

“Our finances have turned right around”

When Hazel Stephens, 39, couldn't even find enough money to buy a pint of milk, she knew she'd hit rock bottom.

The phone had been cut off, the mortgage repayments hadn't been made in four months and the house was about to be repossessed. Nine years later, all that has changed. Hazel and her husband John now earn more in a month than many people earn in a year. They live in Fife with their children: Carol, 16, and James, 14.

“John and I were both working full-time, but our debts grew out of control. I was doing secretarial work and John was self-employed as a deep-sea fisherman. However, the fishing industry was in serious decline and the returns were less and less. Our incomes didn't cover our outgoings and it became impossible to put anything away to pay John's tax bill. He wanted to try to earn a living another way but fishing was all he'd done since he'd left school at 16. So we began borrowing money, hoping it would see us through until something turned up, but nothing did. Eventually, we had a £10,000 overdraft, we owed the tax man thousands and couldn't tax or insure the car. We didn't even own the fishing boat and couldn't buy the children clothes; our parents bought them for birthdays and Christmas instead of toys.

Finally, we had no choice but to sell our home. It was such a black day and the money wouldn't even repay all our debts, though it would keep the tax man off our back for a couple of months. We moved 300

miles into the central belt of Scotland in the hope that where there were more people, there would be more work. I cried when we left. We were moving away from our home and our families to rent a horrible house in a really rough area, but we had no choice. We needed money and needed it fast.

As a couple, it's hard to imagine how we coped. We'd seen so many marriages fall apart because of money and were



determined it wouldn't happen to us. Often we simply didn't speak, not because we were having an argument, but because there was nothing to say, it was just too depressing. But our situation made us stronger because we were sticking together.

Then a friend told us how they worked with Kleeneze, a company that provides value-priced household products through catalogues delivered direct to the home by self-employed distributors. They said they were making money so we looked into it; it wasn't glamorous but it couldn't be any

worse than unemployment. All we had to do was put catalogues through letterboxes and then pick them up (along with hopefully a few orders). I decided that John should

drop off the catalogues and I'd collect them. When he came back from his very first delivery he said, 'I'm not doing this.' I wouldn't let him give up, though. Together we dropped off 200 catalogues – and out of that we got £200 worth of orders.

We made £1,000 in our first month and I felt, for the first time in years, a glimmer of hope. I'd been living from one minute to the next for so long. We told people we >>>



knew about it and introduced three friends, taking a percentage of their profits (between three and 21 per cent), earning £2,000 in our second month. The next month we took on another 13 people – we now have nearly 1,000 in our team. Suddenly, the atmosphere at home

changed. We were so much happier, the sky seemed bluer, at last we could see a way out. We concentrated on paying off debts, but one of the first big things we bought, after six months, was a three-piece suite. We didn't have a sofa because we'd sold everything we didn't need – and sofas were a 'non-necessity'.

Nine months later, we were able to put down a deposit on a house. We couldn't believe how quickly things had turned around, it was like a whirlwind. It still took four and a half to five years to clear the debt, but we worked all hours, getting up at 6am and going to bed at 1am.

Being able to afford to do things as a family was the best reward of all. The worst thing about the debt had been not being able to give the children the things we wanted them to have. Where we live, people began to think we were lottery winners because my husband took the children to and from school every day – how many fathers can do that? Our flexible business has enabled us to do things we never dreamed of. I didn't imagine my life changing so much and hate to think where we would be now if things hadn't changed.”



“The day we had to sell our home was the worst day of our lives and the money didn't even repay all our debts”