The Lending Game

By

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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

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...
...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. Were 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.
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.

This just doesn’t sound...

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

Charlie looks at Gob.

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

Yeah, because I’ve took them often enough.

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.

All sounds too easy to me.

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 what’s-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 driver’s 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 loose 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 chucks 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
(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

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.
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)

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

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. Whatever 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 stated 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 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

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 lobbs 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 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 were 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.
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 our, 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 to 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 INCHES 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, ii 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 you 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 from 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: