

# DEVON LOAN SHARK JAILED FOR 27 MONTHS



**Pictured: Paul Stretch**

**A DEVON loan shark who operated an illegal money lending business for a period of nine years and preyed on vulnerable people in Torquay and Newton Abbot, was sentenced to 27 months imprisonment at Exeter Crown Court on Friday, 18<sup>th</sup> August.**

Loan shark Paul Stretch, aged 58, of Twickenham Road in Newton Abbot, pleaded guilty to illegal money lending and money laundering between January 2007 and July 2016 at an earlier hearing.

The Illegal Money Lending Team (IMLT) worked in partnership with the Devon, Somerset and Torbay Trading Standards Service and Devon and Cornwall Police as part of the operation.

When IMLT officers executed a warrant at Stretch's home address on 26<sup>th</sup> January 2016, documentation containing borrowers' details, electronic devices and £3070 in cash was seized.

On behalf of the prosecution, Simon Mortimer told the court that Paul Stretch had been operating an illegal money lending business over a period of 9 years and was providing personal loans to people in and around the Torbay area of Devon and had received payments in excess of £500,000.

The defendant had previously worked as a self-employed agent for a legitimate loans company between October 2002 and April 2014. During this period, Stretch was made aware by his employer that he was not allowed to 'parallel lend' or conduct consumer credit activities personally unless he was authorised to do so. 'Parallel Lending' is when someone is working for a legitimate loans company but gives out personal loans on the side, with the money coming from their own pocket.

The prosecution told the court that the defendant had a customer base of around 100 people.

The loan records seized were analysed and it became clear that Stretch was targeting people he was familiar with through his employment with local, legitimate, loan companies. Only one witness spoken to had not been or was not a current customer of one of the legitimate companies.

**Sentencing Stretch to 27 months imprisonment, His Honour Judge Cottle said:**

**“This was a substantial business, you were charging swinging interest rates to vulnerable people and a deterrent sentence is necessary to deter others who might be tempted to go in to the same type of business.”**

**Proceeds of crime proceedings against Paul Stretch continue.**

# CHORLEY COUPLE RECEIVE PRISON SENTENCES FOR LOAN SHARKING OFFENCES

**A CHORLEY loan shark who ran an illegal money lending business for a period of approximately eight years and received over £1.1 million in loan repayments was jailed for 15 months at Preston Crown Court on Monday, 7<sup>th</sup> August.**

Loan shark John McCullagh, aged 53, pleaded guilty to illegal money lending between July 2008 and August 2016 at a plea and pre-trial hearing on 12<sup>th</sup> January.

McCullagh's partner, Karen Roberts, aged 58, received a nine month suspended prison sentence and 160 hours unpaid work after she was found guilty of laundering cash from her partner's loan shark business during a four day trial at Preston Crown Court in June.

When a warrant was executed at the defendants' home address in Isleworth Drive, Chorley on 10<sup>th</sup> August 2016, IMLT officers recovered loan related documents, electronic and storage devices and over £4,000 in cash.

Jonathan Barker, prosecuting, told the court that McCullagh was not authorised to lend money during the 8 year period he was running his illegal money lending business.

Mr Barker added that McCullagh 'clearly knew he needed a licence' to carry out his money-lending business as he had previously worked for a legitimate loans company between 1986 – 2001.

In 2013, John McCullagh was visited by Lancashire County Council Trading Standards officers in connection to his illegal money lending business. He was warned about his conduct and the need to have a consumer credit licence to lend money.

The prosecution told the court that McCullagh's customers were often in a vulnerable financial position; the defendant was charging borrowers £50 interest for every £100 borrowed.

McCullagh advertised his services in leaflets that were distributed across the community. The defendant would visit customers' home addresses to collect the repayments or would instruct them to pay the money into his accounts.

The court heard how one victim was shouted at by McCullagh and was told he'd send 'the big boys around' if she did not pay him.

The prosecution told the court about Roberts's illegal activities; £50,000 was transferred from a business account held by John McCullagh in to her bank account the day after her partner was arrested by the IMLT (11<sup>th</sup> August 2016).



# LEICESTER LOAN SHARKS SENTENCED FOR SEVEN YEAR ILLEGAL MONEY LENDING ENTERPRISE

**THREE loan sharks were sentenced at Leicester Crown on Wednesday 3<sup>rd</sup> May for their participation in an illegal money lending business, which operated across Leicester for a period of seven years.**

Harun Chhatra, 52 of Watson Road in Northfields was sentenced to 9 months imprisonment for his leading role in the illegal enterprise.

Shravan Dhakan, 52 of Buller Road in Belgrave was given a 9 month suspended prison sentence and was also ordered to carry out 150 hours unpaid work. Mr Dhakan was also given 3 months to pay back £8,600 by way of confiscation.

