

ly room...

ABOUT ME I'm Wendy Blacklock in Colne, Lancashire, with my husband Michael and cat, Mitsy.

MYHOME A terraced 1940s house. which we bought in 1986.

WHEN I BOUGHT IT Our kitchen and living room are open-plan, so it could feel quite cold and wasn't particularly cosy. When the temperature dropped, I used to plug in an electric fire, which was costly.

AND NOW Thanks to a new log burner, our living room is much more homely with a nice natural

THE PROCESS We had to remove part of the chimney breast and get the gas pipe capped off to start with. Then the chimney was swept and a brick fireplace was built. multi-fuel, was fitted. Finally, it was finished off with a rustic-looking oak beam that sits on top of the







It's really cosy

A Zopa loan gave Stylist at Home Wendy, from Lancashire, the chance to warm up her house

ur large open-plan kitchen and living room would get quite chilly and it was difficult to warm up the space in the winter months. I was fed up with plugging in an electric fire, and having a large utility bill every month,' says Wendy. 'I'd always wanted a woodburning stove and with winter on its way, I decided to borrow the money to buy one. After a search on the internet, I discovered Zopa, which had a really great interest rate.

Simple process

Zopa offers low-rate loans and flexible terms. I borrowed £4,000, which I agreed

to pay back over three years. Within three or four days of applying, the money was in my account. I can pay back more when I want to, with no early repayment fees. Work started and soon the old gas fire and part of the chimney breast had gone to make way for the log burner.

Not only has the new fire saved us money (our gas bills have more than halved), but it's also created a more cosy, inviting space. When the fire is lit, everyone comments on how lovely it is to see a natural flame and how well it heats the space. I will be reaping the benefits from my new fire long after my Zopa loan is paid."

Essential info

★ WHAT IS ZOPA? Zopa is the UK's leading peer-to-peer lender, which matches smart borrowers looking for low-rate loans with savers who want higher interest rates on their savings. With Zopa, both parties get better rates and flexible terms.

★ TRIED & TESTED Founded in 2005, Zopa has arranged more than £370 million in loans. It's been voted 'Most Trusted Personal Loan Provider' in Moneywise Customer Awards for the past four years. Zopa offers loans from £1,000 to £15,000, and borrowers can repay early without fees.

★ VISIT ZOPA.COM/ STYLEATHOME to find out more about Zopa and how you can borrow money for your own project.



