

Minister joins illegal money lending operation

The Economic Secretary to the Treasury, MP John Glen joined the England Illegal Money Lending Team, [Wales Illegal Money Lending Unit \(WIMLU\)](#) and the [Metropolitan Police](#) on a multi-agency operation in South London in October 2019.

Warrants were executed at six home addresses in Mitcham and Wandsworth.

The raids resulted in numerous arrests and officers seized quantities of cash, documentation and electronic devices.

Five women aged 27, 46, 63, 65 and 68 and one man, aged 68 were arrested on suspicion of illegal money lending and money laundering offences.

The suspects were questioned and subsequently released under investigation pending further enquiries.

The Treasury announced more funding to tackle unlawful lending in April 2018, and an increase in the amount of money seized from loan sharks to be used to support those most vulnerable to their nasty tactics.

The Economic Secretary to the Treasury, John Glen, said: “Loan sharks prey on the most vulnerable in society, charging extortionate interest and using intimidation and violence to pressure their victims.

“We’ve increased funding for the Illegal Money Lending Teams to over £5.8 million to fight back against this, while helping victims find reputable lenders.”



Corrie character exposed as loan shark

The England Illegal Money Lending Team (IMLT) have been working alongside TV Soap Coronation Street on a storyline to raise awareness of loan sharks.

In an episode on December 30, audiences witnessed character Gary Windass being interviewed by IMLT and police about his loan sharking activities.

The national team have been working closely with researchers by advising on scripts and scenes for the programme.

It is hoped the storyline will encourage more people to seek help and recognise the warning signs of illegal money lending.



Actress is seen wearing IMLT jacket during Coronation Street episode

If you or someone you know has been affected by the issues covered in this programme, you can find information, advice and support at www.stoploansharks.co.uk.

Success with Stop Loan Sharks Week 2019

Stop Loan Sharks Week is an annual campaign to raise awareness of the risks posed by loan sharks, especially in the run-up to Christmas, and provide guidance for victims on where help can be found.

The message '*Don't get involved with a loan shark – yule regret it*' was shared by partners nationally to encourage people to avoid illegal money lenders and point them in the direction of where to access support from safe and ethical alternatives when borrowing money.

The #StopLoanSharksXMAS campaign was a major success and reached an estimated audience of over one million users on social media.

A range of graphics and a [Stop Loan Sharks festive jingle](#) were shared on Facebook and Twitter during the campaign.

A massive thank you to all partners who took part in the #StopLoanSharksXMAS campaign and for their support by sharing the posts and raising awareness of the dangers of loan sharks. If you missed the Stop Loan Sharks Festive Jingle, you can watch it again on the [Stop Loan Sharks YouTube channel](#).



Santa Jaws made an appearance during the awareness campaign

Victim Trends and Statistics

55%
of victims were
parents with an
average of two
children per family



Gender Split
Loan shark victims
45% were female
and 55% male



Research shows over half of loan shark victims supported during 2019 were parents with an average of two children per family.

Loan sharks have a devastating impact on people's lives and that of their families. The IMLT works with schools across England to raise awareness of the risks of borrowing money from loan sharks and to provide support for children and parents affected by illegal money lending.

The IMLT reported a 10% increase in cases of men reporting loan sharks last year. Often people do not report loan sharks due to repercussions but reporting the crime could help bring the offender to justice and protect others from becoming victims. Victims will receive one-to-one dedicated help and support as soon as they have reported the illegal money lender. [Find out more about the help available here.](#)

Teesside loan shark victim speaks out over ordeal in a bid to help others

Mother-of-five Becky has bravely spoken out about her ordeal with a loan shark in the hope of encouraging other people in similar situations to come forward.

She borrowed just £50 to buy school uniforms for her children and ended up paying back an estimated £35,000 over an eight-year period.

The 44-year-old spiralled into severe depression after years of emotional and physical torment and tried to end her life twice. Police had to break-down her door after she overdosed.

Her nightmare began when her husband was made redundant and they moved to a new area of Teesside.

The family was struggling to make ends meet and the loan shark quickly befriended Becky before lending her money.

Becky said: "This woman came round to say hello to introduce herself and welcome us to the neighbourhood. She seemed friendly and gained my trust.

"I was really struggling and couldn't afford uniforms. She said she could lend me £50, but I'd have to pay back £100.

