

The Lending Game

By

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EXT. ANY HOUSING ESTATE - DAY

The BIN LORRIES are out.

The guys are in their overalls: heavy duty gloves and stern faces.

GOB, (30s) lanky, with greasy hair, life's not been fair to him, hauls a wheelie bin up a garden path.

At the door of the house a SUITED MAN stands leaning against the door frame. He carries a clip-board and he's in a heated discussion with the resident.

He turns and leaves, not a happy man.

Gob slaps the bin in place. Door to the house is still open; the resident watching after the suited man, who's disappearing off.

GOB  
You alright Ellie?

ELLIE (50s) turns to look at Gob.

ELLIE  
Pain in the arse that bunch. I hate the lot of them. Who do they think they are?

GOB  
Who was he?

ELLIE  
Comes round here every day now, demanding money.

GOB  
Like that is it?

ELLIE  
I give him every thing I can. Them lot, they're like leeches, they bleed you dry. Only lent £50.

GOB  
And you're finding it hard to pay it back then?

ELLIE  
Pay it all back? I've paid them over £500. But they keep on adding interest. I can't even keep up with  
(MORE)

ELLIE (cont'd)  
the interest now, and they keep on  
adding it to the rest of the money.  
And then they put interest on that.

GOB  
That legal is it?

ELLIE  
I'll tell you. Shouldn't think so  
for a second.

GOB  
Tell them to sling their hook then.  
Nothing they can do, is there?  
Don't pay them.

ELLIE  
Yeah, and this lot over the road  
did that and look what happened to  
them.

GOB  
What's that then?

ELLIE  
Got their faces kicked in. The lot  
of them. Sore for a good few weeks,  
they were. Soon started coughing up  
they did.

Gob looks over across the road.

ELLIE (O.S.)  
Tossers.

INT. PUB - EVENING

Gob hands over a note, and gives the bar-tender a nod. Takes  
two PINTS and slips into a seat next to BRIAN (70s), who  
looks like he lives in the pub.

BRIAN  
Cheers

GOB  
You heard of these money lender  
types?

BRIAN  
Banks?

GOB  
Nah. The rip-off ones.

BRIAN  
Banks.

GOB  
They turn up on your door-step.

BRIAN  
Loan-sharks.

GOB  
They legal are they?

BRIAN  
Depends on if they've got a  
license.

GOB  
A License? Are they hard to come  
by?

BRIAN  
Get them easy. Department of Made  
up and something. Do it on the  
internet. They give them out like  
toffee. Criminals get them.

GOB  
So is that all you need to get set  
up then?

BRIAN  
What? As a loan-shark? Is that what  
you want to do?

GOB  
No. It's just that I was talking to  
this old dear today, and they were  
bleeding her dry. £50 loan, and  
she's paying £500 back.

BRIAN  
And you want to get your greasy  
hands on that band-wagon and get  
yourself a piece of easy money?

GOB  
No. I felt sorry for her.

BRIAN

You felt sorry my arse. And what else do you need after the license?

GOB

You need something else?

BRIAN

Yeah. Some bleeding cash. What the hell are you going to lend out, you knob-end?

Gob gets lost in a little thought.

INT. GOB'S HOUSE - KITCHEN - DAY

Dingy kitchen.

Gob walks in.

There is a WOMAN at the sink, busying herself - Mel, (30s) always has too much work and not enough time.

GOB

Hi, love.

MEL

Dragged yourself up.

Gob sits himself down, and Mel plonks a cup of tea in front of him.

MEL

What's your breakfast, then?

Gob stares at the tea, losing himself.

MEL

Gob. You listening?

GOB

Yeah. Sorry, love. Bit of toast.  
Bit of jam.

Mel sticks some bread in the toaster, and keeps on busying herself.

Gob is still lost in thought.

GOB

Mel?

MEL

Yeah? What?

GOB

You don't want to keep living like  
this do you?

MEL

Living like what? Like having a  
slob for a boyfriend? Like never  
getting taken out for a meal? Never  
being appreciated? Yeah. I can see  
that. Don't want to do it forever,  
but I don't have a great deal of  
choice right now, do I?

GOB

Because we haven't got a lot of  
money.

MEL

Gob. We never have enough money.  
You don't earn enough. And when you  
do earn it, you spend most of down  
the pub with all your mates.

GOB

Yeah. But you want to have a lot of  
money don't you?

MEL

I want to be able to pay the bills  
and clothe some kids without having  
to worry about where it's all going  
to come from.

Mel gazes wistfully out of the window for a moment.

MEL (CONT'D)

And maybe an occasional trip to  
Honolulu wouldn't go amiss.

Mel turns to look at Gob.

MEL (CONT'D)

What are you getting at? Why are  
you saying all this?

Gob stares ahead.

MEL (CONT'D)

Gob. I'm speaking to you.

GOB  
I've been thinking. About money.

MEL  
Yeah? And your conclusion is? Go on, shock me.

Gob turns to look at Mel.

GOB  
Money lending.

Mel gives Gob a stare.

MEL  
Money lending?

Gob looks away and explains.

GOB  
Yeah, you can...

MEL  
Gob. Before you begin. Small question. What money?

GOB  
It's easy to set up, Mel, honest.  
All you...

MEL  
Missed.  
(pause)  
All you missed out of the answer is the money. Where are you going to get the money from?

Gob considers. He looks at Mel again, pleading.

GOB  
Look Mel, I could lend the money...

Mel can't quite believe her ears.

MEL  
Lend. The money?

GOB  
Yeah, I mean honestly...

MEL  
Gob, do you have any idea what on earth you are going on about?

GOB

Look, I've thought it through...

MEL

Who the hell is going to lend you any money? You got turned down from the bank when we wanted to buy that telly.

GOB

There's people, Mel. You know, they don't ask too many questions...

Mel stares at Gob.

MEL

People?

(pause)

Do you know how much they charge?

GOB

Yeah, of course I do. But then I'd charge a bit more.

Mel turns away shaking her head in exasperation.

GOB (CONT'D)

I'd get a good rate. I'd have to lend a bit more, obviously, but then I'd get a lower rate on it, and then lend it out at a higher rate.

MEL

Oh, it's all so easy isn't it? So why doesn't everybody just do that?

GOB

People do. How do you think other people start out in this game?

MEL

Me? Two ways. One, they work hard at a good job, have great credit good saving, a good business plan and lend money from a reputable bank.

GOB

Mel...

MEL

...And two, they rob a bank, buy  
drugs, fast cars, and go  
(paraphrasing)

and what shall we do with the rest  
of the money? I know, lets lend it  
out at extortionate rates and kick  
the living crap out of anyone who  
doesn't pay us back.

GOB

Look, Mel...

MEL

Gob. I really don't think you've  
thought this through at all have  
you?

Mel sits down next to Gob.

MEL (CONT'D)

Look, I know you want to do right  
by us, by everyone, and I really do  
appreciate that. But those kinds of  
people... they're just dangerous,  
they're not like us, they work by  
different rules, they don't get  
worked up about breaking people's  
legs or anything.

Gob looks at Mel, studies her expression.

She kisses him on the forehead.

MEL (CONT'D)

Got to get on.

INT. SNOOKER HALL - DAY

A windowless snooker hall - could be day, it could be night.

A few tables; a few men hold cues. Balls are knocked,  
layouts are studied.

A bar to one hand-side, the barman wiping and cleaning.

A couple of MEN lounge near the tapster.

One of them, LANCE (30s) tall, toned, like a triathlete,  
just bigger shoulders.

He calls out to the barman.

LANCE  
Pot-boy. Another whiskey in there,  
mate.

Barman obliges.

In through the door of the snooker hall strides DUTCH (30s), a big man, tall and well built, impressive. He's followed by BULL (30s) looks like a bouncer: big, bald, fat, some weight behind him.

They march through the hall like they own it.

Dutch looks at Lance as he approaches.

DUTCH  
Office, mate. Standing around  
getting pissed in work time. Piss  
me off.

Lance drags himself away from the bar and follows the two guys.

INT. OFFICE - DAY

Dutch seats himself behind the desk.

The other guys find perches elsewhere.

DUTCH  
Right, boys. Down to business.

LANCE  
And how is business?

DUTCH  
Slow. To tell the facts.

Bull moves his frame forward, looking to get comfortable.

BULL  
I'm sure I can speed things up for  
you boss.

DUTCH  
So, our collectors have given us  
three nice new cases. Reluctants.  
Wanderers. The can-pays but  
wont-pays, and the disappearing  
acts.

LANCE

We got some names? Addresses?

Dutch hunts around his desk, then checks inside a brief case.

DUTCH

Got them all here. I don't want any messing around. Get straight to the point with the lot of them. Got me reputation to protect here. Don't want anyone out there looking at me and saying they can take me for an easy ride.

Lance and Bull stand. Dutch hands over the details.

LANCE

Don't worry about these, boss.

BULL

We'll have them back in line by the end of the week. Whether they like it or not.

EXT. ANY STREET - DAY

A bin lorry crawls its way down the street.

Gob drags another green wheelie to the truck.

He wipes his forehead with the back of his sleeve.

EXT. BIN YARD - DAY

Gob pulls his gloves off, turns to CHARLIE (30s), short 'n' stocky, close-cropped haired, can look after himself.

GOB

Are you getting a coffee, mate?

CHARLIE

Yeah, I could do with one.

INT. BIN YARD DINING AREA - SHORT TIME LATER

Gob and Charlie, with their hot drinks, find seats.

Charlie takes a gulp.

CHARLIE

Need that, mate.

GOB

Charlie, have you ever thought  
about going into business? Your own  
business.

CHARLIE

Maybe. Why? Are you thinking of  
giving it a go? I wouldn't bother,  
you'd screw it up.

GOB

What makes you think that?

CHARLIE

Come on then. What are you after  
doing?

GOB

Anything apart from this mate.  
Seriously. A bit of the  
money-lending.

CHARLIE

What?

GOB

It's good cash, mate. Lend it out.  
Demand it back. With interest. Easy  
money.

CHARLIE

Yeah, right easy.

Gob leans forward on his elbows.

GOB

You know what they do don't you?

CHARLIE

Yeah, break your hands if you don't  
pay.

GOB

Just make sure that people keep on  
paying. I've read about it. You  
lend them some, and then lend them  
a bit more. If they come to the end  
of the payment, you offer them  
another loan. Make sure that they  
keep on paying.

CHARLIE

Looks like you got it all worked out, mate.

GOB

Come in with me.

CHARLIE

You what?

GOB

Look, there's got to be something else. You want to do this for the rest of your days. Stinking everyday. Look at me. I reek. You come in with me, and we can do it evenings.

Charlie leans back in his chair.

GOB (CONT'D)

You go to people's homes. Why do you think they do the door step bit? You know where they live. How are they going to get away? People can't just leave their homes can they?

CHARLIE

All that stuff's a little bit...

GOB

They all got to start out somewhere mate.

CHARLIE

Some of those people are scum, though. Leaning on little old ladies.

GOB

I'm not aiming to have a go at some doddering pensioner. People round here need a little help.

CHARLIE

So now you're the good Samaritan?

GOB

They can't go to the banks, they can't get credit cards. Where else are they going to go?

CHARLIE

And good old Gobbies' got the answer?

GOB

Mock if you want. I done the maths, though. One hundred people, at a tenner each. That's a grand a week.

CHARLIE

A grand what? Look, who's doing what here? Where are you getting the money from?

GOB

I can get the money.

CHARLIE

And how much? How much are you going to get your hands on?

GOB

I want ten grand.

CHARLIE

Ten grand! Where the hell are you going to get ten grand from?

GOB

There's people. People I know who'll lend that much.

CHARLIE

You're losing it, Gob, I tell you.

GOB

Forty percent interest. Think about it.

CHARLIE

People aren't going to be interested in forty percent interest.

GOB

It's a tenner a week. That's what you push on them. That's how much they'll pay back.

CHARLIE

Yeah, and whoever lent you the money is going to want it back.

GOB

For that amount of money, you'll get a good rate. Twenty percent I'd say. Then we'd take another twenty percent. That's your forty percent.