Subash Luhar, 65, also of Buller Road was given a 7 month suspended prison sentence and was also ordered to carry out 120 hours unpaid work. In addition to his sentence, Mr Luhar was given 3 months to pay back £8,850 to the courts by way of confiscation.

All three men pleaded guilty to counts of illegal money lending and money laundering at an earlier hearing.

The trio's illegal activities were brought to an end when officers from the IMLT, who work in partnership with the Financial Conduct Authority (FCA), Leicester City Council's Trading Standards Department and Leicestershire Police, executed warrants at each of the defendants' home addresses.

When searches were conducted on 18<sup>th</sup> June 2014, a number of items relating to the running of an illegal money lending business were seized.

Prosecutor Ben Mills told the court how a number of envelopes containing amounts and the words 'paid loan' on them were found at Mr Chhatra's home address. The entries on the envelopes were plainly to do with the administration of loans.

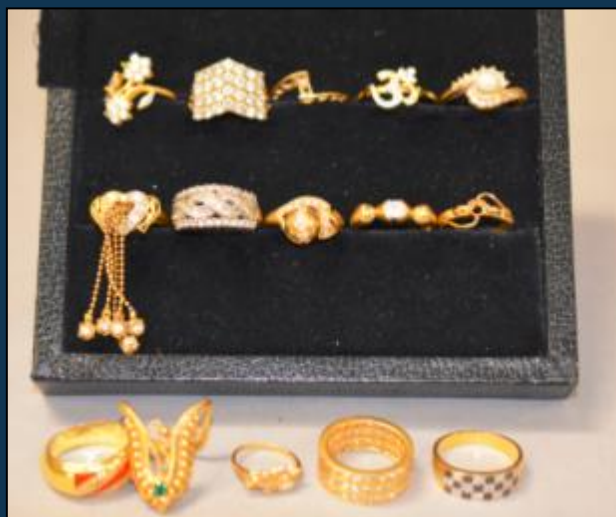
The prosecution added that more envelopes were also found at Mr Dhakan and Mr Luhar's homes on the day of the warrant execution. Also found at these addresses were safety deposit boxes, each containing large amounts of cash and various items of jewellery.

Based on financial investigations into the documentation seized from the defendants' homes, records showed interest payments amounting to over £10,000 and loan amounts totalling over £80,000.

The court heard how victims would often have to leave items as security on the loans, such as jewellery and pre-signed cheques.

Mr Mills added that when customers couldn't pay, some would be threatened by Harun Chhatra with violence in order to encourage repayment.

**Upon sentencing Chhatra, Dhakan and Luhar, His Honour Judge Mooncey said that loans were obtained by people who were 'desperate' and the sort of threats involved in the case were 'designed to frighten people to pay back the money'.**



**Pictured: Items of jewellery found in safety deposit boxes held in Dhakan and Luhar's names.**

## LOAN SHARK SENTENCED FOR QUARTER OF A MILLION POUND BUSINESS

**A LOAN SHARK from Basildon, who received over a quarter of a million in loan repayments, was sentenced at Southend Crown Court on Friday 12<sup>th</sup> May.**

Sijo Mannamcheril Sebastian, 39, of Raphaels in Basildon was sentenced to 4 months in prison after pleading guilty to two counts of illegal money lending between 1<sup>st</sup> July 2009 and 19<sup>th</sup> April 2016 at an earlier hearing last month.

The IMLT working in partnership with Essex County Council and London Borough of Newham Trading Standards' Departments, Essex Police and the Financial Conduct Authority (FCA) executed warrants at the defendant's home address and business premises back in April 2016.

During searches, IMLT officers recovered a number of cheques from Sebastian's home – one of which was for £5,000. When a warrant was executed at Sebastian's business premises on High Street North in London, officers recovered a computer which contained a number of documents, illustrating aspects of the defendant's illegal money lending enterprise.

An excel spreadsheet called 'SIJO CLIENTS', which was found on the seized computer, listed 54 people and made references to 50 interest bearing loans. In the 'AMOUNT' column, the total loan capital advanced was recorded as £286,050. The spreadsheet also calculated the monthly interest figure, with the total being £15,020.

On behalf of the prosecution, Lee Bennett explained to the court how Sebastian had strong links within the Malayali community and had 'undoubtedly used those links to further his business interests including his own illegal business'.

Mr Bennett said how the defendant had received £325,000 as a result of the illegal money lending business and was charging an APR of between 49% and 67% on loans. Interest was charged each month and customers were expected to pay a fixed 'rental charge' each month until the capital amount was paid back.