"I knew I was due my child benefit next week so I could pay it back. I was desperate and someone was waving the cash in my face. I had the £50 in 15 minutes. It seemed like easy money but I didn't realise the dangers."

Becky paid back £100 the following week but quickly began borrowing more. During the lead up to Christmas, she borrowed £200 and was forced to repay "double bubble" of £400 and fell behind with repayments.

The loan shark took advantage of the victim's financial vulnerabilities and pressured her into paying loans back with extortionate interest.



PIC: Teesside mum ended up in £35k debt to a loan shark

A frightened Becky was threatened with someone called "Big Man" when she couldn't pay – the loan shark would even text Becky's kids if she was late paying and tell them she "couldn't stop" the Big Man coming to the door unless their mum paid up.

The loan shark waited for Becky outside of the post office on child benefit day to take more money.

Becky explained how the debts quickly spiralled out of control: "The first time I was in arrears she added another £150 on top. So, you could borrow £50 one week and owe £100 the next. But if you couldn't pay it would be £250 in a fortnight, £400 in three weeks.

"The most I ever owed was £1,050. She was taking hundreds a week off me and I had to resort to using food banks."

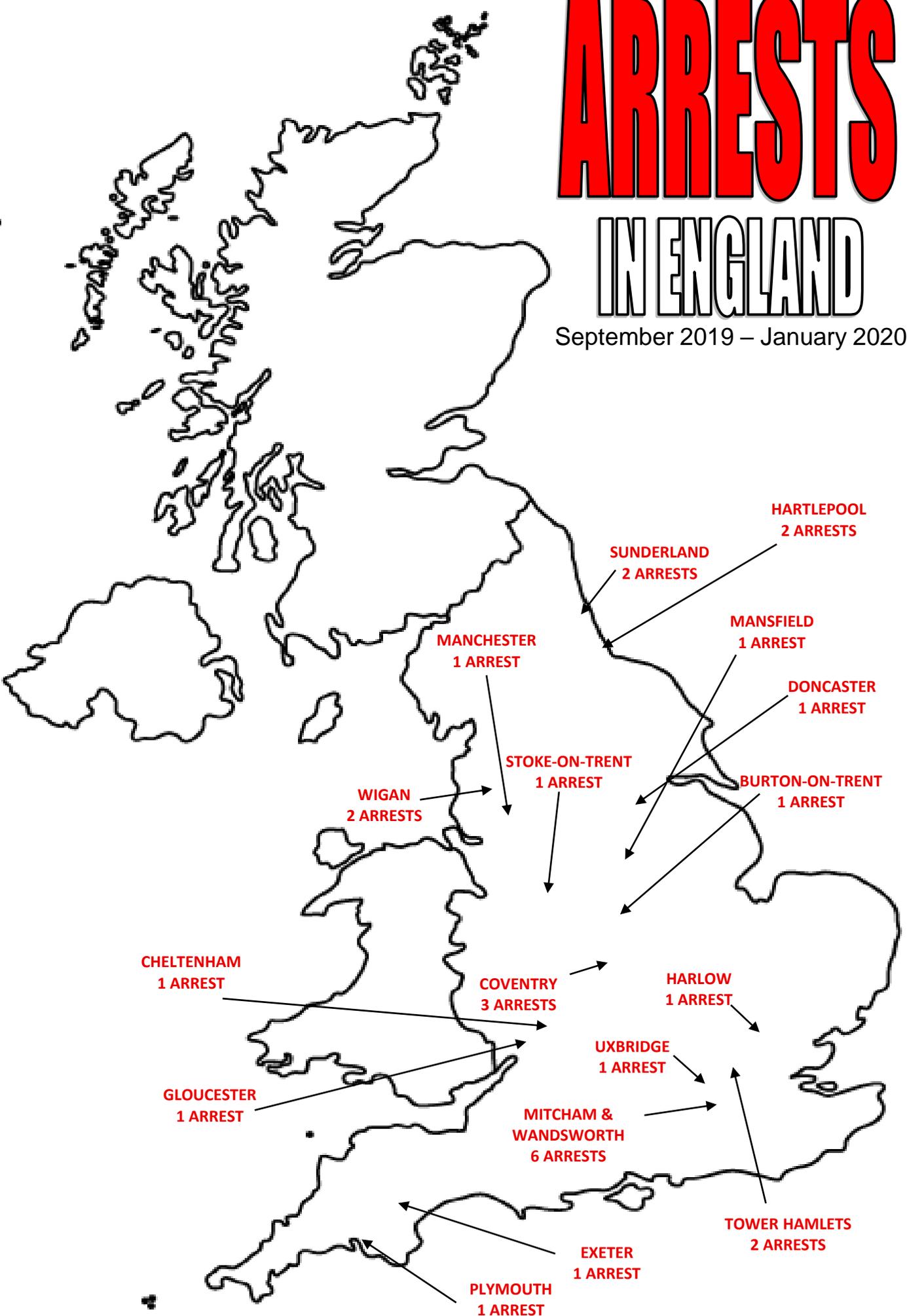
Once Becky's husband was back at work, he was giving more cash to Becky for her and their children, but she felt financially trapped and was handing it straight back to the greedy loan shark.