Charlie shakes his head.

CHARLIE

This just doesn't sound...

GOB

Off the back of one grand that we get back, that's two hundred quid in our pockets.

Charlie looks at Gob.

GOB (CONT'D)

Off the total ten grand, we make two grand. We get the lot done in three months. Payday loans, you know the sort.

CHARLIE

Yeah, because I've took them often enough.

GOB

And I say, we don't spend it or anything stupid. We put it back in the business. Off the back of two grand, we make another eight hundred, and put it back in. And keep on putting it back in until we don't have to work anymore.

CHARLIE

All sounds too easy to me.

GOB

It ain't going to be easy. We're going to have to make sure we get that money back in. We're going to have to pound some streets at night. We might have to get, you know, with some people.

Charlie mulls.

EXT. ANY HOUSE - EVENING

Lance and Bull are stood outside a house. They're stock-still like they're listening out for someone or something.

Bull's getting impatient. He gives the door a good rap with his fist.

It creaks open.

A BOY maybe twelve is stood there.

BOY  
My mum ain't in. She's gone out.

Bull barges in and past the boy.

BOY  
Oi! You can't just walk in here like that.

Lance moves past the child. Stops, leans in toward him.

LANCE  
Do you like the look of blood?

The boy scrunches his face up and looks away.

LIVING ROOM

Bull looks around. Lance wanders in.

BULL  
Empty. Kitchen's through there I think.

LANCE  
Telly's nice. We'll take that with us.

Bull and Lance amble through to the

KITCHEN

BOY (O.S.)  
Mum! Those arse-holes are here.

Lance and Bull turn to see a fast disappearing child.

In the kitchen is the boy's mum. She's holding a KNIFE.

MUM

I told you I can't afford to pay. I haven't got any money. You need to give me a little more time. That's all I'm asking for.

Bull ambles up to the boy's Mum. She makes a half-hearted swing with the knife, but Bull grabs her by the arm and SNATCHES the blade from her.

MUM (CONT'D)

Why can't you just leave us alone?

Bull leans in close.

BULL

Because you owe us money and you're not paying like you should be.

LANCE

Where's your husband?

MUM

I don't know. I haven't seen him for a couple of weeks now. He's not had any work.

LANCE

What about your benefits?

MUM

I got to feed the kids haven't I?

Bull takes a grip of her wrist and twists it up so that her hand is in front of her face.

BULL

Are you going to feed them with a broken hand?

LANCE

Two broken hands.

MUM

I've got nothing. I'm telling you. Nothing.

Bull lets her hand go.

LANCE

Well, we're taking the telly this time. And we'll be back same time next week.

BULL

And unless you're intent on getting  
yourself a whole load tellies, I'd  
have the money ready.

They turn to leave. Lance glances over his shoulder at her.

LANCE

Don't upset us. It's not advisable.

EXT. BALCONY - HIGH RISE FLAT - NEXT DAY

Charlie is leaning on the balcony. Drink in his hand. FRAN (30s), female, a little rounded, joins him.

FRAN

You alright Charlie? Look like you  
got something on your mind?

Charlie continues to consider the landscape in front of him.

CHARLIE

Yeah. Gob's got some hair-brained  
scheme about going into the money  
lending game.

FRAN

What? Has he come into some cash  
then, has he? Old aunt died? Robbed  
a bank?

Charlie laughs.

CHARLIE

Not old Gob. He's going to lend the  
money.

FRAN

He's going to lend some money so he  
can lend some money.

CHARLIE

Yeah. Sort of. One of them's  
borrow. I can never remember which  
one.

FRAN

Oh. So he's going to borrow some  
money so he can borrow it out  
again?

Charlie looks at Fran, a look of sincerity.

CHARLIE  
He wants me in with him.

Fran looks straight at Charlie.

FRAN  
And you told him to f...

CHARLIE  
(interrupting)  
He's a mate, Fran.

FRAN  
Yeah and he's going to...  
(thinks)  
Does he want money off you?

CHARLIE  
No, no.

FRAN  
Does he want you to borrow for him?

CHARLIE  
I think it's lend, but no, he just  
wants me in on it, to help him out,  
a bit of support.

FRAN  
He's needs more than support  
Charlie, he needs his lobotomy  
finishing.

Fran moves to go back into the house; turns to Charlie.

FRAN (CONT'D)  
Tell me you're not going to go into  
this with him. Just to calm my  
nerves a bit.

CHARLIE  
If I don't then either he'll get  
some other moron involved who won't  
look after him, or he'll go it  
alone and really, really screw it  
up.

FRAN  
Oh, so that's better then.

INT. DIMLY LIT ROOM - NIGHT

Gob is inches away from a computer screen, the only light in the room.

GOB  
Licence, licence.

He's looking left of the screen, right of the screen, then scribbling something down on a note pad.

GOB  
Department of whats-his-face.

Gob's gaze intensifies.

GOB  
Oh. Is that it? Okay.

EXT. STREET - DAY

There is a CAR parked, a bit of a banger, seen it's best days.

Inside the car, seated, is ERIC PALMER (50s), a working man, the pub type, low aspiration, lower achievement.

Lance and Bull approach the car, Bull leaning on the roof, Lance square to the drivers window.

Bull gives the driver-side window a gentle tap.

LANCE  
Come on Palmy. This is getting dull.

Eric shifts in his seat, doesn't want to look at Bull or Lance.

LANCE (CONT'D)  
And we don't have all day.

BULL  
(sounding chirpy)  
Open up mate.

ERIC  
(muffled)  
I ain't opening up.

BULL

Nonce is starting to annoy me now.

LANCE

Give him a minute.

BULL

He's already had fifteen, and I  
don't have all day, even if you do.

LANCE

We just want to have a little chat,  
Eric, that's all.

Eric laughs. Points a finger at Lance, like he gets the joke.

BULL

(to Lance)

Sod this mate.

LANCE

(bit confused)

Bull mate, give him a minute.

Bull marches off in the DIRECTION the car is FACING.

LANCE

This isn't going to work, Eric. You  
can't stay in there forever. Just  
talk to us about whatever it is  
that's bothering you.

(pause)

If you're having problems paying,  
then speak to us about it. We'll  
come to some...

Eric suddenly raises his arms to cover his face.

CRASH! A WHEELIE BIN flies into the windscreen.

Following it, Bull leaps onto the bonnet. RIPS out the  
remaining windscreen glass and forcibly DRAGS Eric through  
the gaping hole, and over the bonnet.

ERIC

Ow! Look, guys, wait!

BULL

Talking time's over now, Eric. You  
had you chance for a chin-wag and  
you let it slip.

Bull has Eric by the collar and drags him along the pavement.

BULL (CONT'D)  
Number fourteen, I believe.

LANCE  
That's the one.

Bull continues to drag Eric up a garden path, and RAMS his shoulder at the door of the house, which gracelessly gives way.

They move on into the  
FRONT ROOM.

Eric is flung into the fireplace, and remains still.  
The house is dingy, not been cleaned in a while.

LANCE  
So, you've got a couple of problems  
here, Eric.

Lance looks around the room.

LANCE (CONT'D)  
First of all you've got  
approximately nothing of any value,  
so if you don't pay, there's sweet  
nothing for us to confiscate in  
lieu.

Lance prepares himself.

LANCE (CONT'D)  
And secondly, if you don't pay, we  
lose money, and you rapidly lose  
consciousness. Are we getting  
through?

ERIC  
I will pay. I promise you, I will  
pay.

BULL  
Keys to the car, Palmer.

Eric looks away.

ERIC

You can't have my car. I need it  
for work. There's no way I can keep  
my job without it.

LANCE

Then you'll need a loan, my guess.

ERIC

What, are you daft? A loan from you  
lot? After this? I can hardly  
afford to pay this one back, you  
hike the payments up so high.

BULL

If you didn't keep missing  
payments, then you wouldn't have to  
suffer the penalties, would you?  
Knob-end.

LANCE

It's the car or your legs, Eric.  
They're not both staying here  
tonight.

Bull moves forward.

BULL

(to Lance)

What are you asking him for?

He grabs Eric's jacket and begins to roughly rummage about  
in the pockets.

ERIC

Do you want to get your filthy  
hands off me?

Bull, triumphant, turns to Lance, and chuck's a set of keys  
in the air, catching them with a grip.

BULL

Job done. Nice and easy, and no  
bleeding chat.

Bull makes to leave.

ERIC

You're screwing me up here boys.  
You're making it harder for me to  
pay, that's what you're doing,  
isn't it?

Eric fixed his gaze on Lance as he pushes himself onto his feet.

ERIC (CONT'D)  
You enjoy this, don't you? All this  
kicking people about? It does it  
for you, right?

LANCE  
Eric. I've tried being patient with  
you. But, you know, it's just your  
attitude. And it's starting to...

Lance grimaces at Eric, turns to leave and catches up with Bull out in the

STREET

where they walk side-by-side.

BULL  
He's right, isn't he? All that  
chat. Stretches it out a little  
bit.

They reach their car, and get

INSIDE THE VEHICLE

BULL (CONT'D)  
Me, I'll just get in, hit 'em, get  
what I want and get out again.

Lance starts the engine.

BULL (CONT'D)  
You? You like to play with them.

Bull turns to look at Lance.

BULL (CONT'D)  
You do get off on it, don't you?

LANCE  
Mate. What are you doing sitting  
here? You got the keys to his car,  
so why don't you step out and get  
on with getting it back to the  
boss?

INT. PUB - EVENING

Gob walks in, spots Charlie at the bar.

GOB  
Get us one in, mate.

Charlie nods.

Gob walks over to Brian, who's sat in his usual spot.

GOB  
You alright, mate?

BRIAN  
Yes, I am. Why do you ask?

GOB  
Just being pleasant, that's all  
mate.

BRIAN  
And how's that hair-brained scheme  
of yours.

GOB  
I sent off for a licence. It's  
pretty easy.

Charlie sets the drinks down on the table.

CHARLIE  
A licence?

GOB  
Yeah, you have to have one to set  
yourself up.

BRIAN  
News to you is it son?

CHARLIE  
More like surprised he got one.

BRIAN  
Like I said. They gives them out  
like confetti at a wedding. Just  
put your hand up and it's yours.

CHARLIE  
So, it's going ahead, then? You're  
serious about it?

GOB

Never been more, mate.

BRIAN

Just got to get you hands on a  
little lolly now then, isn't it?

GOB

And it's full steam ahead.

BRIAN

Right into the nearest brick wall.

CHARLIE

You never know, it might just work.

BRIAN

Square wheels might have worked, if  
only things had been different.

INT. CHINESE TAKE-AWAY

DAVE WONG (40s), big KNIFE in his hands, is chopping stuff.

Bull and Lance walk in, and sweep round the counter to the  
kitchen area.

Dave starts when he sees them, blood drains from his face.

He puts the knife on the METAL work-surface next to him.

LANCE

Morning, Dave.

DAVE

(nervous)

I tried to call you. I tried to  
call the office. I came round the  
snooker hall. No-one was in.

LANCE

When was that? When did you come  
round?

DAVE

Two days ago.

LANCE

Uh. What time?

DAVE

About eight. In the morning.

LANCE

Oh, right. Yeah, we ain't open that early.

DAVE

We just had some problems that was all. We meant to pay. But we had some good takings. Last couple of days.

Dave motions toward the TILL.

DAVE (CONT'D)

We can pay now. And then no more missed payments. Promise.

Lance nods his head, understandingly.

LANCE

(apologetically)

There's another issue.

Dave looks at Lance, searching.

DAVE

What? What is it?

LANCE

Missed payment penalty.

DAVE

Missed payment penalty?

BULL

Yeah. You get a penalty for missing a payment.

Lance looks at Bull, looks back to Dave.

LANCE

It's two hundred. Added on top.

DAVE

(agitated)

Two hundred! What are you crazy? I can't afford to pay that amount. I run a take-away! You treating me like a bank.

Bull LAUNCHES himself at Dave, grabbing him by the hair and SLAMMING his head onto the metal work-surface.

