperatives operating on the principles of democracy, self responsibility, equity, ethical values etc. Please consider joining LASA (pronounced laser).

Contact details: LASA, 139 Walter Road, Swansea, SA1 5RQ. Phone 01792 643632 or E mail: query@lasacreditunion.org.uk Website: www.lasacreditunion.org.uk

The Walter Road office is open 9.30 to 14.30 Monday to Friday. There are communication points in various parts of the city, but these are not advertised. If you don't know of a local one you can ask the office.

Time for Action

There is an item in CONNECT Magazine about this document. It's a response from UK Christians to the Kairos Palestine document, a heartfelt cry from Palestinian Churches, a call similar to that issued by the churches of South Africa in the final years of Apartheid. This is a complex and controversial issue, but comes down to questions of justice, which we surely should be concerned about. A few copies of 'Time for Action' will be available at the meeting, or they are available from Amos Trust, Development House, 56-64 Leonard Street, London, EC2A 4LT

## Rio 2014

It is now confirmed that Nigel Cram will be a volunteer at the Street Child World Cup next March. He is continuing to raise money for the event and now has a donate page online if anyone should feel like supporting it. Please note that Nigel will pay his own fare etc, any money given is for to support the teams that will be coming to the event from various street child projects across the world.

https://mydonate.bt.com/fundraisers/nigelcram1

## **MRDF**

Please keep our Methodist relief charity in mind, particularly at Harvest time and when there are specific emergencies. Also check out the website for the regular campaigns, as all development charities agree it's not just a question of giving but also of seeking justice for the poor and vulnerable.

Morriston Developement Scheme.

(Phase 1 Progress). [16th September 2013].

- 1) The new 'front entrance' has been installed and is operational.
- 2) The old high-level radiant heaters have been removed and new low-level radiators installed in both ground floor rooms, and kitchen, along with a new circuit board and master switches.
- 3) It is anticipated that work in the 'music' room will be completed this week so that re-decoration can be organised.

Work should also begin on the new toilet(s).