## BARNET LOAN SHARK SENTENCED

**A LOAN SHARK, who was lending money illegally to members of the Filipino community for more than thirteen years, was sentenced at Southwark Crown Court on Tuesday 23<sup>rd</sup> May.**

Edna Lavente Deriada, 63, of Ingram Avenue in Barnet was sentenced to 18 months, suspended for 2 years and was also ordered to carry out 120 hours of unpaid work.

When a warrant was executed at Ms Deriada's home address back in December 2015, officers from the IMLT seized a number of documents relating to the illegal lending of money. These included several diaries, which Ms Deriada largely kept most of her records in.

Craig Evans, prosecuting, told the court how the loan shark was lending money without a license between 26<sup>th</sup> March 2002 and 25<sup>th</sup> November 2015. Loans were often made to members of the Filipino community.

Mr Evans said how the typical loan amount was for £500, with repayments totalling £650. The court also heard how introductions to clients would often be made through word of mouth. When loans were issued, victims were not provided with any documentation.



## OLDHAM LOAN SHARK ORDERED TO PAY BACK £100,000 IN PROCEEDS OF CRIME

**A LOAN SHARK** from Oldham has been ordered to pay back **£100,000** in proceeds of crime.

Following a hearing at Minshull Street Crown Court on Friday, 12<sup>th</sup> May, Zayarit Mahmood, 43, of Lees Road in Oldham was given 3 months to pay the lump sum of money or face a default sentence of 12 months in prison.

Zayarit Mahmood, 43 and Javid Iqbal, 38, both from Oldham, were sentenced to 14 months in prison back in May 2016 after pleading guilty to illegal money lending and money laundering between March 2003 and March 2013.



When warrants were executed at the home addresses of Mahmood and Iqbal back in September 2013, electronic devices and over £70,000 in cash were seized.

At an earlier hearing, prosecutor Simon Mortimer told the court how the loan sharks would stalk casinos and ensure they were in a position to either offer immediate cash loans to gamblers in the region of £1000 or seize repayments if a borrower was seen to make a winning.

Loans provided by Mahmood and Iqbal were effectively rented out at the rate of £300 for every £1,000 borrowed, until the capital loan was repaid. For example, if a gambler was to borrow £1,000 in the casino, and on the same night, winnings were obtained in excess of that amount; £1,300 would be repaid to the loan sharks that evening.

Following financial investigations led by the IMLT, the loan sharks were understood to have received over £200,000 in capital and interest repayments on loans.

## HERTFORDSHIRE LOAN SHARK ORDERED TO PAY BACK £77,000 IN PROCEEDS OF CRIME

**A LOAN SHARK** from Hertfordshire was ordered to pay back thousands of pounds in proceeds of crime money at a hearing at St Albans Crown Court on Tuesday, 20<sup>th</sup> May.

Carol Fawcett, 54, of Guessens Road in Welwyn Garden City, was ordered to pay back over £77,000 in proceeds of crime.

The defendant, who was sentenced back in January for illegal money lending and money laundering, was given 3 months to pay the lump sum of money or face a default sentence of 9 months in prison.

When a warrant was executed at the loan shark's home address on 26<sup>th</sup> February 2014, IMLT officers seized cash totalling £9,940, over 100 cheques totalling nearly £18,000, diaries, documentation and pieces of assorted jewellery.

## LOAN SHARK VICTIM SPEAKS OUT

### “I NEVER THOUGHT OF MYSELF AS A VICTIM”

A father-of-four from Leicestershire speaks out about his terrifying experience of being at the grip of a loan shark.

The victim, who cannot be identified for legal reasons, borrowed money from a loan shark after falling in to council tax arrears.

The victim borrowed £5,000 in three separate loans from a man who he considered to be a “friend”.

The loan shark was charging the victim £50 interest every month on top of the £100 he was already paying.

When the victim was unable to pay the loan shark, he said his interest payments would increase to £80 per month.

The Leicestershire man said: *“I never thought of myself as a victim and I’d never even heard of the expression ‘loan sharks’ before.*

*“Back in 2008, I was having problems with council tax arrears. I went in to my local supermarket and got talking to one of the shop workers; I considered him a friend.*