Bull calmly slides the knife toward Dave's face, moving the tip to within an inch of Dave's eye.

BULL

It's a penalty, because you missed  
the payment. Now, we're going to  
check the till. And then  
(pause)  
we're going to take what's in it.  
Is that fully understood?

DAVE

Yeah. Yeah, I understand.

Bull releases his grip, and moves to the till. Looks around it. Opens it, and takes whatever cash is in there. Turns and passes Lance.

BULL

In your own time.

Lance looks at Dave.

LANCE

Same time next week, then.

Dave lifts his head from the counter, slowly. He nods in agreement.

EXT. ANY STREET -DAY

Gob, Charlie and a couple of other guys are on their rounds.

Dragging a bin to the back of the truck, Charlie helps Gob get the bin on the hoist.

GOB

Got the licence through.

CHARLIE

Yeah? And the rest of it?

GOB

I know what I need, I've done my research.

MONTAGE

Gob is in a shop, looking at a book-keeping ledger.

GOB (V.O.)  
Accounts stuff, books and that.

He picks up some pens, envelopes.

GOB (V.O.)  
Stationery.

Gob's in a bank.

GOB (V.O.)  
Opened an account.

At an automated vendor.

GOB (V.O.)  
Even printed out some business  
cards.

INT. BIN YARD CHANGING ROOM - DAY

Gob and Charlie come out of the shower.

CHARLIE  
You ready then mate?

GOB  
Yeah, almost, just got to get dried  
off.

Charlie's gaze follows Gob.

CHARLIE  
I'm ready to do it.

Gob turns to face Charlie.

CHARLIE (CONT'D)  
There's no turning back now, you  
know.

GOB  
I'm ready, Charlie.

EXT. BIN YARD - DAY - SHORT TIME LATER

Gob and Charlie have both smartened up. Hair washed, clothes ironed.

The two of them walk off together.

INT. SNOOKER HALL - DAY

Gob and Charlie are sat by the bar, a couple of drinks near to them.

Charlie looks at Gob.

CHARLIE

I'm happy to do the talking.

GOB

I know what I'm getting into. I've been reading all about it for the last couple of weeks. Leave it with me. Honest.

A drink is PLONKED onto the bar next to Charlie and Gob. They both turn at the sound.

Dutch is stood with his hand wrapped around the glass.

DUTCH

Gob?

GOB

That's me.

DUTCH

Unusual name.

GOB

It's just a nickname. From school.

CHARLIE

It's what he did. A lot

DUTCH

And Charlie?

CHARLIE

Yes, mate.

Dutch looks inquisitive.

DUTCH

Anyway. Business at hand. Maybe we can talk that over some drinks later. Like to come upstairs?

INT. DUTCH'S OFFICE

Dutch behind the desk, Gob seated in front of it. Charlie sat behind and off to the back. Slouching. To the rear of the office, near to Charlie, there is a WOODEN CABINET with a WATER PITCHER and GLASSES near to it.

DUTCH

So, what can I do for you gentlemen?

GOB

Well, as I said. It's about a loan.

DUTCH

And you've tried the high streets?

GOB

Yeah. You know what they're like at the moment.

DUTCH

Indeed. Tight as a sparrows arse.

GOB

So we thought we'd come to you. See if you could help us out.

DUTCH

Okay. And how much were you hoping to borrow?

Gob gulps a little, readies himself.

GOB

We were hoping for ten grand.

Dutch purses his lips and leans back in his chair.

Leans forward shaking his head.

DUTCH

That's a lot of money, gentlemen. A lot of money.

GOB

It's for a business. We're pretty confident that we'd be able to pay you back. Honest. We don't think it'd be a problem.

DUTCH

Well, really, it's for me to decide if it's a problem. I've got to take the risk, see?

GOB

I've got a business plan and everything.

DUTCH

What is it you're hoping to do?

GOB

Chat lines. Bring in heaps of money. Set up's cheap.

Charlie coughs.

Dutch glances over at him.

Gob glances over at him.

Charlie raises his hand apologetically.

GOB (CONT'D)

Here. I've got a business plan. Written it all up. Have a look through it.

Gob reaches into his inside pocket.

DUTCH

I'm not so keen on business plans. I just like to see my money coming in.

GOB

This, I can assure you will have the cash rolling in.

DUTCH

Look. Here's what I'll do. Two grand.

Dutch pauses for effect, checking Gob's reaction.

Gob's head lolls.

DUTCH (CONT'D)

But I want it back in a month.

Gob's head pulls back up.

GOB  
How can I...

Dutch holds up his hand.

DUTCH  
You get it back to me in a month,  
all paid up... and I'll consider  
getting the full ten grand out to  
you. How does that sound?  
(pause)  
Sound good all round?

Dutch looks at Gob and Charlie.

GOB  
Fine by me.

CHARLIE  
Do you think we can...

DUTCH  
A problem?

GOB  
No problem.

Gob shoots out his hand to Dutch who gives a firm grip and shakes.

Dutch leans into an intercom.

DUTCH  
All done boys.

Dutch looks at Gob and Charlie.

DUTCH (CONT'D)  
Just a little paper work to fill  
in. The you'll have your cash here  
and now. The boys will explain how  
everything works.

Bull and Lance enter the office.

BULL  
(bright smile)  
Afternoon, boys.

Gob and Charlie both take in the size of these two guys.

GOB  
Afternoon.

BULL  
Ready for business then?

EXT. OUTSIDE THE SNOOKER HALL

Charlie and Gob make their way away from the snooker hall.

CHARLIE  
Do you mind giving me an explanation then, or are you just going to let me figure out what the hell went on in there.

Gob stops to face Charlie.

GOB  
I told you. I've been doing my research.

Charlie looks away, and then back to Gob.

GOB (CONT'D)  
He's a money lender. Think about it. He's not going to want to give money to the opposition is he? He ain't stupid.

CHARLIE  
And how do you expect to get all that money lent out and back in for a month from now?

Gob sets off walking and Charlie follows.

GOB  
I don't mate.

CHARLIE  
Now you're really not making sense.

GOB  
I'm going to put it into the bank account. Banks are more likely to lend if you're customer with a healthy balance.

CHARLIE  
So you're going to lend the ten grand from the bank?

GOB

They'd never give you that much so early on. Four hundred quid. Enough to pay the interest on this two grand.

Charlie furrow his brows.

CHARLIE

Actually seems to make sense.

GOB

Then we just give back Dutch his cash, plus interest. And bang. We're into the big league of lenders. Ten grand in the pocket, and we can start getting it out to the customers.

INT. MEL'S FLAT - KITCHEN - DAY

Mel and Fran are sat around the kitchen table, hot brews in front of them.

FRAN

What did you say when he told you?

MEL

What was I supposed to say?

FRAN

Don't be so bleeding stupid?

MEL

Told him as much. We haven't got much money, and now we're probably going to have even less when this goes tits up.

FRAN

You really think it's going to go tits up? You don't even think they've got a chance?

MEL

He empties bins. Has done for years. The only thing he does well.

FRAN

(smiling)

You're harsh.

MEL

I've got to be fair to him. He does his best. But he's got to learn to stick to what he knows best. But no amount of me telling him that is going to stop him.

FRAN

Well, I suppose at least he comes up with ideas. Tries them out. My Charlie's doing well just to get himself out of bed in the morning.

They laugh.

FRAN (CONT'D)

Do you know who they're going to get their money from?

MEL

Haven't got a clue. Has he told you anything?

FRAN

Nope.

MEL

But there's only one place that I know round here. Especially if it's going to be a decent amount of cash. I mean how else do you go into the lending game without a wedge?

FRAN

So what are you thinking of then?

MEL

Snooker club.

FRAN

Snooker club? How the hell did they get into that game?

MEL

They didn't. But what they did do was get sold.

FRAN

Oh yeah. And who bought them?

MEL

A guy called Dutch. I believe  
you've heard of him.

FRAN

Dutch?

MEL

Yep. That that devious twat. Used  
to box. And cage fight. Did drugs.  
A few small jobs on post offices.

FRAN

And now he's in the lending game?

MEL

I heard he got enough together to  
open the snooker club. Wanted to  
use it as a front. He's only had it  
about three weeks. Does little  
tournaments, you know cash in hand.  
Gives out prizes. Cash in hand.

FRAN

Laundering.

MEL

Keeps other people's money clean at  
a price.

FRAN

And so the lending...

MEL

...is part of the laundering. Nice  
easy way of getting a lot of money  
off your hands...

FRAN

...and it comes back nice and  
clean.

MEL

And so Charlie and Gob are both  
going to be...

FRAN

...hanging out someone else's dirty  
laundry for them.

Fran slumps back in her chair.

MEL

What the hell are our boys getting involved with here, Fran?

INT. DUTCH'S OFFICE - ONE MONTH LATER

Gob and Charlie are sat in the same seats as before.

Looking quite chuffed with themselves.

Dutch is sat behind his desk looking at a small pile of money. There is a single currency note next to the larger pile.

Dutch picks the single note up and places it on the bigger pile.

He looks up at Gob and Charlie.

DUTCH

Two thousand. Four hundred. Pounds.

Exactly.

(pause)

And bang on time. Boys. You've surprised me. You really have.

Wasn't expecting such prompt payment.

GOB

We aim to please, Dutch.

Dutch shoots Gob a shut-up glance.

DUTCH

Now. I expect that you'll be wanting to discuss additional loan amounts. Correct?

GOB

Yeah. We'd very much like to. We'd appreciate that. It'd certainly help the business along. At this difficult time.

DUTCH

It's not a bleeding funeral, son.

Dutch leans back in his chair, savoring the moment.

DUTCH (CONT'D)

Well. It's a big risk. Ten grand, I believe was the original request.

GOB  
True.

DUTCH  
Five times the risk.

GOB  
We delivered on the loan.

DUTCH  
Which is duly appreciated. But of course, one transaction does not a business relationship make.

GOB  
Look, Mr Dutch...

Dutch raises a quietening hand to Gob.

DUTCH  
I for one, certainly appreciate the entrepreneurial spirit, I can assure you. But of course, as you will both appreciate, it's not your cash that you're venturing.

GOB  
And I certainly take that on board.

DUTCH  
So in order to protect my investment, I'd like to include a certain premium.

GOB  
A premium..?

DUTCH  
Yes. A premium.

GOB  
What sort of premium?

DUTCH  
A twenty per cent sort?

GOB  
Twenty per cent?

DUTCH  
Of the business.

Gob looks gob-smacked.

He turns to look at Charlie, who offers no assistance.

DUTCH (CONT'D)

How are...

(pause)

...profits?

GOB

Profits?

DUTCH

Yeah. You know, profit margins.

What are they, may I ask?

Gob's struggling.

GOB

Well, it's, like, early days. And.  
It's always, we plough everything  
into the business. Early on. And  
getting your money back. We put it  
all into that.

DUTCH

But you've got to make some profit.

GOB

Well, yes. In the long run. We hope  
so. We will.

DUTCH

Okay then. That's great. Twenty per  
cent it is. I'll lend you the ten  
grand. But like I say, it's a risk.  
So I'll have thirty per cent back  
on it.

Gob show his irritation.

GOB

Mr Dutch. You'll wreck us.

DUTCH

That's the offer. Ten grand here  
and now, thirty per cent interest,  
and twenty per cent of the  
business. Take or leave it.

Gob shakes his head. Thinks for a while.

GOB

(reluctantly)

Yeah. We'll take it.

DUTCH

I'll need to see the books of course. Weekly basis. Bring them here. Incomings, outgoings, and so on. And fully paid up on the loan in three months. And no more, or I'll be more than a little upset. Understand?

Gob and Charlie get it.

EXT. ANY STREET - A SHORT TIME LATER - DAY

Gob and Charlie walk down the street. Both in silence.

INT. PUB - DAY

Gob and Charlie are sitting with Brian. Both looking miserable.

CHARLIE

So if we get the lot back within three months, then we make a grand. And he wants twenty per cent of that. What's that? Two hundred quid? We get eight hundred between us for three months graft.

BRIAN

Sounds like a crap deal to me boys.