Her case was investigated by the England Illegal Money Lending Team following a referral from the local council. Becky is now living away from the loan shark and the suspect is under investigation.

Report a loan shark and get support: 0300 555 2222

ARRESTS IN ENGLAND

September 2019 – January 2020



STOP LOAN SHARKS

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PRESS COVERAGE

SUTTON & CROYDON
Guardian

Six arrests made across Mitcham and Wandsworth during loan shark crackdown

PlymouthLive

Mural warning of dodgy money lenders is unveiled in Plymouth city centre

Sunderland Echo

Woman in her 70s and man, 47, arrested after loan shark raids in Roker and Seaburn

Mirror

Mum borrows £50 from loan shark for school uniforms and has to pay back £35,000

BBC NEWS

Loan sharks cash in on Black Friday spending spree



South Leeds Life

Storybook warns children about dangers of loan sharks



BBC Spotlight
Plymouth loan shark mural



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Loan shark mural unveiled in Plymouth

A huge mural aimed at stopping illegal money lending and loan sharks has been unveiled in Plymouth city centre.

Citizens Advice Plymouth received funding from the England Illegal Money Lending Team and commissioned artists Jon Lilly and Harriet Russell to design and install a mural to raise awareness of the dangers of loan sharks and signpost victims to the team for help and support.

The mural, located at the North Cross Subway, was funded by proceeds of crime seized from convicted loan sharks.

It features the 24-hour telephone number to report loan sharks and signposts residents to Citizens Advice Plymouth for debt advice and support.

The mural will help empower people against loan sharks and give them the confidence to get in touch to find out what support is available.



Artist Jon Lilly and Jaroslava Hurtikova from Citizens Advice in Plymouth with the Deputy Lord Mayor at the unveiling of the anti-loan shark mural at North Cross subway.

Anyone with information about loan sharks is urged to contact the Illegal Money Lending Team on the 24-hour helpline 0300 555 2222 or [submit a report online](#).

Action against loan sharks in Sandwell

Sandwell Council alongside a number of voluntary sector partners has signed up to the Stop Loan Sharks campaign in a bid to protect people from illegal money lenders who prey on the financially vulnerable.

Council Leader Councillor Yvonne Davies, a keen supporter of the campaign, signed up to a charter which will bring together local efforts to help people avoid loan sharks.

She said: "This campaign is an attempt to help highlight the problems loan sharks bring to people with sky high interest rates and it also gives advice to those who are trapped in these awful situations.

"Anyone who has signed up for deals with huge amounts of interest or who has been forced to hand over bank cards, passports or valuables as so-called security should report it to the England Illegal Money Lending Team."



The Council will also provide advice on budgeting to help residents make more informed choices.

The council's partners, including 6Towns Credit Union, Citizens Advice Sandwell, Sandwell Consortium, Transforming Communities Together and the Sandwell Advice Providers Network, have all signed up to the charter.

You can find out more about illegal money lending awareness training, funding scheme and partnership working [here](#).

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Salvation Army launches art workshop to raise awareness of illegal money lending

The Salvation Army secured funding to deliver a project to raise awareness of the dangers of illegal money lending in Warrington, Cheshire.

The Salvation Army's Lifehouse in Warrington, James Lee House, was awarded funding from the IMLT to raise awareness of loan sharks throughout the local community for those struggling financially.