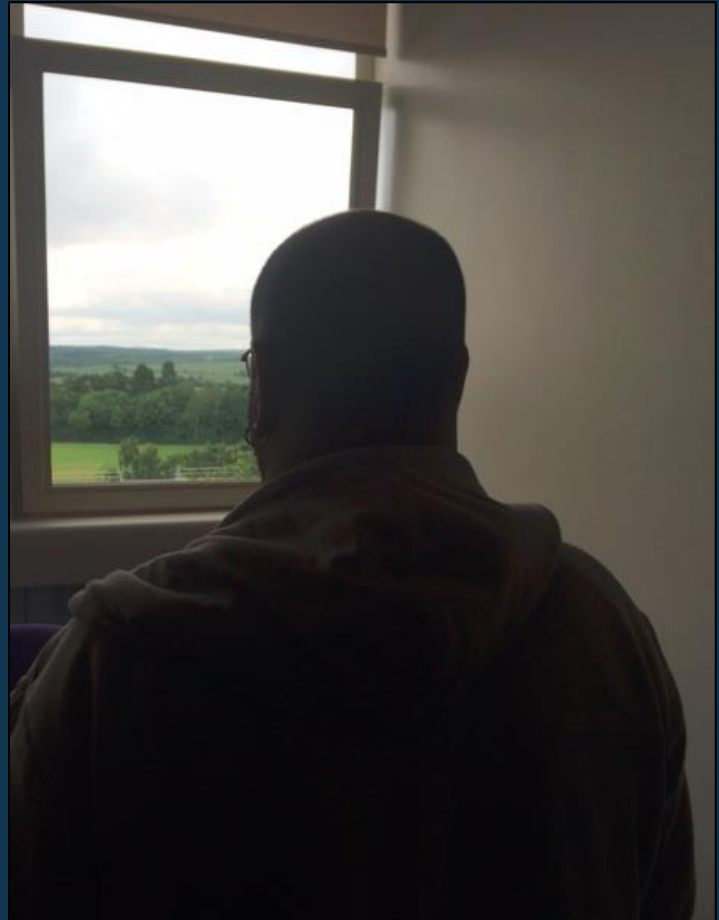
*“I told him about the situation I was in and he said that he could organise a loan. It was a relief for me as I was starting to get worried about the bailiffs showing up at my home.”*

For every loan the victim had, he was expected to hand over items of gold jewellery as security to the loan shark. Unfortunately, when the victim failed to keep up with the repayments on a loan for £3,000, he lost several thousand pounds worth of his jewellery.

Two years later, the victim fell in to rent arrears again and went back to the loan shark to borrow another £1,000 and ended up paying back £1,800. Then again in 2013, the victim borrowed another £1,500 from the loan shark to pay off outstanding debts.

While he was still paying the 2013 loan off, the loan shark was arrested by the IMLT. The victim received a call from an Investigator after they had found his details in the loan shark’s phone.

He said: *“It was a sense of relief when the authorities got in touch. I found out that the man had been doing the same thing to someone else. I’d advise people now to go to legal lenders to borrow money such as a credit union.”*



## ***More Loan Sharks Ordered to Pay Back ...***

### **LIVERPOOL LOAN SHARK ORDERED TO PAY BACK THOUSANDS IN PROCEEDS OF CRIME**

**A LOAN SHARK from Liverpool was ordered to pay back thousands of pounds in proceeds of crime during a hearing at a Liverpool Crown Court on Friday, 16<sup>th</sup> June.**

Sunil Philip, 46, of Royal Croft in West Derby, was ordered to pay back £25,000 in proceeds of crime in the next 3 months or face a default sentence of 12 months in prison.

The loan shark received a 10 month suspended prison sentence back in February after pleading guilty to illegal money lending and money laundering.

Officers from the IMLT working in partnership with Liverpool City Council's Trading Standards Department and Merseyside Police executed a warrant at Philip's home address on 29<sup>th</sup> October 2015. During searches, IMLT officers seized documentation evidencing illegal money lending activity and electronic devices.

During a sentencing hearing back in February, prosecutor Simon Mortimer told the court how Sunil Philip had been running a 'sophisticated' illegal money lending business over a period of 8 years.

As a result of financial examinations of the documentation seized during searches, Sunil Philip was found to have been lending money to 100 regular borrowers since 2008. He had received thousands of pounds in both interest and lump sum payments since he first set up his illegal money lending enterprise.

Upon sentencing Sunil Philip, His Honour Judge Watson QC described the defendant's illegal enterprise as a 'large scale, long-running and well-organised scheme'.

### **NORTH TYNESIDE LOAN SHARK ORDERED TO PAY BACK THOUSANDS IN PROCEEDS OF CRIME**

**A North Tyneside loan shark was ordered to pay back thousands in proceeds of crime money during a hearing at Newcastle Crown Court on Tuesday, 27<sup>th</sup> June.**

Bubpha Curran, 47, of Longston Avenue in North Shields, was given 3 months to pay back over £28,000 in proceeds of crime or face a default sentence of 10 months in prison.

Bubpha Curran received a 12 month suspended prison sentence back in February this year after pleading guilty to illegal money lending and money laundering between March 2012 and February 2016.

When a warrant was executed at the loan shark's home address on 9<sup>th</sup> February 2016, officers from the IMLT seized notebooks containing loan details and customers bank details, a quantity of luxury watches and over £1,800 in cash.