CHARLIE

It is Brian, it is.

GOB

Then we stick the eight hundred in the bank and start again.

CHARLIE

Eight hundred quid every three months.

BRIAN

Stone me, boys. That's three thousand two hundred by the end of the year. Almost rich.

GOB

We'll be able to top it up from the bank by then.

CHARLIE

We've still four hundred quid from  
the bank to pay, that's on top of  
everything else.

BRIAN

Don't tell me it's a cock-up  
already. It's got to be too early  
for that.

GOB

You don't fancy helping us out do  
you Brian?

BRIAN

Correct.

CHARLIE

Come on mate, you've got to do  
something.

BRIAN

What the hell am I expected to do?

GOB

You know people here. You know  
people round this area. You could  
get rid of a nice little pile of  
cash for us.

BRIAN

Yeah, I could get rid of it  
alright.

CHARLIE

All we need is names and addresses.  
We'd do the rest.

BRIAN

And my commission?

GOB

Twenty per cent.

BRIAN

Of every penny I lend out?

GOB

Profits.

Brian looks at Gob.

INT. MEL'S FLAT - KITCHEN - DAY

Gob, Charlie, Mel and Fran are sat around the kitchen table.

MEL  
Are you winding me up?

Mel looks around, searching the glum faces of the two guys.

MEL (CONT'D)  
Please, tell me that this is a  
wind-up.  
(pause)  
He's got you both by the knackers  
hasn't he? You thought you were  
going to get one over him didn't  
you?

GOB  
Look, Mel, with respect...

MEL  
Respect, my arse. You're trying to  
break into his territory, and he's  
gone and sussed you out. That's the  
facts of the case. He saw you both  
coming a mile off, reeled you in,  
and now you're both going to be  
running around like blue arsed  
flies paying him everything you  
earn for the next however many  
years.

CHARLIE  
It ain't going to years, it's three  
months.

MEL  
Oh? You've got to make that ten  
grand turn in to thirteen grand in  
three month. It ain't going to  
happen. And when it don't happen,  
he's going to start piling on the  
interest, and you guys are going to  
be paying out of your noses until  
the cows come home.

GOB  
Not unless we get the money back.  
At a profit.

Mel slams her CUP down on the table.

MEL

Gob. When are you going to get it?

CHARLIE

Mel, calm it.

MEL

Don't tell me to calm it. We're going to live this too. Are you saying we're not involved now?

GOB

You're going to have to help us out.

FRAN

Surprise.

MEL

Help you out? What help? How?

GOB

We've got to get that money out, and then get it in again.

FRAN

And you expect us to do that?

GOB

I've been thinking.

MEL

Don't, Gob. Don't you see? That's why we're in this crap.

GOB

They might trust women more.

MEL

Oh. So you want us to go pacing around the street with five hundred quid in our pockets, trying to shove little old ladies into debt, then?

CHARLIE

You ain't helping.

MEL

And you are?

CHARLIE

Look. We're sorry. It's turned  
into...

Charlie searches for the right word.

FRAN

(quietly)

The word you're looking for is a  
cock-up.

GOB

But we can get out of it. I believe  
we can. Really believe it.

Mel and Fran shake their heads, raise eyebrows.

GOB (CONT'D)

We need you on side, we really do.

MEL

On side? What are you talking  
about?

FRAN

We've always been onside boys.

MEL

This ain't onside. This is mopping  
up your...

Searches hard for the word.

Gives up. Sits back. Shakes her head.

FRAN

So what are we going to do?

GOB

We've got to get that money out.  
Get it out, short term loans. And  
then get it in again.

CHARLIE

Pay-day loans. It's the only way  
round it. Short as possible. Maybe  
only a week or so.

GOB

We lend them fifty quid, one  
hundred, two hundred. And we want  
it back in a week. Maybe two.

GOB

That way, we earn twenty percent  
one week...

CHARLIE

...and twenty percent the next  
week.

Gob leans forward on the table.

GOB

If we do that every week, on five  
grand.

Charlie sits back.

GOB (CONT'D)

...then we make a grand.

Mel shakes her head.

CHARLIE

That's a week. That's twelve grand  
by the end of the three months.

FRAN

Aren't you're assuming that you're  
going to get it all back? Some  
people are going to do a runner  
aren't they? Some of them are bound  
to plead poverty, say they can't  
pay?

GOB

Twelve grand, Fran. We only need  
pay back three. We can have some  
people run.

MEL

How are you going to...  
(looks for the words)  
...like, administer this?

CHARLIE

We're going to have to keep  
records. We've got books. Proper  
book, accounts. Gob bought them.

FRAN

A lot of people get paid monthly.  
What about them?

GOB

There's another five grand. We work  
that on people paid monthly.

CHARLIE

The girls where you work. Can't you  
get a bit of cash out to them?

MEL

Yeah, and it'll cost us our jobs if  
we get caught.

GOB

We've all got to get out and about  
round here.

MEL

You're going to tread on Dutch's  
feet if you do much round here.

CHARLIE

Then we do the other estates, don't  
we?

GOB

We've got Brian on board. He's  
going to help us out.

Mel laughs.

MEL

Boozy Brian? Spends his life in the  
pub? Cor. I'm in mate, sign me up  
now.

Gob and Charlie look at each other.

FRAN

Okay, okay. I'm in. I'll help.

Fran takes a deep breath and looks at Mel.

FRAN (CONT'D)

End of the day, we haven't got much  
choice, have we?

Fran looks at Gob and Charlie.

FRAN (CONT'D)

So what do you want us to do?

INT. SNOOKER HALL - DAY

Dutch is sat by the bar. Bull is at the snooker table with the barman.

Lance is stood next to Dutch. Both have BEERS next to them.

A grin spreads across Dutch's face, and he rubs his chin, shakes his head.

DUTCH  
What are they up to?

Lance offers Dutch a slither of a grin and turns away. Sups on his beer.

DUTCH (CONT'D)  
I mean, it ain't call lines is it?

LANCE  
It ain't.

DUTCH  
What did that bloke say? They done nothing. Just went about their jobs. Binmen. How did they get the four hundred?

LANCE  
Probably lent it.

DUTCH  
Lent it? From who?

LANCE  
He saw them going into a bank a couple of times.

DUTCH  
So they lend the four. Give me back the two plus the four. And what they want is the ten.

Lance looks at Dutch.

LANCE  
Pretty much.

DUTCH  
What's the ten for? Are they going to do a runner?

LANCE  
You saw their faces.

Dutch fixes his glance on Lance.

DUTCH  
You tell your man to keep an eye on them. What ever he needs. I'm happy to pay. You understand?

LANCE  
I'm with you.

DUTCH  
If those toe-rags are lending...

Dutch looks at Lance and Lance looks at Dutch.

INT. MEL'S FLAT - KITCHEN - DAY

Chaos. Mel, Fran, Gob, Charlie, Brian.

Money dished out, put into bags, put into tupperware, written down, scribbled out, written down again, orders given, instructions flung around, papers passed around, who knows what's going on, until the

KITCHEN

is quiet, and guys are sat round the table.

CHARLIE  
So we know where we're going...

GOB  
And we know who we're seeing...

Mel hold up an accounting book.

MEL  
And we know what we're recording...

FRAN  
And we know what we're collecting...

Brian sits up with a grin.

BRIAN  
And we all know it's all going to end in a most momentous cock-up but who cares a f...

He's shouted down.

INT. FACTORY - DAY

Various machines crowd the space. It's any factory, anonymous and grinding.

Mel is leaning against a work-surface, a female WORKER next to her.

MEL

Just get the word out, eh? If you don't need it for yourself, then maybe someone you know needs it.

FRAN (O.S.)

Mel!

MEL

You alright, mate. Are you having any luck?

FRAN

Yeah. It's not too bad to be honest. Look, it's two weeks off from pay-day. What some people are saying is that they're alright now, but always get problems in that week or so before pay-day - end of the month they run out.

MEL

Yeah, and...

FRAN

So I'm taking a couple of advance orders. Week before. Then on pay-day they give it straight back.

MEL

Nice one Fran. How many have you got so far?

FRAN

I've given two hundred out to a couple of people and I've got three on advance orders.

MEL

I've got two on a hundred each so far. Pretty crap isn't it?

FRAN

Some people wanted smaller amounts.

MEL

Yeah, then it'll take forever to  
get rid of it all.

FRAN

We can't even give the stuff away.

MEL

Well, yeah, that's because we want  
it back with interest, love.

Fran is suddenly struck by an idea.

FRAN

Well can't we sod the interest,  
then.

MEL

Fran. What are you going on about?

FRAN

Give me a minute. We've got two  
grand each, and we make four  
hundred each month, yes? That's  
twelve at the end of three months.  
Well. Instead of twelve, we make  
eight. Each of us do that, that's  
still four grand, enough to pay.

MEL

So what are you suggesting?

FRAN

One in three don't pay any  
interest? Free loan.

Mel shakes her head, like she is getting a headache.

MEL

So, how are you going to work this.

Fran thinks, on her feet.

FRAN

Maybe just number them. One, two or  
three. Then get one of the girls,  
someone straight, to pick a number  
out of a hat.

MEL  
Try it. Try it if you want.

FRAN  
Will you come in as well? I can't do it without you.

Mel is looking tired, unconvinced.

MEL  
Okay, okay. I'll give it a go, see how it works.

EXT. ANY STREET - DAY

Gob is stood outside a door, looking back onto the street.

Behind him, the door opens.

Fat man with a string vest is stood there.

FAT MAN  
What do you want?

GOB  
Oh. Yeah. Evening. Looking for a loan? Pay-day? Good rates?

FAT MAN  
Sod off.

Fat man slams the door in Gob's face.

Gob's not happy, but it isn't the first door this evening.

He looks further down the

STREET

Charlie is speaking to WOMAN (50's), feisty.

Charlie is looking quite sheepish.

WOMAN  
You people are scum. You come around here, and you drain the life out of everyone.

Charlie makes a benign attempt to interrupt.

WOMAN

These people here end up owing you lot money for the rest of their lives practically. What, you have young mums who ain't got two pennies to rub together, and you go,

(paraphrases)

We'll help you out...

CHARLIE

Look, I...

WOMAN

..and then you're taking every penny they earn...

CHARLIE

I don't think...

WOMAN

When they should be feeding their children...

CHARLIE

I really don't want to...

WOMAN

Is that what you want? To starve little children?

CHARLIE

Not at all Miss.

WOMAN

Because you're taking food right out of their little mouths, that's what you're doing...

GOB (O.S.)

Charlie!

Charlie turns around to see Gob at the end of the footpath.

WOMAN

Grannies having to freeze because they can't afford to put their fires on paying back loans to you lot...

GOB

You having much luck?

WOMAN

You're the scum of the earth you  
lot...

CHARLIE

No, mate. Not much.

WOMAN

I hope you burn...

GOB

Want a beer?

WOMAN

I'd string the lot of you up, I  
would...

CHARLIE

Yes mate, I do.

EXT. ANY BEER GARDEN - SHORT TIME LATER.

Gob and Charlie are sat outside having a beer each.

GOB

So what have you been getting all  
day, then?

CHARLIE

Mixture.

GOB

Of?

CHARLIE

Abuse and rejection. You?

GOB

Mainly rejection. With a healthy  
dose of abuse sprinkled in for good  
measure.

CHARLIE

This isn't working, is it?

GOB

It's got to work. We don't have any  
choice.

CHARLIE

We need a plan 'B'.

GOB  
Like?

CHARLIE  
Sod off to Spain?

Gob laughs.

GOB  
Yeah, link up with most of Dutch's mates. They all holiday there, you know, Costa del crime. He'd find us in a half a morning.

CHARLIE  
So what's your idea, then?

GOB  
Slog it out mate. It's day one.  
Let's give it a bit longer.

EXT. ANY HOUSE - EVENING - LATER

A door SLAMS.

Another door SLAMS.

A RED door slams shut.

A GREEN door slams shut.

A door is open. The OCCUPANT (90's,) looks contemptuous.

OCCUPANT  
Sod off.

Slams the door shut.

