

Loan Sharks

If you have borrowed money from a loan shark you haven't broken the law they have. If you are worried about this talk to your debt adviser or call the confidential number below.

Remember loan sharks often:

- offer you a cash loan but do not give you any paperwork
- take your benefit or bank card as security on the loan
- don't tell you when you will finish paying
- increase the amount you owe even if you are making regular payments
- threaten or use violence to get money from you.

If you think you may have borrowed from a loan shark call the England Illegal Money Lending Team hotline and talk to us in complete confidence.

We can discuss with you any worries you may have and will listen, give information and offer advice on your particular situation. We help people make sense of what is happening to them and will explain to you the choices you can make and help you take back control from the loan shark.

Call us on: 0300 555 2222

Text: 07860022116 with your message

Email: reportaloanshark@stoploansharks.gov.uk

Report a loan shark online at: stoploansharks.co.uk

STOP LOAN SHARKS
Intervention . Support . Education

Cut Expenses Where To Start



Marriage is hard. Divorce is hard.
Choose your hard.

Obesity is hard.
Being a healthy weight is hard.
Choose your hard.

Being in debt is hard.
Being financially disciplined is hard.
Choose your hard.

Starting a business is hard.
Working a 9 -5 job is hard.
Choose your hard.

**Life will never be easy, but you
can choose your hard.**

Repairs - See it, Report It !

Visit the office: 9am - 5pm Monday

Visit the office: 9am - 1pm Tues to Fri

☎: 0121 441 1195 ☎ 07563 807 844

✉ hollyrise@outlook WhatsApp

Urgent "Out of Hours" repairs should be reported directly to Birmingham City Council i.e. after 5pm and before 9am or at the weekend.



Holly Rise Newsletter September 2025



Housing Manager's Message

As the weather begins to change, you may notice the colours of the leaves seem more vibrant this year. This is because the long hours of summer sun have helped them to produce more sugars. As the temperature drops, these are broken down giving rise to wonderful bright displays of greens, browns, oranges and reds. Unfortunately, they are also a reminder that winter is creeping up on us all again.

Whilst not many people openly embrace the colder, wetter months, they can bring their own benefits. We may just need to tweak our thinking, our habits, our routines and, for many, this transition does not come naturally. It's easier and more comfortable to do as we always do, but if we do that, we will always get what we've always got.

Most of us challenge ourselves at New Year or in the Spring. However, in some ways that's too late. Now is the time to start thinking, learning, planning and, perhaps, saving. New Year or Spring is the time to act. As Winston Churchill said "He who fails to plan is planning to fail."

So instead of battenning down the hatches, why not see what's out there? Free coffee mornings at local community centres, free courses at the library, free gym sessions, voluntary groups, walking groups, art classes, book clubs, etc.

In the meantime, following a meeting with senior council officials, it looks like Southam House, Claverdon House and Ludlow House will finally be getting new roofs. The money is not expected to be available until December 2025 so, in reality work will probably not start until February or March 2026, but at least we are a few steps closer to having this much needed work completed.

It is still hoped the bathroom and kitchen refurbishment work will also go ahead this financial year, However, not all flats will be

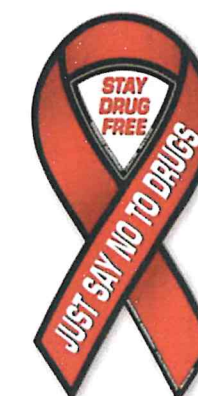
included in the programme as they are either subject to a "Right to Buy" application or they have had a new bathroom or kitchen within the past 20 years. Tenants will be contacted directly by BCC / Fortem in due course.

On a plus note, the garage renovations have now been completed. They have up-and-over metal doors, new guttering and are looking much smarter. Tenant's may apply to rent one, for small vehicles or general storage, via their Brum account.



And finally, you may recall in August's newsletter there was an article on schemes run by Severn Trent to help people manage or reduce their water bills. Well, good news. A Holly Rise tenant has successfully applied under "The Big Difference" scheme and has had their annual water bill slashed by over £300 i.e. reducing their bill by a whopping 47%.

As always, take care, be kind to yourself and others as a little thoughtfulness with a smile can go along way to brightening everyone's day.



Jane

Wanted !!!

Pet of the Month for October 2025. Please send in a photo, name, age and what they love or hate.

Fun No-Spend Activity Ideas for September

S	M	T	W	T	F	S
31 ★ Go for a scenic sunset walk.	1 Journal for 15 minutes in the morning or evening.	2 Take a free skills class online.	3 Reach out to a friend to catch up.	4 Dance to your favorite songs.	5 Star-gaze at home (in the backyard, on the balcony, or from a window).	6 Visit a free art gallery.
7 Declutter the closet for fall.	8 Take some photos of nature on your phone.	9 Relax to your favorite playlist.	10 Create a cozy reading nook for wall/ winter.	11 Follow a free pilates or stretching tutorial online.	12 Have a movie night at home.	13 Visit a free museum.
14 Watch your favorite TV show.	15 Go for a walk for your lunch break.	16 Have an indoor picnic with food/ snack you already have.	17 Visit the local library.	18 Donate clothes you no longer need.	19 Doodle using a pencil and paper you have at home.	20 Volunteer.
21 Watch a new TV show.	22 Try a new recipe using only things you have at home.	23 Read a book (from a library or one you already have).	24 Go for a photo walk somewhere scenic nearby.	25 Take a nap.	26 Learn a few words in another language.	27 Write down a bucket list for next month.
28 Try geo-caching.	29 Follow a free dance tutorial.	30 Write down a bucket list for next month.				