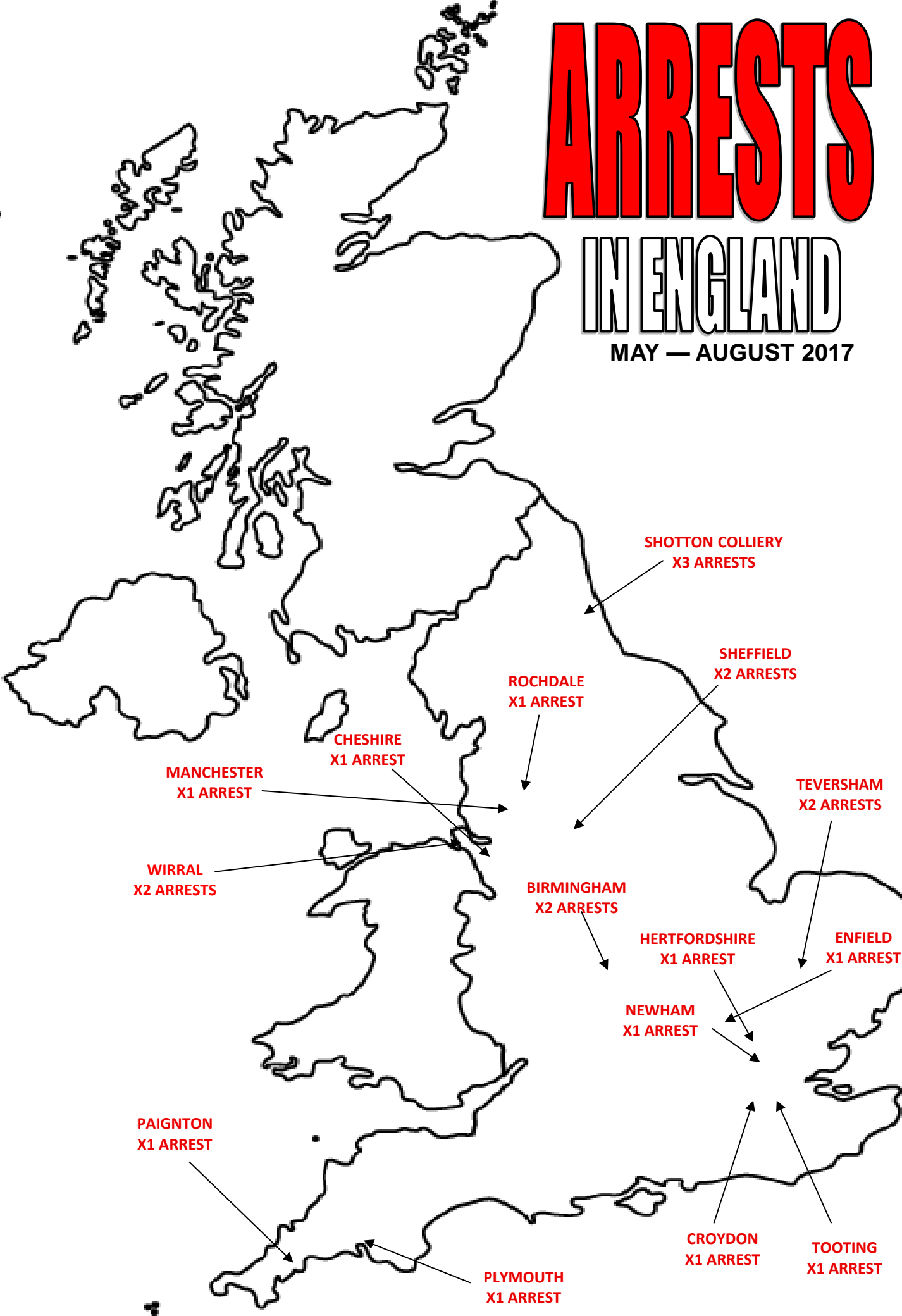


**Pictured: Bubpha Curran**

# ARRESTS

## IN ENGLAND

MAY — AUGUST 2017







## IMLT MAKE HEADLINES...

**North Shields loan shark ordered to pay back her ill-gotten gains**

**ChronicleLive**



**BBC North West Tonight**  
7th August



**TONY QUIGLEY**  
England Illegal Money Lending Team

#BirminghamNews

**Made in Birmingham TV**  
27th July

**Work to battle Leeds' illegal money lenders**

**THE YORKSHIRE POST**

**Mirror**

**Loan shark in jail for £500k rip-off scam**

A LOAN shark who preyed on the vulnerable, including a man with cancer, is now behind bars. Paul Stretch, 58, made half a million pounds from his rip-off loans before carers looking after a patient with learning difficulties alerted police.