Gob walks back up the garden path and turns into the street, where he walks up the pavement and past a

CAR

sitting inside is GUBBER (30's) slim, just looks dodgy. He extinguishes a CIGARETTE in the car's ashtray. Squints his eyes as he follows Gob's footsteps.

EXT. BLOCK OF FLATS - MORNING

MONTAGE

Charlie descends the mountainous slope of stairs.

EXITS

into the estate

ANY STREET

Charlie, head down, in deep thought, strolls on.

BACK ENTRY

Run down, walled back yards. He turns into one of them, down the pathway, up to a door, paint peeling, seen better days. Gives the door a bang.

Waits.

Mel opens up.

MEL

Yeah. Hi Charlie, do you want to come in. Cup of Tea?

GOB (O.S.)

I'm here now.

Gob appears behind Fran, still stretching his jacket on, still waking up.

GOB (CONT'D)

Might as well just get on with it.

He kisses Mel on the cheek.

GOB (CONT'D)

'Right, mate. Let's go.

They set off.

EXT. SNOOKER HALL - SAME

Gubber is outside the snooker hall. Draws on his cigarette, unshaven, up earlier than he is used to.

He knocks firmly, irritated, probably not the first time he's rapped on the door.

It's opened. The Barman checks him out, beckons him inside.

INT. SNOOKER HALL - SAME

Gubber follows the barman. Reaches the bar. Barman turns to him. Thumbs in the direction of the bar. Leans over the counter, pushes an out of sight button.

BARMAN  
It's Gubber, he's here.

Barman turns to Gubber. Twigs his head towards the door leading to the office.

BARMAN  
Up you go mate, he'll see you now.

INT. DUTCH'S OFFICE

Dutch is stood in front of the desk. Hears a KNOCK on the door. Turns a little to the sound.

DUTCH  
Yeah. It's open.

Gubber enters.

DUTCH (CONT'D)  
Morning. How are you today?

GUBBER  
Yeah. Not bad. You?

DUTCH  
Heard you had something to say?

GUBBER  
Mind if I sit?

DUTCH  
Yeah. Coffee? Did he offer you one?

GUBBER  
Whiskey.

DUTCH  
Too early, mate.

Dutch wanders to the door, opens it, calls out to the Barman.

DUTCH (CONT'D)  
(shouts)  
Two coffees up here, mate, one  
Irish.

Dutch sits behind his desk.

DUTCH

Okay. Talk to me.

GUBBER

Pay me first.

Dutch looks at Gubber. He's not happy.

DUTCH

You know you're going to get your  
money.

GUBBER

I know I am. It's just a case of  
when isn't it?

DUTCH

When?

GUBBER

Yeah. When? What's wrong with now?  
You ain't paid up full for my last  
job.

Dutch reaches into his desk. Takes out a large brown envelope. Counts out some cash. Keeps his eye on Gubber. Moves the money over the desk to him.

Gubber counts it.

Looks up. Looks happy.

GUBBER

What are they called, your boys?

DUTCH

What have you got on them?

Gubber smiles to himself, and shakes his head.

Looks straight at Dutch.

GUBBER

They're both lending, mate.

DUTCH

(quietly)

This is a professional  
relationship.

(pause)

I'm not your mate.

GUBBER

And they're irritating people.  
Annoying them. It ain't subtle. It  
ain't pretty.

Gubber stares at Dutch. He knows that Gubber is enjoying this. Taking the mickey.

GUBBER (CONT'D)

He's making you look bad.

Gubber gives a small shake of his head. He's wondering how long Dutch is going to let this go on.

GUBBER (CONT'D)

You know what people are saying  
don't you?  
(pause)  
I've spoken to some of them. Went  
to see them after your boys had  
been.

DUTCH

They ain't my boys.

Gubber takes a cigarette out of his pocket, and lights it up.

Dutch studies him.

Gubber draws, and exhales.

GUBBER

That's just what I'm talking about.  
Everybody thinks that they are.

Gubber's quite relaxed now.

GUBBER (CONT'D)

That's what they're all saying.  
(paraphrasing)  
That Dutch. Does my head in.  
Sending his people round. Bleeding  
us dry.

Gubber sticks his cash in his jacket pocket.

GUBBER (CONT'D)

But that isn't my problem now is  
it?

Gubber gets up, ready to leave.

Dutch looks inquisitively at Gubber.

DUTCH  
So, call me.

GUBBER  
You want to know something. Then  
call me. You know where I am.

Gubber exits.

Dutch leans back in his chair, watching the door. He sits forward and picks up the phone. Dials a number.

DUTCH  
Lance? Dutch. Get hold of Bull. I  
need both of you round here, one  
hour max.

Dutch puts the phone down and sits back in his chair.

EXT. PRINTER'S SHOP - MORNING

Gob looks up at the SIGN on the shop.

Pushes open the door, and he's inside.

Behind the counter, is everyman's printer. 60's; glasses,  
shirt and chinos.

GOB  
Need some cards printing up mate.

EXT. ANY STREET - SAME

Charlie walks purposefully down the residential street,  
periodically checking up the properties.

EXT. BOOK-SHOP - SAME

Gob's looking in the window of a bookshop. Turns to the door and goes

INSIDE THE BOOKSHOP

Behind the COUNTER a cardiganed male.

Gob heads toward him.

GOB  
I need something on business.  
Selling. Sales-like stuff. For  
(MORE)

GOB (cont'd)  
beginners. Door-stop selling. To  
faces. People's faces.  
(pause)  
Anything like that. Or similar.

EXT. STREET - SAME

Charlie is still checking up properties.

Digs out his mobile from his pocket, and jabs in a number.

CHARLIE  
Gob? I'm up there now. Did you get  
mine? Nice one.  
(pause)  
You got what? Whatever. Get a taxi  
down here, eh? See you in ten.

EXT. ANY STREET - A SHORT TIME LATER - DAY

Gob stands outside a property, hands folded down in front of him, he's wearing a SUIT. He holds a small CALLING CARD in one of his hands.

The door opens. A mid-thirties MALE looks inquisitively at Gob.

GOB  
Morning.

Gob holds out his business card to the man, who takes it tentatively, and glances over it.

GOB (CONT'D)  
G and C Loans, Sir. Pay-day loans.  
Any amount, any time.

Gob points to a number on the card.

GOB (CONT'D)  
There's a number on the card. Feel  
free to call us any time you want.

MAN  
Okay.

GOB  
Something you're interested in?

MAN

Not too sure, mate to be honest.  
Maybe.

GOB

Looks like you earn a good living.

The man laughs.

MAN

No.

GOB

We all know that these are  
difficult times.

MAN

(agreeing)

Yeah. They are.

GOB

I'll get off then. I'll leave that  
with you. Just give us a call if  
you need anything.

#### MONTAGE

Another house. Gob is handing at a business card. He's giving a 'no pressure impersonation'. The owner, iffy, not too sure.

Gob sticks a card through a letter box.

An old lady in her doorway, Gob doing the 'reasonable salesman' bit, full of understanding.

Charlie is dishing leaflets out into people's letterboxes. He fold them carefully.

Gob is with another customer. They talk he listens. He's full of nods, he only wants what's best for them.

#### INT. MEL'S FLAT - KITCHEN - EVENING

Gob, Charlie, Mel, Fran and Brian are all sat around the kitchen table. There are beers, glasses of wine. Brian has a pint.

GOB

So, let's tot up.

CHARLIE

Good day, mate, all in all.

MEL

Yep. Had a few calls, but it's early days, some interest. And we've taken some names and addresses.

(looks at Charlie)

So you'll have to do a couple of visits tomorrow. Give some of that cash out.

Charlie smiles.

CHARLIE

Will do. It'll be my pleasure.

GOB

Are the books up to date?

FRAN

Bang on.

GOB

It's moving.

BRIAN

As do bowels.

MEL

Brian...

CHARLIE

(to Brian)

How'd it go for you?

BRIAN

Oh, not bad, not bad. Mainly old contacts, you know. Had to offer them better rates of course...

CHARLIE

Better rates..?

BRIAN

Of course...

MEL

How much better, Brian?

BRIAN  
Oh... well, it's difficult to say.

FRAN  
Brian.

BRIAN  
Ten per cent.

CHARLIE  
Oh cheers Brian.

GOB  
Okay, okay. Look. It's better than nothing. As long as he gets that back within the month  
(emphasises)  
and  
(pause)  
he does that every month.

Gob looks around.

GOB (CONT'D)  
Then we make our money back for Dutch at least on Brian's end. Or else, we have to deal with it, and that's extra work for everyone.

CHARLIE  
Go Brian.

BRIAN  
Go yourself, mate, you know where the bathroom is.

Mel snorts.

EXT. ANY STREET - DAY

Montage

Gob is at a house. As usual. He is listening, nodding, understanding.

Charlie knocks at a door.

Mel and Fran are at the kitchen table.

Fran has a mobile phone to her ear, nodding and explaining. Mel is stood, leaning over, pouring over an ACCOUNTS book.

Brian is in a BEER GARDEN with a couple of OLD BLOKES, regaling them, convincing and confirming. One of the blokes, frowns, asks a question; he's interested.

Charlie knocks and a door opens; he greets the occupant with a smile. Words are exchanged, papers are outed, a quick explanation; a signature, and cash changes hands. Smiles and a wave goodbye.

Charlie walks up the path, out of the property. Past a

CAR

in which Bull sits. He picks up a mobile phone, presses a key and

A CAR

Sits by a kerb. Inside it,

A MOBILE PHONE rings, and Lance picks it up.

LANCE

Yeah. He's right in front of me.

BULL

Have you seen enough yet?

LANCE

No. Not yet.

BULL

Well I've had it for today. I'm off home. You can do what you want mate.

LANCE

We'll speak tomorrow.

Lance puts the phone down. Looks through the wind-screen. Gets out of the car. Checks up the road, and head down a garden path, checking around him.

He knocks on the door, and clears his throat.

INT. FRAN'S FLAT - KITCHEN - EVENING

Fran is on the phone. Big smile on her face.

FRAN

We'll have someone round within the hours. Thank-you you for your custom.

MEL  
A good one?

FRAN  
Yeah. Not bad, not bad at all. Nice old bloke. Wants three fifty.

MEL  
Very nice.

FRAN  
I've scribbled down the details.

MEL  
Can you give Charlie a call? We've got quite a few to follow up on now.

Fran picks up a mobile phone.

FRAN  
Yup. Certainly can.

Fran keys in the number.

EXT. ANY STREET - SAME

Charlie is stood with a customer, forms are out. He gives the customer a pen; the customer gives him a signature.

CHARLIE  
Cheers mate.

Charlie pulls out a wad of cash. Counts it out in front of the customer.

CHARLIE  
Two fifty. There you go. All the best.

They shakes hands and Charlie sets off. A MOBILE phone rings. He picks it up.

CHARLIE  
Hey Fran, how's it going?

FRAN  
Hi Charlie. Got another one for you.

CHARLIE  
Calm it down.

EXT. ANY STREET - SAME

Lance is talking at the door with the occupant. He gives him a pleasant smile.

LANCE  
You've been very helpful. Thanks a lot.

Nods to the occupant, and set off up the garden path.

INT. MEL'S FLAT - KITCHEN - SAME

Fran puts the phone down.

FRAN  
Right. He's on top of that one.

Fran turns round to Mel.

FRAN  
It's working isn't it? We're going to be okay, the whole thing. It's going to work out.

Mel gives Fran a comforting smile. Stands behind her, gives her a kiss on the cheek.

MEL  
It's going to be fine.

From behind Fran, Mel continues to look at the accounts book. She's bothered.

EXT. ANY STREET - SAME

Lance stands stock still, looking down the street. He checks the time on his WRISTWATCH. Looks down the street again. Pulls out his mobile phone, ready to talk.

INT. FRAN'S FLAT - KITCHEN - MORNING

Mel and Fran are sat at the table, eating cereals. Charlie is pouring a coffee; gives it over to Gob, who sits down with it.

Everybody cheery.

A KNOCK at the door.

Charlie turns his head toward the noise.

CHARLIE  
Brian.