The grant, which saw £3,800 awarded to James Lee House following a written application detailing how the Lifehouse will raise awareness of illegal money lending, has come from the proceeds of crime taken from convicted loan sharks.

The grant was used to provide art therapy sessions for the local community and groups took part in a 'Stop Loan Sharks' workshop.

Participants created 'army of sharks' made from clay and discussed the issues surrounding the use of illegal money lenders ensuring that loan sharks don't bite at this time of year when money is often tight.



James Lee House provides a regular programme of activities aimed at empowering the residents to see their strengths, develop belief in themselves and strive to release their potential in everything they choose to take part in.

Debbie Lyon, art therapy teacher at James Lee House who helped deliver the workshops said: "We strongly believe that this project will deliver an outstanding impact and send messages to not only our residents but to the local community in their own social circles who are potentially susceptible to this behaviour."

Local prison collaborates on loan shark mural for Ipswich festival

A Stop Loan Sharks mural created at a local prison has been installed on Ipswich Waterfront for Art Eat Festival.

The project was funded by the Stop Loan Sharks Community Fund and Ipswich Borough Council, and partnered with the Ipswich and Suffolk Council for Racial Equality (ISCRE).

Supported by the National Criminal Justice Arts Alliance's (NCJAA) professional mentoring scheme, the project's producer delivered nine design workshops with residents at a local prison and commissioned artist EVEWRIGHT to produce the finished piece.



The completed mural raises awareness of the dangers of borrowing money from illegal lenders, and encourages the reporting of loan sharks.

Find out more about how your organisation can help tackle loan sharks and support victims [here](#).

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Storybook warns children about loan sharks

A new storybook which aims to warn children and their parents about the dangers of loan sharks was launched, at New Bewerley Community School in Beeston before Christmas.

Leeds City Council's Dewsbury Road Community Hub was awarded a grant by the IMLT to produce "The Money Buddies" storybook, which has been written by Sylvia Simpson, the Chief Executive of Money Buddies.

Money Buddies is a scheme that supports people with money issues and helps them strive towards being debt free. They run regular sessions at Dewsbury Road community Hub.

The book teaches youngsters about personal finance and how to manage money. It also introduces the theme of loan sharks and raises awareness of the dangers of borrowing from nasty lenders.

It encourages families to join credit unions such as Leeds City Credit Union instead of borrowing from loan sharks – illegal lenders who often target vulnerable families and charge extortionate interest rates.



The book, funded by the IMLT from proceeds of crime, is set to be distributed to schools across Leeds and will also be available from all libraries in the city.

Hilary Benn MP and Cllr Paul Wray joined author Sylvia Simpson, storyteller Robin Simpson, staff from IMLT and Dewsbury Road Community Hub and pupils to celebrate the book launch.

Loan shark warning to Lincolnshire residents

Lincolnshire residents are being warned about the dangers of loan sharks as part of a new council initiative.

Lincolnshire County Council recently delivered a series of events advising residents and community leaders on the perils of using illegal money lenders and alternative and safer ways to borrow and save money.

Several events were held in Boston, Lincoln, Skegness, Sutton-on-Sea, Holbeach, Grantham and Gainsborough so that people living around the county were given extra advice on how to avoid loan sharks and report concerns to the IMLT.

The scheme was funded by the national team using proceeds of crime seized from convicted loan sharks.



The county council works closely with the IMLT to track down and take action against loan sharks.

Lincolnshire Credit Union can provide a safe and legal alternative to loan sharks and high-cost lenders.

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Cinderella gets bitten by loan shark in panto

The England Illegal Money Lending Team commissioned housing provider [Thirteen](#) and North East theatre group, Blowin' a Hooley, to deliver Cinderella's Dilemma pantos in three primary schools for children and their parents.

The panto was performed at Caldicotes Primary Academy in Middlesbrough, West View Primary School in Hartlepool and Rosebrook Primary School in Stockton.

The performances were an engaging and unique way of getting the message across to children about the dangers of loan sharks and most importantly discouraging their parents from taking out a loan with an illegal money lender.



To support the pantos Moneywise Credit Union also delivered a savings incentive for parents and staff at each of the three schools.

Maidstone backs charter to stop loan sharks

Agencies across Maidstone are teaming up to help protect vulnerable residents, with a new zero tolerance pledge towards loan sharks.