He used contacts he made as a self-employed agent for a finance firm to set up his own illegal money-lending business, which charged interest rates of 50 per cent.

Stretch, of Newton Abbot, Devon, was jailed for two years, three months at Exeter crown court after admitting four charges of illegal lending and money laundering.



**Goole Times**  
5th May

**Lancashire Post**

**Fight against loan sharks continues as Chorley couple punished over illegal lending business**

**Leicester Mercury**



**Leicester Mercury**  
19th June

# STOP LOAN SHARKS

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## PROCEEDS OF CRIME PUT TO GOOD USE



### HEALTH WORKERS BITE BACK AGAINST LOAN SHARKS

A NEW incentive was launched in June to give health workers across the North West of England the chance to bite back against loan sharks.

The IMLT teamed up with the NHS Credit Union and Cheshire East Council's Trading Standards Department to launch the pilot incentive for workers at East Cheshire NHS Trust. If successful, the incentive will be rolled out across the country.

The scheme uses proceeds of crime money to sponsor new credit union accounts. The purpose is to encourage staff who may have previously been tempted to use loan sharks to instead, use the services of their local credit union to get their finances back on track.

It's the first time such a scheme has been tried in the UK; all participating organisations are hopeful that it will prevent health workers from falling victim to loan sharks.



**Pictured: Sid the Shark with staff from East Cheshire NHS Trust**

### "SHARK PROOF" SECURITY SCREENS APPEAR ON VACANT PROPERTIES ACROSS BIRMINGHAM

"SHARK PROOF" security screens are set to appear on vacant council properties across Birmingham in a bid to warn tenants about the dangers of using loan sharks.

The IMLT teamed up with Birmingham City Council's housing service and Birmingham's Financial Inclusion Partnership to design fifty security screens to go on empty council properties. The purpose of the project is to prevent tenants from turning to loan sharks to borrow money and signpost victims to the appropriate help and support available.

Birmingham City Council contractors Fortem and VPS are helping to install the security screens on void properties across the city.

The security screens contain helpful contact information for the IMLT – including the team's 24 hour hotline number (0300 555 2222) and website address ([www.stoploansharks.uk](http://www.stoploansharks.uk)).



**Pictured: Local agencies and contractors attended an unoccupied block of flats in Kings Norton for the launch of the Stop Loan Sharks security screens in July**



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## PROCEEDS OF CRIME PUT TO GOOD USE



### YORK MIND DESIGN COMIC BOOK ABOUT LOAN SHARKS

A **SHARK-THEMED** comic book that raises awareness of the dangers of borrowing from illegal money lenders has been designed by young people attending a mental health organisation in York.

A group of young clients from the organisation spent four months designing a comic book that features a series of comic art strips, demonstrating why people borrow money from loan sharks and the dangerous consequences that follow.

The young creators worked with Andy Hurst, a portrait and comic illustrator from York, as part of the project.

The comic book consists of four chapters: 'A Fishy Situation', 'Discovering the Truth', 'The Final Chapter' and an Epilogue to conclude the story.



### WARRINGTON MURAL TO RAISE AWARENESS OF LOAN SHARKS

A **FULL-SIZED** graffiti mural was unveiled in Warrington in June as part of a project to warn residents about the dangers of loan sharks.

The colourfully designed mural, which features anti-loan shark warning messages, will serve as a notice to residents about loan sharks and the help and support available to victims from the IMLT.

The IMLT worked with Youth Workers from Warrington Borough Council's Early Help Division and Zap Graffiti Organisation as part of the community project which helped to engage young people to design the artwork; making the warning of loan sharks clear and highly visible on the Clarion Housing Estate.

The artwork mural was designed by local people with professional support from Zap Graffiti Organisation. It will be a permanent fixture on the estate and will serve as a constant reminder of the dangers of borrowing from unauthorised money lenders.



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## PROCEEDS OF CRIME PUT TO GOOD USE



### BE DEAF TO LOAN SHARKS CAMPAIGN

A SERIES of anti-loan shark videos designed for people with hearing difficulties, have been launched by a specialist organisation in Staffordshire.

DEAFS (Deaf English Athletics Federation Staffordshire) worked with the IMLT to produce a series of informational videos that convey a warning against using loan sharks in to British Sign Language (BSL).

The videos help explain what a loan shark is and the dangers of borrowing money from an illegal money lender to viewers who suffer from hearing loss.

The idea for the videos came about as DEAFS were concerned that members of the deaf community were more at risk of falling victim to loan sharks.

The videos created by DEAFS are able to view on the Stop Loan Sharks YouTube account:

<https://www.youtube.com/watch?v=luabOulyjms>

### Be Deaf to Loan Sharks

## STOP & THINK!

A loan shark is someone who lends cash as an unauthorised business. A loan shark will typically have little paperwork and, will add penalty charges for late payments.