GOB  
I'll get it.

Gob toddles off.

Charlie takes a seat.

CHARLIE  
So we're all cooking then, girls?

Gob and Brian walk in. Greeting all round.

GOB  
Grab a seat, mate.

FRAN  
Do you want a coffee, Brian.

BRIAN  
Love one, love.

GOB  
Well.  
(to Brian)  
We've got some good news.

BRIAN  
Well, its better than bad news.

Fran puts a coffee down for Brian, and sits down.

BRIAN (CONT'D)  
Least that's what I always say.

MEL  
Well. It's progress at least.  
Basically, all the money's been  
lent out. We've got rid of the lot.

BRIAN  
A triumph, if I ever heard one.

MEL  
But now of course... we've got to  
really start bringing it back in.  
And that's going another problem in  
it's self.

CHARLIE

Same principle as we've been  
working on though...

GOB

Me and Charlie do street to street,  
the girls are going to man the  
phone, and get as much back from  
their girls at work...

BRIAN

And I'll have a quite word with my  
old boys. Sound fine to me.

FRAN

So well done everybody, we've all  
done brilliantly so far.

BRIAN

And all we've got to wait for is  
the proverbial crap to hit the  
fan...

Brian takes a sip of his coffee.

CHARLIE

Cheers Brian.

GOB

Ever the optimist.

INT. DUTCH'S OFFICE

Dutch is sat behind his desk, not happy, in deep thought.

A knock on the door starts him.

DUTCH

Yes? It's open.

Lance walks in. Takes a seat.

DUTCH

And the news is.

LANCE

Not good.

DUTCH

How not good?

LANCE

Spoke to Gubber. Myself and Bull have been doing the rounds. Well, Bull did his bit.

DUTCH

And they're lending?

LANCE

Appears to quite a well thought out operation. Gob and Charlie are doing the streets, but they're getting leads. Give out business cards.

DUTCH

And how big is it?

LANCE

Well, I spoke to a few of their customers. Modest.

DUTCH

Have they lent from anyone else? That's what I mean.

LANCE

No. Can't see it. They're giving out One hundred minimum, to about five hundred maximum. Short-term loans, pay-day stuff.

DUTCH

So all their eggs are in my basket. That's good to hear.

LANCE

So what do you want me to do?

Dutch drums on the desk, thinks for a second.

LANCE (CONT'D)

Shall we bust them? Drag them in? Give them a good telling off?

DUTCH

Not yet.

(thinks)

We're going to have problems if all the money's out in the streets. They've only been giving out so far?

LANCE

They've got to start collecting  
soon.

DUTCH

We'll let them start collecting.  
You see they've got no  
infrastructure to bring the cash  
in, no experience. They'll be late.  
They'll come to us, asking for more  
time.

LANCE

And...?

DUTCH

We'll give them a little more time.

LANCE

Boss, it is a liberty.

DUTCH

And then we'll just so happen to  
find out what they're up to. Once  
we've got a good return. What ever  
is left, we can collect that  
ourselves.

EXT. BALCONY - FRAN'S FLAT - SOME TIME LATER

Charlie is on the balcony. Mel joins him with a mug of hot drink.

MEL

Gob's here. Do you want me to tell  
him?

CHARLIE

Might as well. Not as if we're  
hiding anything.

Gob comes through onto the balcony.

GOB

All right guys?

CHARLIE

Yeah...

GOB

What's up?

CHARLIE

Um. Mel?

MEL

Cheers, twat.

GOB

Come on guys.

MEL

Figures ain't looking good, Gob,  
sorry.

GOB

Not looking good? What do you mean?

MEL

We're not making the numbers up.

GOB

Mel, you're not making sense,  
you're not being clear.

MEL

Well what can I say? We've got  
limited time, and the cash isn't  
coming in quick enough.

GOB

Why didn't you say something?

MEL

Gob. I'm telling you now. It's been  
three week since we started  
collecting. It's you that's been  
giving people a little longer.

GOB

Not many people. A couple here and  
there.

MEL

And we've not seen some people.

GOB

We can get on top of them. That's  
not a problem.

MEL

Gob. There's a lot of money out  
there, and we need to get it in  
quick.

GOB

But we worked it out, we were going to have more than enough.

MEL

Gob, I just don't think you get it do you? It all collapses in on itself, haven't you figured that out? It was your idea.

GOB

What are you...

CHARLIE

If we don't get enough back, and on time.... then we can't lend it out again. We lend out less. And then we've got to get all of that in, or we're lending out less again.

MEL

And those nice big margins you were talking about, just crash in on themselves.

GOB

How much have we got in?

MEL

Five grand.

CHARLIE

After three weeks.

GOB

And we've got a week to get the rest in.

MEL

Or else we're just going to have to lend out that five.

CHARLIE

With the prospect of getting in less than that amount.

GOB

But we're still getting in cash from the first loan.

MEL

Not the point. We need all of the money in from the first loan, or

(MORE)

MEL (cont'd)  
were not going to be able to  
re-lend it, and that's were we go  
tits up.

Gob looks out over the balcony. Turns to face Mel and Charlie, lean against the balcony.

GOB  
Are we going to have to go and see  
Dutch?

Charlie looks away.

MEL  
Will he give you more time?

CHARLIE  
He'll charge us. That's what he  
does. Adds to it. Builds on it.

GOB  
Let's see what he has to say.

EXT SNOOKER CLUB - DAY

A battered car arrives outside the snooker club and,  
INSIDE  
is Gob, Charlie, Mel and Fran.

GOB  
You girls better wait here. He  
didn't sound too happy on the  
phone.

Mel is looking toward the Snooker Hall.

MEL  
Who's that?

They see the door to the snooker club is open and an ATTRACTIVE BRUNETTE is making her way out. Behind her is Dutch. They kiss, she leaves, and makes her way across the road to a smart sports car.

CHARLIE  
Must be his bird.

Gob and Charlie exit the vehicle.

They walk over to the snooker club.

MEL  
So that's his bird, is it?

FRAN  
Probably.

MEL  
You know what? I'm going to follow  
her.

FRAN  
Follow her? What for?

MEL  
I don't know. Just a feeling.  
Security. Hedging my bets.

FRAN  
Mel, what are you going on about?

The Brunette's car leaves. Mel's car follows.

INT. DUTCH'S OFFICE

Dutch is sat behind his desk. Lance stands near to the desk, leaning against the wall. Gob is sat in the chair in front of the desk, Charlie behind him near to the wall.

Charlie looks to his right, and eyes the wooden cabinet. There is WATER and a GLASS on the cabinet.

DUTCH  
How's business, then? Chat lines, I think you said?

GOB  
Yeah. Not bad.

DUTCH  
So. To what do I owe the pleasure of your visit?

GOB  
Dutch. We've been having some... cash flow problems.

DUTCH  
Oh. Really? Tell me more.

GOB  
It's just that, basically, some of our suppliers... they've not been  
(MORE)

GOB (cont'd)  
as, well, prompt. Not as prompt as  
we would have, liked them to be.

DUTCH  
People are a pain in the arse when  
they owe you money aren't they?

GOB  
Yeah. Yes, they are. Sorry.

DUTCH  
Well. I'm happy to give you a bit  
more time. But of course that means  
a penalty.

GOB  
Yeah. How much is that?

DUTCH  
Look at your agreement. Thirty per  
cent. Same as your interest rate.

GOB  
Dutch, I mean that's...

DUTCH  
Did you bring what you've made, as  
we agreed.

GOB  
Yeah, we've got it with us.

Lance get out a calculator.

DUTCH  
Now I work out that you owe us...

LANCE  
Just over four grand, thirteen by  
three.

DUTCH  
Plus the penalty...

LANCE  
Three grand by three, one grand.

DUTCH  
Which totals...

LANCE

Just over five grand. Five three  
thirty three and thirty three pence  
to be more precise.

INT. MEL'S CAR

Mel and Fran are still following the Brunette.

FRAN

What happens if she's not his  
girlfriend? Not his wife? Not  
anything?

MEL

Fran, you're being paranoid. You  
saw the way they were together.

FRAN

Left down there I think, Mel.

INT. DUTCH'S OFFICE

GOB

We haven't quite got that...

DUTCH

Well what have you got?

Bull enters the room, with a brown package.

GOB

Well, a little over five grand...

DUTCH

It'll do. Just hand it over.

Lance goes to take it.

DUTCH (CONT'D)

Give it Bull. Chuck it in with the  
rest.

Gob twists round in the chair, and hands his cash over to  
Bull.

Bull opens the door to the wooden cabinet.

Gob watches him through the side of his eye.

Behind the door is a SAFE. Bull uses a KEY to open the safe, and casually lobs the money inside. Bull closes the door of the safe, and locks it with the key

GOB  
(to Bull)  
Can I have a drink, mate?

Bull looks at Gob and then looks at Dutch.

Dutch waves the request through.

Bull puts the key down on top of the cabinet and pours a glass of water for Gob.

Gob stands up to take the drink, moving over toward Bull; he swallows it in one.

GOB (CONT'D)  
I needed that mate.

Gob moves closer to Bull to give the empty glass back, and leans back on the cabinet.

GOB (CONT'D)  
We're pretty much done then. We'd better get on if we're going to get anything done.

DUTCH  
Yeah. I'll see you both soon.  
Lance, Bull, a word.

GOB  
Sorry, can I use your lav?

DUTCH  
The toilet? It's first on your right.

Gob and Charlie exit, Lance and Bull move closer to Dutch.

INT. MEL'S CAR

Mel and Fran are watching the car in front of them.

Mel and Fran POV

The brunette's car pulls up outside a large gated house. Waits. The gate opens. The car drives in.

FRAN  
Mel, she's going into that house.

Mel drives slowly past the house and stops short after it.

MEL  
So that's where she lives.

FRAN  
Yeah? Well big deal. Can we go now?

Fran looks at her watch.

FRAN (CONT'D)  
We're probably going to be late  
picking up the boys now, you know.

Mel turns the car around.

MEL  
And that's where he lives.

EXT SNOOKER CLUB - DAY

Gob and Charlie exit the club. They look around them and can't see their car.

GOB  
Where the hell are they?

Charlie looks nervous.

CHARLIE  
I hope they haven't done a runner?

GOB  
We need to get further down the road.

CHARLIE  
Shouldn't we just wait here for them?

Gob grabs Charlie by the arm.

GOB  
No really. I mean it. Let's just go down here. We can see them from further down the road. Anyway, you can give them a quick ring, tell them we've moved on a bit.

CHARLIE

What's wrong with you?

GOB

Charlie, I mean it. Let's go.

Gob and Charlie move further down the street. Charlie gets his phone out, and speak into it.

Behind them their car pulls up. They jump in and

INSIDE THE CAR

Gob isn't happy.

GOB

Where did you two get to?

FRAN

We went to...

MEL

...drive around the block.

Fran looks at Mel.

Mel checks the rear-view mirror.

MEL (CONT'D)

We didn't want to be seen hanging around the club.

GOB

I could do with a beer mate.

Charlie looks at Gob, wondering what is going on.

GOB

Drop us off at the Rose and Crown will you?

MEL

What happened inside?

GOB

We'll be five minutes.

MEL

Five?

GOB

Yeah. And then we'll be back home, and we'll tell you all about it.

FRAN

You didn't have any problems did you?

CHARLIE

Don't worry Fran, it was fine.

INT. ROSE AND CROWN

Gob and Charlie crowd up to the bar, look for the bartender.

GOB

Look. We have to talk. I'm serious.

CHARLIE

Any chance of any beers? Where's he gone?

GOB

When I was sitting in Dutch's office, you remember when Bull came in?

CHARLIE

Over here, mate.

GOB

He had some cash with him.

The bartender idles his way over.

GOB

I seen him put it into the safe.

BARTENDER

Can I help?

GOB

And then he locked the safe.

CHARLIE

Yeah. Two beers please, pints.

GOB

With a key.

BARTENDER

Fosters, Carling...

GOB

Have you ever heard of someone locking a safe with a key?

CHARLIE  
Whatever. Just pints.