Supported by [Maidstone Borough Council](#) and the IMLT, a charter was signed by the Mayor of Maidstone, Cllr Marion Ring, Leader of Maidstone Borough Council, Martin Cox and representatives from [Golding Homes](#), [Kent Savers Credit Union](#) and One Maidstone BID at Maidstone Town Hall on January 20.

Under the agreement, partner organisations in the borough will work to increase the confidence of residents to enable them to report illegal money lending activity. They will also provide advice on budgeting to help residents make more informed choices.

All money lenders require proper permission from the [Financial Conduct Authority \(FCA\)](#) to lend money and those who do not are acting illegally.



[Kent Savers Credit Union](#) provides a safe and legal alternative to loan sharks and gives residents access to affordable loans and secure savings.

"We are committed to working closely with our partners, including local authorities, credit unions and housing associations, in order to crack down on illegal money lending and support those who have borrowed from a loan shark." said Tony Quigley, Head of the Illegal Money Lending Team.

Calling all Credit Unions! Visit our new [web page](#) to find out how the IMLT works with Credit Unions across the country to promote responsible saving and lending.

Credit unions encourage members to save ethically and offer access to safe and legitimate financial services, helping to reduce the risk of people going to illegal money lenders. Watch our [Credit Union animation](#) and share the link to spread the word.



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Housing staff receive training to help residents targeted by loan sharks

Staff from several teams at B3 Living and Clarion Housing Group are now able to spot the signs of illegal money lending activity and help residents targeted by loan sharks, thanks to specialist training.

Loan sharks are unregulated, often give cash loans without any paperwork and charge extortionate interest rates.

The training, run by the IMLT, showed a number of frontline employees what signs to look out for and how to recognise the symptoms and effects of illegal money lending when dealing with residents, equipping them to deal with these situations appropriately and sensitively.



The IMLT works in partnership with local trading standards authorities and partner agencies to investigate and prosecute loan sharks.

Interested in free awareness training for your employees? Contact the team [here](#).

Riverside stamp out loan sharks in Bootle

Housing association, Riverside has teamed up with Prima and St Leonard's Community Centre in Bootle to raise awareness of the risks of turning to unscrupulous loan sharks so no one falls victim to their tricks.

Posters with the confidential helpline number for reporting loan sharks are blazoned on buses and stencil prints are being jet washed onto the footpaths in key locations where people are likely to be targeted.

Schoolchildren from Sir Thomas Gray and All Saint's primary schools will be given presentations on the perils of using loan sharks.



The project has been funded using proceeds of crime money seized from convicted loan sharks.

Council's contact centre trained on how to spot loan sharks and support customers

The IMLT are working with Birmingham City Council's contact centre to ensure advisers are trained to identify signs of vulnerability and made aware of the impact loan sharks can have on their residents and service users.

The contact centre receive a large number of enquiries each day regarding a variety of issues from rent and council tax debt to social care. Residents may also be affected by loan sharks.

The training is being rolled out to over 300 staff members as part of their employee development.

The IMLT are also working with the team to create a bespoke policy which enables staff to feel confident on how to refer a loan shark victim knowing that they are following established guidelines and procedures.

Feedback from staff has been positive with them finding the training invaluable. [Contact the IMLT to arrange free awareness training for your employees.](#)



STOP LOAN SHARKS

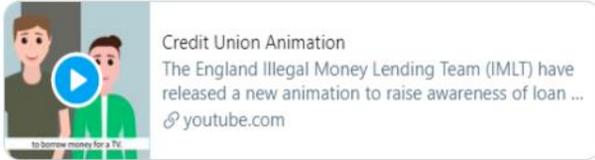
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TOP TWEETS

Salford Credit Union @CUSalford · Jan 5
 🇬🇧 Don't fall victim to a loan shark in 2020 🇬🇧

Spot them – No paperwork, extortionate interest rates and threats and violence. @LoanSharkNews investigate & prosecute illegal lenders & provide support for borrowers. Watch this short video to find out more



Thirteen Group @Thirteen_Group · Dec 20, 2019
 Cinderella's daughter would like to go to the ball, but she doesn't have enough money to buy her a dress. What does she do? This dilemma was the setting for a unique panto performed in 3 primary schools this week.
 @LoanSharkNews Full story: socsi.in/MKPGu



StreetGames @StreetGames · Dec 24, 2019
 Following an introductory talk by @LoanSharkNews, @moneywisecuk & #DigitalVoice, participants at #playINewcastle's Clarewood Girls Group created a special poster project aimed at communicating handy financial advice to people in their area.