- Before borrowing from a Loan Shark
- If this is happening to you it needs to stop
- Your personal safety is the most important thing
- Know that you are not to blame
- Keep a diary of incidents, write down times, dates and witnesses, if any
- Keep a photographic record of any injuries
- Report all problems to the illegal money lending team
- Tell trusted friends and family
- Look for help and support from agencies
- Keep text messages, voicemails and any written notes
- If you are in immediate danger you must call 999

For confidential help and advice contact the illegal money lending team  
**0300 555 2222** (local call rate, including inclusive minutes from mobiles)  
Email: [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)  
Text: 07860022116  
Web: [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

**DEAFS**  
Deaf English Athletics Federation Staffordshire  
[www.deafs.org.uk](http://www.deafs.org.uk)

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### GET YOUR HEAD ABOVE WATER EVENT SUCCESS!

The IMLT worked with Tees Credit Union and Hartlepool's Financial Inclusion Partnership to host a 'Get Your Head Above Water' family event last month.

The aim of the event was to warn residents about the dangers of loan sharks and make them aware of the safe ways to borrow money.

Adults had the opportunity to speak to advisors from partner organisations about issues or concerns they had regarding illegal money lending, crime, benefits, debt and housing.





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## PROCEEDS OF CRIME PUT TO GOOD USE



### SAVINGS INCENTIVE LAUNCHED FOR SYDENHAM RESIDENTS

A NEW incentive has been launched in Sydenham to encourage residents to say no to illegal money lenders and look at saving for the future.

The IMLT are working in partnership with Lewisham Plus Credit Union to raise awareness of the dangers of borrowing from illegal money lenders.

A joint initiative will see the team use proceeds of crime money, confiscated from convicted loan sharks, to sponsor new credit union accounts.

The first fifty people to join Lewisham Plus Credit Union and make at least three monthly payments into their account will qualify for a savings boost of £25.00.

*For more information on how to become a member of Lewisham Plus Credit Union, call 020 8778 4738.*



**Lewisham + Bromley  
Credit Union**



### LOAN SHARKS CASH USED TO HELP NORWICH SAVERS

Proceeds of crime money confiscated from convicted loan sharks is being used to help savers in Norwich.

The IMLT have teamed up with Norwich Credit Union to promote saving and make residents aware of the safe ways to borrow money.

The first fifty new members to join Norwich Credit Union and make three instalments in to their credit union over a three month period will be awarded with a £25 savings boost.

This new incentive will encourage residents to build up savings for a rainy day and will prevent more people from having to turn to a loan shark to borrow emergency cash.

*For more information on how to become a member of Norwich Credit Union, call 01603 764904 or visit the website:*  
[www.norwichcreditunion.org.uk](http://www.norwichcreditunion.org.uk)



**NORWICH  
CREDIT UNION**



**Pictured: Volunteer from Norwich Credit Union**



## PROCEEDS OF CRIME PUT TO GOOD USE



### TOWER HAMLETS PARENTS LEARN ABOUT THE DANGERS OF LOAN SHARKS

The IMLT worked with Touchstone Creative Arts to deliver a course on the dangers of borrowing from loan sharks to parents in Tower Hamlets.

Parents at Stewart Headlam School took part in a 9 week course around illegal money lending and creative expression. Attendees to the group learnt about the dangers of using loan sharks and where to go for help if they are struggling financially – such as using their local credit union or visiting Citizens Advice.

Parents used this information to write poetry pieces and create performances on debt and illegal money lending. Attendees presented their pieces to a wider group of parents at the secondary school earlier last month.



**Pictured: Parents delivered loan shark performances using creative writing and poetry**

The IMLT commissioned the project using over £3,500 of proceeds of crime money. This money was reinvested in to a community that is at risk of being targeted by loan sharks.

### WORCESTER PARTNERSHIP BITE BACK AT LOAN SHARKS DURING WEEK OF ACTION!

The IMLT joined forces with West Mercia Police in August to tackle illegal money lending activity in Tolladine and Warndon.

Officers took part in a targeted leaflet drop by speaking to residents in Tolladine and Warndon about illegal money lending activity and other crime.

Stop Loan Sharks beer mats containing helpful contact information for the IMLT were given out to customers in pubs and licensed clubs during the week of action.

Officers from West Mercia Police set up several mobile “police stations” at local supermarkets in Worcester during the week of action to speak to shoppers and families about loan sharks.



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## WORKING WITH LOCAL AUTHORITIES



### SLOUGH MONTH OF ACTION TO COMBAT LOAN SHARKS

The IMLT worked in partnership with Slough Borough Council Trading Standards to launch a month of action to crack down on loan sharks in the town.