GOB  
I couldn't believe it. I tried to distract him, thought it was going to be impossible.

BARTENDER  
Carling?

GOB  
But it worked. He put the key down. I couldn't believe it. He put it down on top of the cabinet.

CHARLIE  
Yeah, that'll do.

GOB  
And there it was. The key. So I stood up, and backed up on the cabinet. And slipped it into my hand.

BARTENDER  
One Carling, sir.

GOB  
And here it is.

BARTENDER  
And another. Four forty, please.

GOB  
Charlie?

CHARLIE  
There you go mate, fiver.

GOB  
Charlie. Are you listening?

CHARLIE  
There you go, mate. Drink up.

GOB  
Charlie.

BARTENDER  
Sixty pence.

GOB  
I've got the key.

CHARLIE  
Cheers.

Gob shows Charlie the key.

CHARLIE (CONT'D)  
What's that?

GOB  
Charlie, you haven't heard a thing  
that I've said. This is the key to  
to Dutch's safe.

Charlie is half way to putting his pint to his mouth. He drops his drink.

CHARLIE  
The what..?

GOB  
The keys to Dutch's safe.

BARTENDER  
Pint?

CHARLIE  
Carling. Cheers.  
(to Charlie)  
What on earth are you doing with  
that?

GOB  
I thought we could use it...

CHARLIE  
If he finds out about this, that  
you've got that... do you know what  
he'll do to us?

GOB  
Yeah. Of course I do. He'll kill  
us. He'll kill us both.

CHARLIE  
Cheers then, mate.

INT. SNOOKER HALL - EVENING

Dutch enters into the main snooker hall. Bull, Lance and the Barman are chatting.

DUTCH

Right boys? I'm pretty much going to call it a day.

Gives the boys a slap on the back and heads back up to the office.

EXT. SNOOKER HALL -REAR - EVENING

Charlie and Gob are stood at the rear of the snooker hall.

CHARLIE

Gob, are you sure about this? It's madness.

GOB

Yeah. It was a moment of madness.

Gob looks at Charlie.

GOB (CONT'D)

We've just got to see if it makes sense.

CHARLIE

I'm not sure that we should add to it.

GOB

Look. Can you see it? Toilet window?

CHARLIE

How are we supposed to get up there? It's not even on the ground.

Gob looks around.

GOB

Fire escape.

CHARLIE

Fire escape?

GOB

Get up the fire escape...

CHARLIE

Sorry?

GOB

...climb over the railings...

CHARLIE

Railing?

GOB

...and on to the window ledge, and  
bang. You're in.

CHARLIE

It's mad.

GOB

It's easy.

CHARLIE

Window ledge?

GOB

It'll be a synch.

CHARLIE

Gob, there's no way...

GOB

We haven't got any option. We get  
in there, get the cash, give it  
back to Dutch, and we're free.

CHARLIE

He'll notice. Do you not think?

GOB

It was Bull, he just chucked it in.  
He didn't even count it.

CHARLIE

But he'll know it's us.

GOB

Charlie, he didn't count it. Don't  
you get it? He'll never even know  
it's missing. Bull just chucked it  
in the safe.

Charlie shakes his head, not too sure.

CHARLIE  
This just feels, way out.

GOB  
Come on. Let's go. Can't stay here all night.

CHARLIE  
Yeah. We could just go home.

GOB  
And keep paying Dutch out of our noses for the rest of our lives.  
Not for me, mate.

Gob makes for the fire escape.

INT. SNOOKER HALL - SAME

Dutch is in the office. He realises the key is missing.  
Checks for it, but can't find it.

DUTCH  
Bull?  
(shouts)  
Bull!

Walks out of the office.

EXT. SNOOKER HALL - REAR - SAME

A pair of legs disappear into an open window.

Charlie holds on to the outside edge of the fire escape.

INT. SNOOKER HALL - SAME

Dutch reaches the bottom of the stairs and goes on into the main snooker hall.

DUTCH  
Boys? Where is the key to the safe?

The guys looks at each other. They don't have a clue.

BULL  
Upstairs isn't it? In the office.

DUTCH

Well it ain't there now, and I need  
to know where it is. Find it. Now.

INT. SNOOKER HALL UPSTAIRS BATHROOM

Gob and Charlie are huddled in a toilet cubicle.

GOB

Are you coming or not?

CHARLIE

Gob, honestly, I'm bricking myself.

The sound of a MOBILE.

Charlie quickly grabs his phone.

CHARLIE

It's Fran.

GOB

Look, mate. You stop and have a  
chat. I'm off to get on with this.

Gob leaves the cubicle, and opens the door to the hallway,  
peeks outside.

Gob's POV

Dutch, Bull and Lance head into the office.

BULL

I could swear I left it in the  
office.

INT. DUTCH'S OFFICE - SAME

Dutch, Bull and Lance are in the office looking for the key.

DUTCH

Where did you put it?

BULL

I honestly can't remember. I had it  
in my hand, opened the safe, I  
don't know might have taken it down  
stairs.

DUTCH

Right, down, now. I want every inch  
of the snooker hall searched before  
either of you go home tonight.

They troop out.

INT. SNOOKER HALL UPSTAIRS BATHROOM - SAME

Gob's POV

Gob sees the guys troop out of the office.

GOB

(whispers)

Charlie. I'm gone.

Gob sneaks out and runs on tip-toes into the

OFFICE

where he runs to the safe, kneels down, unlocks it and grabs a pile of money.

GOB

(whispering)

That's ours, mate.

Gob hears a SOUND and looks toward the door. He closes and locks the safe, and places the key on the floor in a GAP between the safe and a cabinet.

Gob flits himself behind Dutch's desk, and curls up beneath it.

The door to the office opens. Dutch and Lance walk in.

DUTCH

I ain't happy about this one little bit. If he's lost that key, he's buying me a new safe to go with it.

Lance moves over to the cabinet to pour himself a glass of water.

LANCE

What's this?

Picks up the key from the floor.

LANCE (CONT'D)  
I thought he checked here?

DUTCH  
What's that fat idiot's problem?  
Hand it over, I need to have a  
word.

Dutch and Lance exit the office.

Gob looks over the top of the desk, and quietly SPRINTS out of the office, and joins Charlie in the bathroom.

GOB  
I done it. I got the money. Let's go.

CHARLIE  
She ain't happy.

GOB  
You bleeding told her? Who? Fran?

CHARLIE  
Mel. Well, Mel and Fran, really. I didn't have much choice, mate. I'm sat in the boys room whispering.  
What do you expect me to say?

GOB  
Well something a bit more inventive than, sorry love, we're just ripping the snooker hall off, back in ten, don't wait up.

CHARLIE  
Gob? Can we get out of here?

INT. SNOOKER HALL - SAME

Dutch and Lance hit the main snooker hall.

DUTCH  
(to Bull)  
Oi. Numb-nut.

BULL  
What's that?

DUTCH  
They key, brain-ache. Down the side of the cabinet.

BULL

Sorry about that boss.

DUTCH

Have you got your records? Of the day's takings?

BULL

Yeah, course I have.

Dutch hands Bull the key.

DUTCH

Well then. Go upstairs and start counting the stuff. And Bull?

BULL

Boss?

DUTCH

Don't screw it up.

Bull makes his way toward the stairs, passing Lance on his way.

LANCE

Nice one Bull.

INT. MEL'S FLAT - SAME

Fran walks into the room, attached to a MOBILE PHONE, covers the mouthpiece, and talks to Mel.

FRAN

Have you got any idea what they've been doing?

Mel looks blank. Then pissed.

MEL

What? What's happening now?

Fran hands over the phone to Mel, and digs another one out of her pocket.

EXT. ANY STREET - EVENING

Gob and Charlie are striding along the street.

Gob is on his MOBILE PHONE.

GOB  
(to Mel)  
Look love, just hear me out...

CHARLIE  
We need to get off these streets  
mate, they're making me nervous.

GOB  
(to Mel)  
Will you pick us up?

Charlie's MOBILE PHONE rings. He digs it out.

CHARLIE  
(to Fran)  
Yeah, hi babe, how are you?

GOB  
(to Charlie)  
Tell her to pick us up.

CHARLIE  
(to Fran)  
Just hear me out, babe, it'll all  
make sense.

Gob's phone rings; he picks up.

GOB  
Mel. Hi. Look, I've...

CHARLIE  
We need someone to pick us up...

GOB  
(to Mel)  
Okay, understandable, but will you  
pick us up love, we've got an  
issue...

CHARLIE  
(to Gob)  
Where are we mate?

GOB  
(To Mel)  
Look, I need to explain...

CHARLIE  
(to Fran)  
It wasn't my idea, love.

GOB  
(to Mel)  
But I can tell you about it in the car, right now...

CHARLIE  
(to Fran)  
Corner of Stafford street.

GOB  
(to Mel)  
I just went along to support him.

CHARLIE  
(to Gob)  
Sod off you twat.  
(to Mel)  
Not you love, Gob.

GOB  
(to Mel)  
We're not arguing, love, not at all.

CHARLIE  
(to Gob)  
Tell her we're not arguing.  
(to Fran)  
What's she saying we're arguing for? Can you just get over here, babe, please?

Gob and then Charlie stop at the corner of the road, phone still in their hands.

CHARLIE  
What are you stopping here for?

GOB  
It's the corner of Stafford street.  
You said we were here. We're not going to be here if we keep on walking are we?

From behind Gob and Charlie, a car SLAMS its brakes on and skids round the corner stopping right in front of Gob and Charlie.

Dutch, Bull, and Lance all step out of the car.

DUTCH  
Evening gents. Mind if we have a word?

GOB

No. No that's fine. What do you want to talk about?

DUTCH

Shall we call it a little unfinished business.

Dutch, Lance, and Bull move forward toward and lay into Gob and Dutch.

INT. MEL'S FLAT - SAME

Mel and Fran both look horrified.

They hold their respective mobiles in front of them.

MEL

What on earth was that?

FRAN

What are they doing to them?

MEL

It was Dutch? Wasn't it? And his henchmen.

FRAN

Mel? They're going to rip them apart. We've got to do something.

Mel hold the phone to her ears.

MEL

Get in. Get in.

FRAN

In what Mel?

MEL

The car. They're taking them away. We need to sort something out here.

FRAN

What are we going to do?

MEL

I know. Don't you worry.

Mel grabs her jacket.

MEL

Come on girl, we're going to sort  
this out. Let's run.

Fran looks a little bemused.

FRAN

Run? In these heels?

Fran is wearing STILETTOS.

INT. MEL'S CAR - SHORT TIME LATER

Mel and Fran are in Mel's car. They are racing down the street.

FRAN

Mel, you need to explain what's  
going on. Where are we going?

MEL

(annoyed)

Fran, just bear with me, I know  
what I'm doing.

EXT. DUTCH'S GATED HOUSE - SHORT TIME LATER

Mel and Fran pull up outside the gated house, and exit the car. They reach the gates: they are open.

They race up the drive-way, and reach the door to the house.

FRAN

What do you want to do? Ring the  
bell?

MEL

I ain't ringing the bell. There's  
got to be another way in, look for  
a window.

They look around for an open window.

FRAN

This is pointless. We're going to  
have to knock on the door.

MEL

Alright. Knock it is then.

Mel marches back to the door of the house. Bangs on the door.

FRAN

Do you want to try the bell?

Mel gives the bell a ring.

EXT. SNOOKER CLUB - SAME

Dutch's car comes to a halt outside the snooker hall. Gob is unceremoniously shoved out of the rear passenger door by Bull. Lance exits and removes Charlie from the boot of the car.

Dutch exits the vehicle and marches toward the snooker hall entrance, Bull and Lance respectively hauling their bruised charges.

EXT. DUTCH'S MANSION - SAME

Mel and Fran try to look through the side windows, and see someone approaching. The door is opened, and there is the

BRUNETTE

looking intrigued.

BRUNETTE

Can I help you?

MEL

Yeah. Hi. We're friends of Dutch.

Brunette looks suspicious.

Mel CHARGES at the brunette knocking her to the floor.

The brunette screams, Mel hits the floor also.