Amazing work everyone! 🌞🇬🇧🇬🇧



Sandwell Council @sandwellcouncil · Dec 18, 2019
 We're working closely with voluntary sector partners to protect people from illegal moneylenders who prey on those seeking cash deals.
 #StopLoanSharksXmas

Report concerns to 0300 555 2222 or email reportaloanshark@stoploansharks.gov.uk



Citizens Advice Plymouth @PlymouthCAB · Nov 12, 2019
 Thanks to @Plymouth_Live & @CarlEveCrime for continuing to support our awareness raising project with @LoanSharkNews.

Go take a look for yourself at North Cross Subway and remember do not get bitten by a Loan Shark

Carl Eve @CarlEveCrime · Nov 12, 2019
 Fantastic new mural is unveiled in the city centre
plymouthherald.co.uk/news/plymouth-...

WED Credit Union @WEDCreditUnion · Oct 31, 2019
 Brilliant session at Howgill Family Centre with the Girls Group last night - learning how to be savvy savers, and designing posters for our @LoanSharkNews campaign 🙌 Posters will be displayed in Howgill Family Centre in Cleator Moor to raise awareness of illegal money lenders 🇬🇧

Riverside Group @RiversideUK · Dec 10, 2019
 Don't suffer in silence. If you're a victim of loan sharking help is available from @LoanSharkNews, call their confidential helpline 0300 555 2222.
crowd.in/o8vwx8



Colletta Smith @collettasmith · Nov 28, 2019
 I've been working up this piece for a while now. It's on @BBC1 today. Don't get sucked in to unregulated debt because of the temptations of Black Friday. Thanks to our pals at @LoanSharkNews and @BradfordUnion for letting us film.



Loan sharks cash in on Black Friday spending spree
 Illegal money lenders are targeting people around Black Friday, campaigners warn.
 @bbc.co.uk

Illegal Money Lending crackdown in Aberdeen as part of winter campaign

Officers from the Scottish Illegal Money Lending Unit (SIMLU) with the assistance of partner agencies, searched the premises of a suspected illegal money lender in Aberdeen on December 5. The investigation is primarily centred in the Aberdeen and Aberdeenshire Council areas.

Fiona Richardson, Chief Officer of Trading Standards Scotland commented: "Illegal money lenders exploit the most vulnerable in our communities. Working with our partners at Aberdeen City Council and Police Scotland we are committed to taking action against anyone who operates such practices."

"Staff from the Illegal Money Lending team are able to provide support and advice to victims and organisations who may come across victims of this crime. This is done through our 24/7 confidential hotline, 0800 074 0878. We would urge anyone that is aware of an illegal money lender operating in their area to report them.

"Enquiries are continuing and anyone who would like to discuss this issue is urged to contact the Scottish Illegal Money Lending Unit or visit our website at www.tsscot.co.uk for further information."



The SIMLU has rebranded with a new logo and set of promotional materials, including posters, leaflets and reference documents now available.

As well as creating new Instagram (@stoploansharks) and Facebook (/ScottishIMLU) pages, the SIMLU has updated and added new resources to their web pages.

If you or someone you know has been affected by an illegal money lender in Scotland, you can submit a report online [here](#).

Educating the consumers of Northern Ireland on the cost of living in 2020

The Consumer Council is giving consumers the opportunity to voice their concerns at its fourth annual Consumer Parliament. The event will take place on Friday 6 March at the Assembly Buildings Conference Centre, Belfast from 10.00am – 3.00pm.

This year's theme is the cost of living in Northern Ireland. Consumers will be able to hear from a panel of experts, and interact with a range of exhibiting companies who will be able to answer queries about their household bills.

Further details and registration for the free event can be found [here](#).

Scott Kennerley, Director of Financial Services at The Consumer Council, said: "Last year's event was the first appearance for our Illegal Money Lending and Financial Services team and we were able to provide attendees with advice and help on a range of money-related issues.



"This year, we aim to provide the same service for anyone wishing to ask questions about their household bills and other money-related queries. We are also excited to be able to talk consumers through our newly-launched online budgeting tool which can help them save money on their household bills."