Various awareness raising activities took place in August to warn residents about the dangers of using loan sharks and signpost victims to the appropriate help and support available.

The IMLT also worked in partnership with Berkshire Credit Union and Thames Valley Police as part of the month of action to tackle illegal money lending.

Berkshire Credit Union launched their new incentive which awards savers with a £25.00 savings boost once they have made regular payments in to their account over a period of three months.

For more information on how to become a member of Berkshire Credit Union, call [0118 958 5803](tel:0118 958 5803)



### IMLT WORK WITH ENFIELD COUNCIL TO RAISE AWARENESS OF LOAN SHARKS

Enfield Council continue to raise awareness of the issue of loan sharks and help people affected by illegal money lenders in the borough.

Enfield Council were previous winners of the National Stop Loan Sharks Awards and donated the prize money to Enfield Credit Union to help in its fight against loan sharks. Enfield Council recently unveiled a community charter to put an end to the misery caused by loan sharks.

Now, following their last Council Wide Open Day in July 2017, Enfield Council have introduced the IMLTs new loan shark leaflets to their tenancy sign up packs. These packs are handed out to tenants and applicants at the tenancy sign up stage. This is part of an ongoing concerted effort to tackle the menace of illegal money lenders in the borough of Enfield and work in partnership with the England Illegal Money Lending Team in leading the fight against loan sharks.



# STOP LOAN SHARKS

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## “SID THE SHARK” GUEST APPEARANCES



Sid with Brixham Police Officers  
at Brixham Pirate Weekend



Sid made an appearance during the Shepway Week  
of Action



Sid at the Open Day for  
Bromsgrove Police and Fire Station



Sid with Glenda the Lender at a credit union event  
in Loftus



# STOP LOAN SHARKS

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## TOP TWEETS!

 **Berkshire CU** @BerkshireCU · Aug 29  
Join our attack on loan sharks! See us with Glenda the Lender now!  
@TheCurveSlough @LoanSharkNews #Berkshire #creditunions



 **Susan Anne Roberts** @suzanne123 · Aug 21  
@LoanSharkNews @Worcs23440 Tesco Warndon Village offering advice to customers  
#dontgetbittenbyaloan shark #friendlyadvice  
#customerslovehimx



 **Heidi Louise Mobbs** @HeidiTrott · Aug 17  
Successful regional meeting! fantastic training @LoanSharkNews partnership  
#SOVA #Empower! Team brain storming session! ✓ #TTG\_shelter



 **Polly Hardy** @PollyHardy15 · Jul 28  
@ColbroughHomes and @LoanSharkNews working to promote Colchester Credit Union to our customers at yesterday's #makeadifference day.



 **Bishop Auckland FC** @bishopaafc · Sep 12

We're working with @loansharknews to raise awareness of the dangers of loan sharks to our fans. Call 0300 555 2222 if you've been affected

 **Longton Police** @LongtonPolice · Jul 6

Local officers out in Normacot with @LoanSharkNews & @NashDomCIC raising awareness of illegal money lending #HereToHelp



## WALES IMLU UPDATE

### PROCEEDS OF CRIME PUT TO GOOD USE IN WALES!

The team at the Wales Illegal Money Lending Unit (WIMLU) are working hard to prosecute loan sharks and write off illegal debt – money that would otherwise have been in a loan shark's pocket!

The unit regularly receives anecdotal evidence from all over Wales that loan sharks are operating in the more vulnerable communities. The major obstacle the team has is that victims are either not aware how they can be helped or are too scared of repercussions to contact WIMLU.

In order to combat this problem, WIMLU launched the **Stop Loan Sharks: Awareness Raising Award 2017** to work with local organisations in areas where there is a belief that loan sharks are operating. The unit looked for partners to help raise awareness of the problems of illegal lending and to help create a climate where victims can come forward. Using **money confiscated from loan sharks** via the Proceeds of Crime Act, WIMLU decided to fund suitable initiatives.

The quality of the applications was outstanding, and the team were hard-pressed to choose the ten successful applicants, namely:

Blaenau Gwent Flying Start

Cartrefi Conwy

Denbighshire Tackling Poverty

Dynea Neighbourhood Watch

Menter Caerffili

Neath Port Talbot Homes

Ponthafren with Powys CAB

The Social Publishing Project

St Mellon's Housing Compact

The Parent Network



**NATIONAL  
TRADING  
STANDARDS**

Illegal Money Lending  
Team Wales

The projects being funded range from 'Dave and Doris' (a book for children), to Shark 'n' Chips events in mid Wales!

The POCA funds were awarded at a gala awards ceremony in Llandrindod Wells – which was also attended by Lenny Loan Shark!



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