The brunette scrambles to her feet and RUNS further into the property.

Mel follows, chasing the brunette into a

LARGE LOUNGE

The brunette reaches a cabinet, open the top draw and pulls out a GUN.

Mel is a few metres behind the brunette.

The brunette turns with the gun raised at Mel.

Mel stops in her tracks.

EXT. SNOOKER CLUB - SAME

Gob and Charlie are flung to the floor, by their escorts.

DUTCH  
(to Bull)  
Bit of rope, if you would, mate,  
not too thick.

Bull trundles off.

Dutch takes a perch on one of the bar-stools.

The BARMAN looks bemused.

DUTCH  
Whiskey on the rocks, pot-boy.

Gob and Charlie drag themselves up from the floor.

Gob shakes his head apologetically and looks at Dutch.

GOB  
Look, Dutch, I'm so sorry. But...

Dutch laughs.

Gob looks at Dutch with a half-perfected look of innocence.

GOB  
What the hell's going on? Has  
something happened? We were...

Dutch raises his hand to cease the dramatics.

DUTCH  
Gob, my old son. This ain't a court  
of law. We're not going to go  
through a whole bunch of evidence  
to prove who done what.

Dutch takes a swig of his whiskey, sending the juice  
rummaging round his mouth.

DUTCH (CONT'D)  
That just isn't the way we do  
things round here. You done me  
over. Case closed. Now it's party  
time.

INT. DUTCH'S MANSION - SAME

Brunette is pointing the gun at Mel.

Mel is fuming.

BRUNETTE

Go on try it now.

MEL

You're not going to fire that.

BRUNETTE

This is my house. What do you want?

MEL

Go on. Fire it. Fire at the floor.  
You haven't got the nerve to  
release a round.

BRUNETTE

I'll blow your head off, love.

MEL

Fire it at the ceiling. Show me.

BRUNETTE

(looks up briefly)

And ruin it? For you? Not a chance,  
love.

MEL

Well. Fire it here then. At me? See  
if you've got it in you.

The brunette FIRES the gun, the shot missing Mel by an inch  
whizzing past her shoulder and THUDDING into the wall behind  
Mel.

The KICKBACK imbalances the brunette and she ends toppling  
backwards on to the floor, the gun SLIDING out of her hand.

Mel, INFLAMED, races toward the brunette, who is now  
reaching for the gun. Leaping on top of her, Mel holds the  
brunette down, but the brunette's hand is INCLES away from  
the gun.

MEL

(urgently)

Fran! The gun! Get the gun!

FRAN

I don't want the gun.

MEL

(frantic)

Fran, just get the bleeding gun,  
will you?

FRAN

Mel, I don't want anything to do  
with guns. I ain't going to shoot  
her.

MEL

I don't want you to shoot her, just  
get the gun.

The brunette's hand is reaching closer to the gun, almost  
TOUCHING it.

Fran moves closer.

FRAN

I don't want my finger prints or  
nothing on it, Mel. This ain't my  
game.

The brunette puts her hand on the gun.

Mel, in panic, turns to look at Fran.

MEL

Fran! Now! Gun!

Fran STAMPS on the brunette's wrist, trapping her wrist  
under the arch of her STILETTO.

Mel takes the chance and lunges toward the pistol, grabbing  
it and standing over the brunette, as Fran removes her foot  
and steps back.

The brunette stands up, and Mel GRABS her by the hair, and  
moves toward the exit.

MEL

You're coming with us, love.

INT. SNOOKER HALL - SAME

Dutch is contemplating the situation.

DUTCH

I mean, you didn't actually think  
that you were going to get away  
with it did you?

LANCE

Course they did. Thought they had  
it all sussed out.

GOB

Look, Dutch...

DUTCH

(to Lance)

You searched him yet?

LANCE

You want me to?

DUTCH

Well... it'd put any suspicions to  
bed now wouldn't it?

(pause)

Unless of course... you might...

Gob and Charlie exchange glances, unsure if they should  
accept the invitation.

LANCE

We've got some plastic gloves  
haven't we?

DUTCH

(to Lance)

Got some bleeding marigold's if  
that's any use to you?

Bull returns. Slaps some rope onto one of the snooker table,  
and throws Gob a menacing look.

Gob reaches into his inside jacket pocket and fishes out a  
package.

Sheepishly he hold it up to be taken.

DUTCH

Sweep up your mess, Bull.

INT. DUTCH'S MANSION - SAME

Mel drags the Brunette to the  
OUTSIDE  
of the house and into the drive.

BRUNETTE  
Just what do you want?

MEL  
None of your business right now.

BRUNETTE  
Well, you obviously know Dutch?

MEL  
Maybe.

BRUNETTE  
Yeah and maybe he'll let you off  
with just a heavy beating, you  
common tart.

They reach the car, and Fran opens the rear door.

Mel SHOVES the brunette inside.

MEL  
(to Fran)  
You're going to have to ride with  
her in the back.

FRAN  
Screw that dear, it was your idea.  
You ride with her. I'm quite  
capable of driving.

MEL  
(exasperated)  
Fran...

FRAN  
Keys, please.

Fran holds out her hand. Mel slaps the keys into them. They  
both climb into the

CAR

Mel watching over the brunette, and Fran driving, at a  
modest speed down the road. Fran continually looking at the  
brunette in the rear-view.

MEL

You couldn't drive a little quicker  
could you? This might be an  
emergency.

INT. SNOOKER HALL - SAME

Dutch looks over to the barman.

DUTCH

Another one in there, peon.

Bull plonks the package on the bar next to Dutch; who peeks  
inside, and emits a small smile.

Dutch stands, and begins to make his way to a rack of  
SNOOKER CUES.

DUTCH

Lash them to the tables, boys.

Lance and Bull get to work.

EXT. SNOOKER HALL - SHORT TIME LATER

Mel and Fran arrive outside of the snooker hall. Mel drags  
the brunette out of the car, and checks around her. She  
heads toward the snooker hall entrance.

FRAN

Are you sure about this Mel? Sure  
you know what you're doing?

BRUNETTE

Oh, if she knows Dutch then she  
knows what she's doing, don't you  
love?

Brunette fixes Mel with an aggressive stare.

BRUNETTE (CONTD)

Digging up one hefty pile of pooh,  
ready for your own stinking grave.

MEL

Just walk, doormat.

INT. SNOOKER HALL - SAME

On top of two of the SNOOKER tables, lie Gob and Charlie.

Both tied onto their respective table.

They both have bruises and cuts to their faces and bodies.

Dutch prowls between them brandishing a snooker cue.

DUTCH

So, boys. It appears that we have a little bit of a problem on our hands.

GOB

Dutch, please...

DUTCH

You know, I honestly think that both of you are so stupid you actually thought you could get away with it all.

Dutch looks at them in turn.

DUTCH

We had you watched. Didn't we Lance?

LANCE

Your every move.

DUTCH

Lending my money out on my patch.

GOB

We didn't think it was your patch.

DUTCH

So why did you tell me it was call-lines?

GOB

It was just...

DUTCH

And then stealing my own money. To pay it me back. What did you think? That I didn't count it at the end of each night? That I didn't keep tally? That my boys didn't keep records? You must think that I'm

(MORE)

DUTCH (cont'd)  
stupid. And that's the bit that  
hurts.

GOB  
Not at all Dutch. We just got into  
a bit of trouble, cash-flow  
problems, you know how it is, we've  
got a lot of respect for you  
Dutch...

Dutch SLAMS the cue down onto the table inches from Gob's head.

Gob flinches.

The DOOR to the snooker hall opens.

Mel creeps in with the brunette, holding the gun to her head.

Fran follows, timidly.

Dutch and his men all turn to look.

MEL  
Morning Dutch.

DUTCH  
Mel? What on earth are you doing  
here?

MEL  
Oh. I'm impressed. You remember me?

Dutch turns to Lance and Bull.

DUTCH  
This old bird used to do the  
reception at the old boxing club.  
Used to have a good old laugh back  
in the day.

Mel is moving forward into the hall.

MEL  
Oh, I remember that. Used to be a  
hoot.

DUTCH  
So what are you up to nowadays?

MEL

Oh, you know, a bit of this and a  
bit of that?

DUTCH

What? Kidnapping? Extortion?

MEL

You know me Dutch. Fingers in every  
pie.

BRUNETTE

Look, I appreciate the need for you  
two to catch up on old times, but  
do you want to get this bitch off  
me?

DUTCH

(to Mel)

Yeah. Clearly. And now fingers in  
my pie.

(pause)

Are you... related to, shall we  
say, one of my guests by any  
chance?

MEL

Yes, Dutch. Gob. The one over  
there. We're married now.

DUTCH

Oh. Congratulations. I never knew.

GOB

Mel..?

MEL

It's alright Gob, love.

GOB

(somewhat surprised)

Is it?

DUTCH

So. What an interesting position we  
have ourselves in. And where do you  
propose we go from here?

MEL

I propose you untie our blokes,  
they tie you up, we piss off, end  
of story.

DUTCH

You do realise, Mel...

MEL

Oh sod off Dutch. Yeah you're going to kill us, we know that ain't so hard for us to figure out, just catch us first.

BULL

We ain't going to kill you, we're just going to rip the skin off you and shove it down your throats.

Mel shoves the gun firmly up the underside of the brunette's chin.

MEL

And on that note, don't think I've brought her here for a beauty treatment. You've got a minute to start untying, or she will get a round going through the side of her mouth, just for starters.

No-one moves.

Dutch thinks the situation through.

MEL (CONT'D)

Not that I'm counting, but I'm going to make that thirty seconds. Sorry like, but I ain't intending to hang around here too long.

DUTCH

Well, this is a bit of a turn around now isn't it?

MEL

Don't try and play me Dutch. I'll do it. Believe me.

Dutch gives Lance and Bull the nod. They begin to untie Gob and Charlie.

DUTCH

I thought better of you, Mel, I thought you had real potential. Thought you might end up somewhere. Not mopping up some muppet's mishap.

MEL

No you never. You thought I was a  
cheap slag.

DUTCH

(offended)

Mel...

MEL

You offered me a fiver for a  
quickie round the back yard once.

Dutch raises his eyebrows.

DUTCH

I was young. And what inflation and  
all that...

Charlie and Gob stand up. Gob moves over to Dutch.

GOB

That's my bird, Dutch. She's worth  
more than a fiver.

MEL

I'm your wife, Gob, but thanks  
anyway.

Dutch leans over to Gob.

DUTCH

You're nothing, mate, and you'd be  
even less without her.

MEL

Get them tied up and let's get out  
of here.

Gob and Charlie hastily tie up the four blokes. They sit  
them in front of the bar.

DUTCH

It better be a long way. Wherever  
you're going. A long way away.

Gob gives Dutch a playful slap on cheek.

GOB

Yeah. Honolulu. See you soon.

Gob picks up the package of money from the bar.

GOB  
Haven't we forgotten something?

MEL  
Yeah. Let's take it. And run.

Mel, Fran and Charlie make toward the exit.

Gob walks over to Bull and reaches into the inside pocket of his jacket. Takes out the safe key.

GOB  
There's a stack-load more where that came from.

The four of them look at each other.

MEL  
In for a penny...

DUTCH  
I'd think very carefully...

EXT. SNOOKER HALL - SHORT TIME LATER

Gob, Charlie, Mel and Fran all pile out of the snooker hall, and move out into the road.

Mel turns to Gob and LOBS him a set of keys.

They race across the road and get into the

CAR.

Seated, they all stare at

Brian

who is sat in the middle of the back seat.

GOB  
How did you get here?

BRIAN  
Walked. Then opened the door and got in. You didn't lock it. You should have done, else your car would've got nicked. I think a thank-you would suffice.

MEL  
Hold on a second.

BRIAN  
I wouldn't if I were you. Popped me head round the door of that snooker club, and them lot looked pretty unhappy. And they'll be headed this way soon enough.

GOB  
Yeah...

BRIAN  
...so start the bleeding car and let's get out of here.

MEL  
Honolulu here we come.

Gob starts the car, and hounds off down the road.

FADE OUT: